

**Disclosure statement for “Financial Technology Adoption: Network Externalities of Cashless Payments in Mexico” by Sean Higgins**

Funding for this research was received from the Banco de México Summer Research Program. Data were provided by Prospera (Mexico’s cash transfer program), Bansefi (the government bank that administers Prospera accounts), Banco de México (Mexico’s Central Bank), the Comisión Nacional Bancaria y de Valores (CNBV; Mexico’s banking and securities commission), and the Instituto Nacional de Estadística y Geografía (INEGI; Mexico’s national statistical institute). None of these institutions had the right to review this paper prior to submission or publication; INEGI reviewed tables and graphs from code run on its servers to ensure that the results did not breach individual confidentiality.

I declare that I have no relevant or material financial interests that relate to the research described in this paper.

IRB approval for the focus groups described in the paper was obtained from UC Berkeley CPHS #2018-02-10796. IRB approval for the surveys of corner store owners was obtained from Northwestern University #STU00217227 and Innovations for Poverty Action #00006083. The remainder of the research in the paper does not involve human subjects and uses anonymized data, and hence was not submitted for IRB approval.

A handwritten signature in black ink, appearing to read 'Sean Higgins', with a long horizontal flourish extending to the right.

Sean Higgins  
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