



The Bill Pay Economy™

U.S. Mobile Phone Market Size and Household Spend
doxoINSIGHTS Report 2025



A comprehensive look into the mobile phone industry, with a deep dive into category market size and median spend at the national, state, and regional level.

www.doxo.com/w/insights/

About doxoINSIGHTS

doxoINSIGHTS leverages doxo's unique, aggregate, anonymized bill pay data comprised of actual bill payment activity to confirmed household service providers across the country.

10M+

Statistically significant, with over 10 million paying consumers.

97%

Geographically diverse, capturing payment activity in all 97% U.S. zip codes

120,000

Covering 45 different biller service categories, with more than 120,000 unique billers

All income brackets

Economically representative, with participation from all income brackets.

All payment funding sources

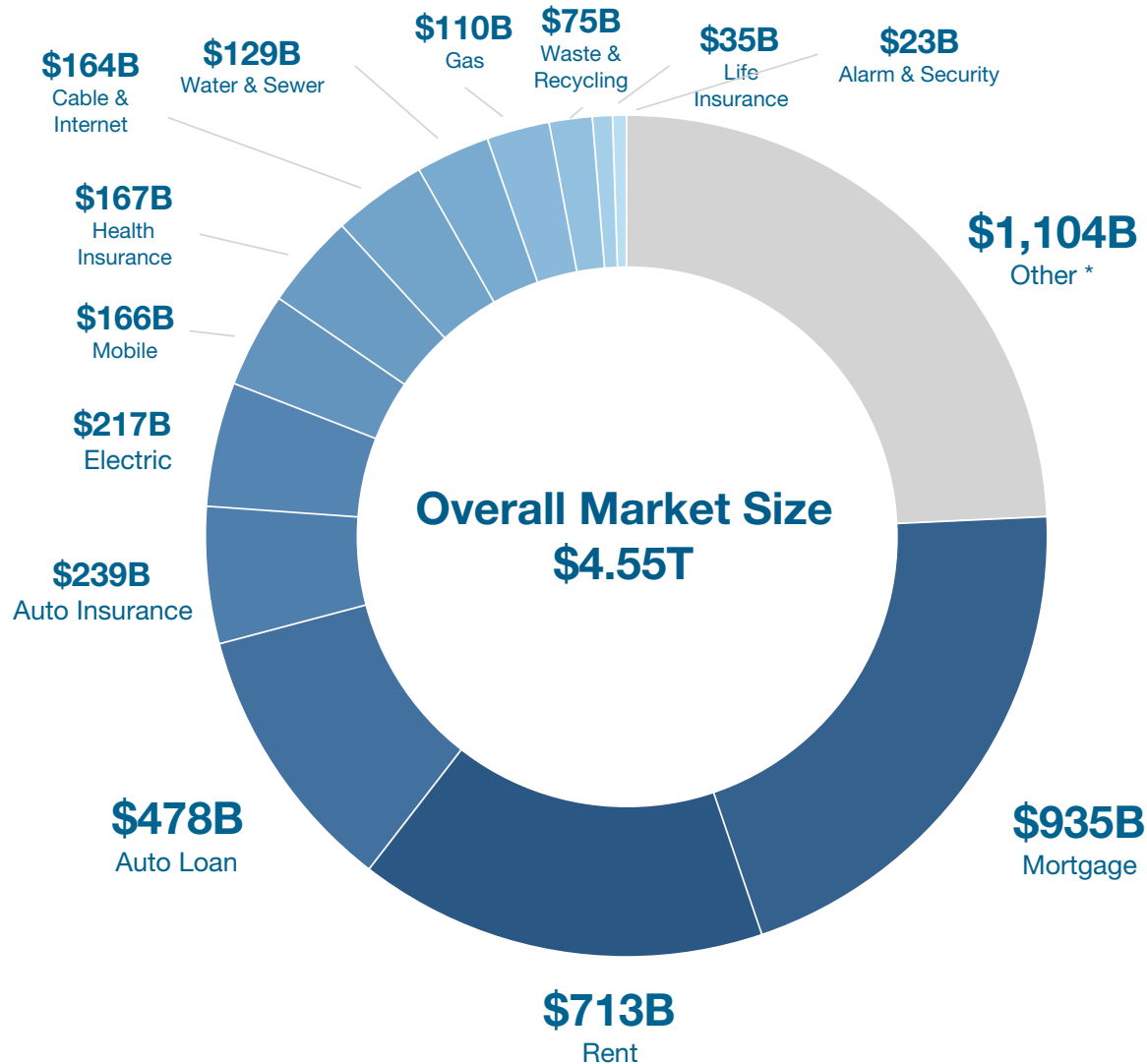
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

