

To: American Economic Association: P&P

From: Oz Shy, co-author of:
"Defining Households That Are Underserved in Digital Payment
Services"

Date: December 19, 2025

The author declares that he has no relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in black ink, appearing to read "Oz Shy". The signature is written in a cursive, flowing style.