

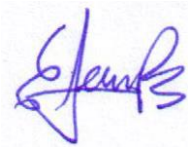
Disclosure Statement of Enrique Seira

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For the submission of “Digital Financial Services Go a Long Way: Transaction Costs and Financial Inclusion” to the AEA Papers and Proceedings.

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

Human subjects approval for this study was obtained from Tulane University Institutional Review Board (15-771742U).

A handwritten signature in blue ink, appearing to read 'Enrique Seira', is positioned above the printed name.

Enrique Seira