doxoINSIGHTS provides a comprehensive look into the Bill Pay Economy™, with a deep dive into category size and median spend at the national, state, and regional level. doxoINSIGHTS aims to bring transparency to the U.S. bill pay market by bringing together the broadest available data set for analyzing actual household payment activity, and providing the foundation for bottoms-up market sizing for the thirteen most common household bills. For more information about doxoINSIGHTS visit www.doxo.com/insights.

The findings in the 2025 U.S. Household Bill Pay Report include breakouts by service category, household market penetration for each type of service, and median household spend per month by state.

Overall Bill Pay Market Size (in billions)

While the total market size for U.S. household bills is \$4.55 trillion per year, this report focuses on the thirteen most common household bills, which amount to \$3.45 trillion. These include Mortgage; Rent; Auto Loan; Gas; Electric, Water & Sewer, Waste & Recycling; Auto Insurance; Cable & Internet & Phone; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.

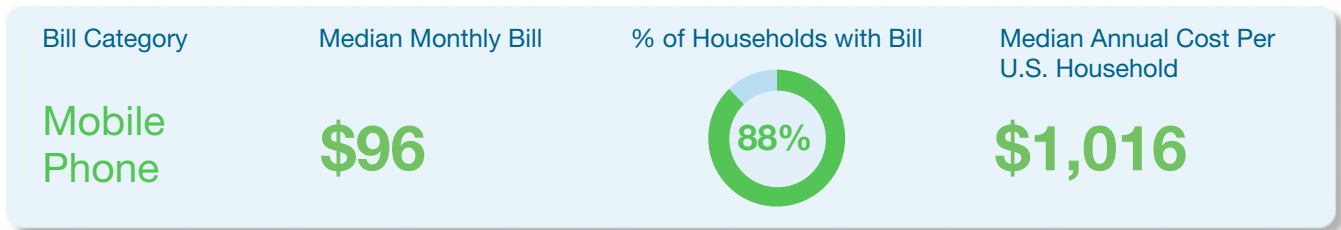


U.S. Households spend **\$3.45** Trillion annually on the thirteen most common household bills.

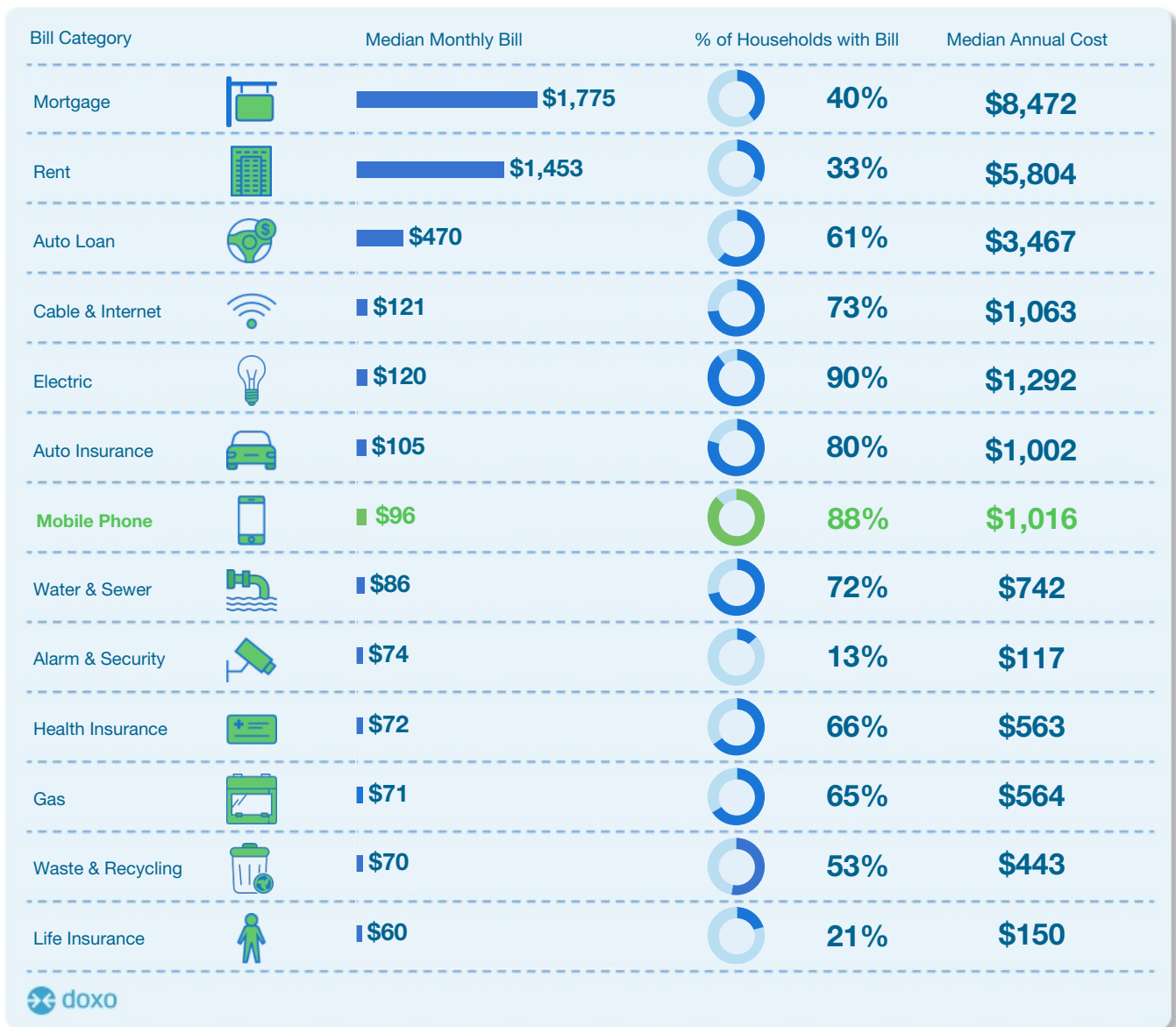
*Other includes taxes and non-recurring fees like health care lab expenses, and toll roads.

TO NOTE: Category specific data is sourced from actual bill payment activity via doxo's platform, with the exception of Rent and Mortgage, which is sourced from the U.S. Census Bureau.

The median monthly spend for U.S. households on Mobile Phones is **\$96**.



Mobile phone bills amount to **\$1,016** of the **\$24,695** spent annually on the **13 most common** household bills.*



Mobile Phone Market Snapshot

Total Mobile Phone Market Size

\$166B

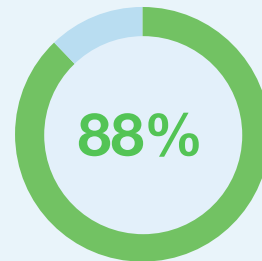
Median Annual Cost Per U.S. Household

\$1,016^{*}

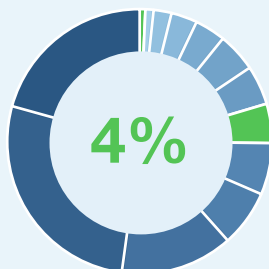
Median monthly household bill

\$96

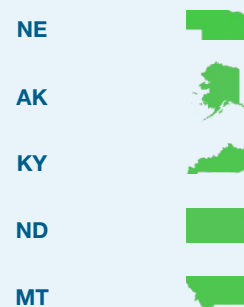
Percent of households with Mobile Phone



Percent of Household Bill Pay Expense



Most expensive states for Mobile Phone



^{*} Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

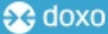
Mobile Phone Bill Pay Market Size

Mobile Phone Bill Pay Market Size by State

	State	Market Size (\$M)	# Households	
1	California	\$18.11	13,434,530	
2	Texas	\$15.16	10,747,049	
3	Florida	\$10.78	8,550,890	
4	New York	\$10.43	7,649,119	
5	Pennsylvania	\$6.13	5,235,339	
6	Illinois	\$5.63	5,001,893	
7	Georgia	\$5.63	4,008,028	
8	Ohio	\$5.38	4,829,571	
9	North Carolina	\$5.26	4,186,957	
10	Michigan	\$5.01	4,040,159	
11	New Jersey	\$4.70	3,478,355	
12	Washington	\$4.48	3,020,551	
13	Virginia	\$4.24	3,326,340	
14	Indiana	\$4.03	2,681,537	
15	Arizona	\$3.89	2,797,280	
16	Massachusetts	\$3.56	2,762,056	
17	Colorado	\$3.22	2,325,715	
18	Tennessee	\$3.22	2,767,022	
19	Missouri	\$3.11	2,484,929	
20	Minnesota	\$3.09	2,283,174	
21	Maryland	\$3.04	2,339,325	
22	Wisconsin	\$2.88	2,446,037	
23	Kentucky	\$2.75	1,793,797	
24	Alabama	\$2.71	1,969,060	
25	South Carolina	\$2.56	2,070,390	

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	State	Market Size (\$M)	# Households	
26	Louisiana	\$2.46	1,782,956	
27	Oregon	\$2.16	1,701,550	
28	Connecticut	\$2.07	1,420,170	
29	Oklahoma	\$1.91	1,542,763	
30	Mississippi	\$1.52	1,131,681	
31	Kansas	\$1.50	1,160,618	
32	Iowa	\$1.50	1,303,944	
33	Arkansas	\$1.39	1,189,280	
34	Utah	\$1.39	1,094,419	
35	Nevada	\$1.35	1,183,488	
36	Nebraska	\$1.14	787,245	
37	New Mexico	\$1.01	824,557	
38	West Virginia	\$0.86	721,335	
39	Idaho	\$0.86	693,668	
40	Maine	\$0.75	589,047	
41	New Hampshire	\$0.70	551,224	
42	Hawaii	\$0.64	488,991	
43	Montana	\$0.58	453,092	
44	Delaware	\$0.58	396,394	
45	Rhode Island	\$0.54	436,916	
46	North Dakota	\$0.50	324,566	
47	Alaska	\$0.42	267,844	
48	South Dakota	\$0.40	358,152	
49	Vermont	\$0.34	269,466	
50	Wyoming	\$0.30	238,108	

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Mobile Phone Bill Pay Market Size by 50 Largest U.S. Cities (based on # of households)

	City	Market Size (\$M)	# of households	
1	Houston	\$1.57	1,201,386	
2	Chicago	\$1.14	1,140,118	
3	Los Angeles	\$1.13	882,734	
4	Phoenix	\$1.09	545,009	
5	San Antonio	\$1.00	681,018	
6	New York	\$0.97	771,791	
7	Dallas	\$0.94	552,606	
8	Philadelphia	\$0.93	669,271	
9	Denver	\$0.70	487,902	
10	San Diego	\$0.68	499,967	
11	Seattle	\$0.65	449,727	
12	Atlanta	\$0.64	465,198	
13	Tampa	\$0.62	329,153	
14	Minneapolis	\$0.58	473,285	
15	Miami	\$0.55	670,393	
16	Austin	\$0.55	513,547	
17	Jacksonville	\$0.52	378,650	
18	Saint Louis	\$0.52	400,447	
19	Las Vegas	\$0.49	603,995	
20	Portland	\$0.48	402,447	
21	Fort Worth	\$0.48	353,489	
22	Cincinnati	\$0.47	349,847	
23	Charlotte	\$0.46	392,044	
24	Fort Lauderdale	\$0.44	329,908	
25	Saint Paul	\$0.44	326,812	

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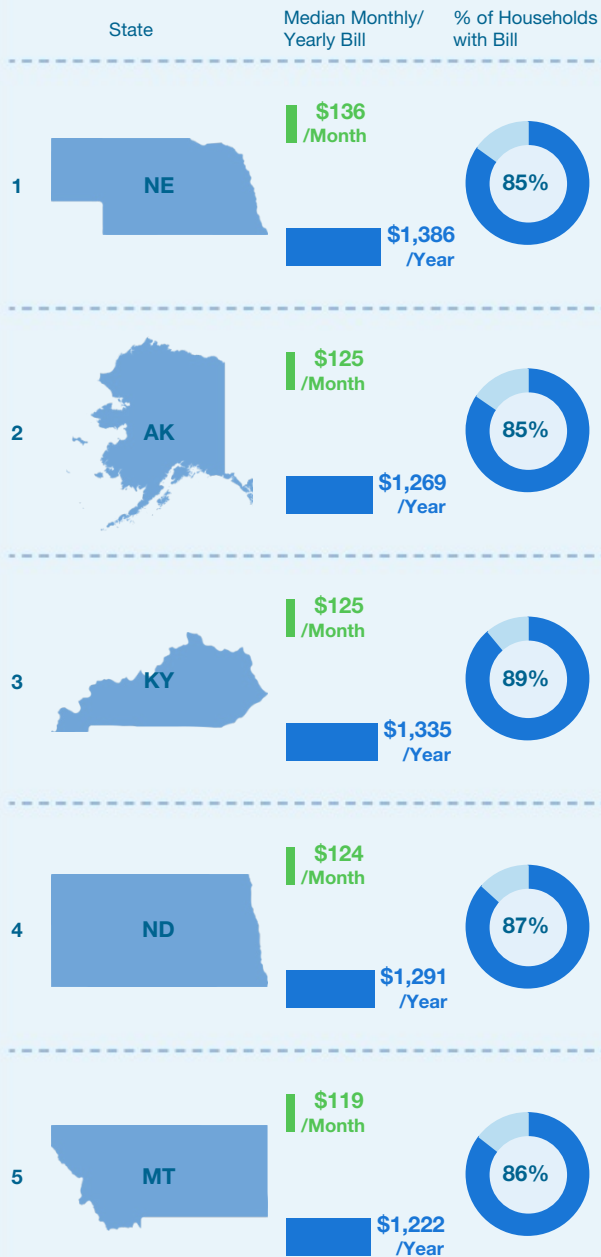
	City	Market Size (\$M)	# of households	
26	San Francisco	\$0.42	362,650	
27	El Paso	\$0.41	282,014	
28	Indianapolis	\$0.40	400,163	
29	San Jose	\$0.39	333,751	
30	Orlando	\$0.37	379,447	
31	Sacramento	\$0.37	312,833	
32	Cleveland	\$0.36	330,007	
33	Louisville	\$0.36	323,776	
34	Columbus	\$0.34	368,515	
35	Oklahoma City	\$0.33	286,003	
36	Milwaukee	\$0.33	328,839	
37	Washington D.C.	\$0.32	321,522	
38	Baltimore	\$0.31	253,878	
39	Birmingham	\$0.30	208,094	
40	Kansas City	\$0.30	259,214	
41	Memphis	\$0.29	268,998	
42	Albuquerque	\$0.29	274,529	
43	Omaha	\$0.29	228,768	
44	Pittsburgh	\$0.29	310,509	
45	Colorado Springs	\$0.29	241,518	
46	Detroit	\$0.29	240,311	
47	Tucson	\$0.28	380,165	
48	Dayton	\$0.21	208,480	
49	Rochester	\$0.17	203,316	
50	Boston	\$0.08	70,349	

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Regional Mobile Phone Bill Pay Comparison

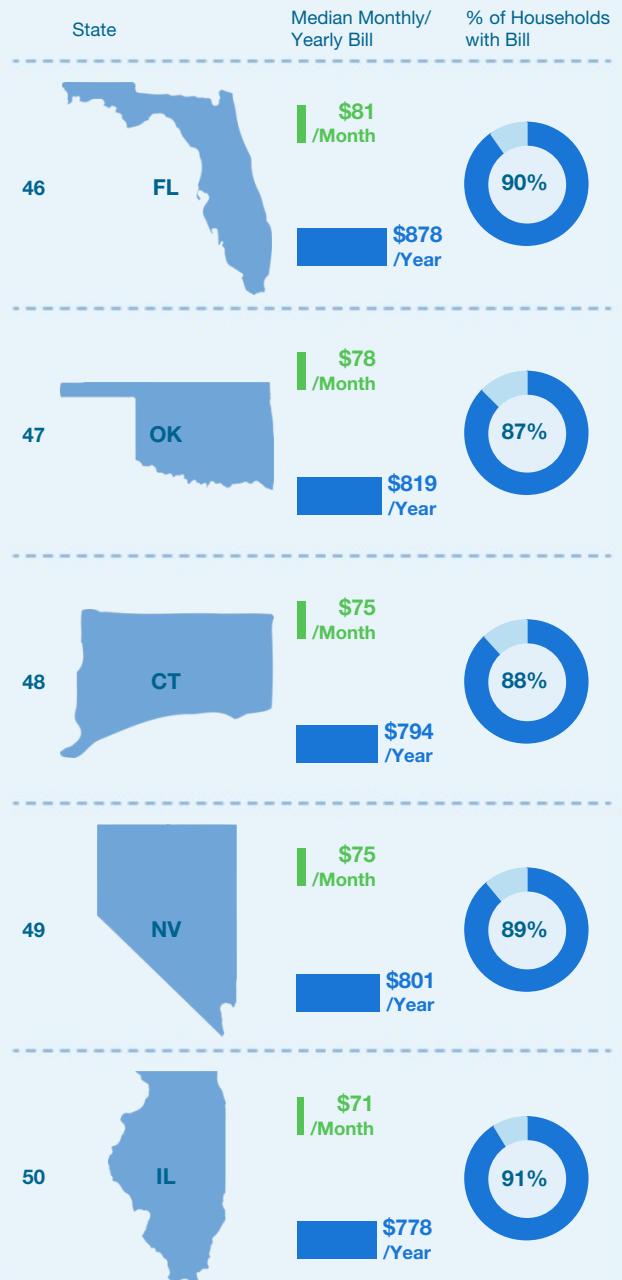
The Most and Least Expensive States for Mobile Phone Bills

The 5 Most Expensive



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The 5 Least Expensive








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The Most and Least Expensive Largest Cities for Mobile Phone Bills (based on # of households)

The 5 Most Expensive

City	Median Monthly/ Yearly Bill	% of Households with Bill
 Dallas	\$139 /Month \$1,492 /Year	89%
 Omaha	\$132 /Month \$1,239 /Year	78%
 Philadelphia	\$113 /Month \$1,166 /Year	86%
 Atlanta	\$109 /Month \$1,220 /Year	93%
 Saint Paul	\$107 /Month \$1,107 /Year	86%

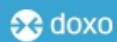
The 5 Least Expensive

City	Median Monthly/ Yearly Bill	% of Households with Bill
 Miami	\$67 /Month \$739 /Year	92%
 Chicago	\$63 /Month \$702 /Year	93%
 Las Vegas	\$63 /Month \$676 /Year	89%
 Rochester	\$56 /Month \$561 /Year	84%
 Tucson	\$47 /Month \$495 /Year	88%

Mobile Phone Market/Spend Breakdown by State

Mobile Phone Market/Spend by State

	State	# of Households	Market Size (\$B)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
1	Alabama	1,969,060	\$2.71	\$95	88%	\$1,003
2	Alaska	267,844	\$0.42	\$125	85%	\$1,269
3	Arizona	2,797,280	\$3.89	\$89	89%	\$946
4	Arkansas	1,189,280	\$1.39	\$86	88%	\$912
5	California	13,434,530	\$18.11	\$97	90%	\$1,043
6	Colorado	2,325,715	\$3.22	\$99	89%	\$1,055
7	Connecticut	1,420,170	\$2.07	\$75	88%	\$794
8	Delaware	396,394	\$0.58	\$98	88%	\$1,038
9	Florida	8,550,890	\$10.78	\$81	90%	\$878
10	Georgia	4,008,028	\$5.63	\$101	90%	\$1,096
11	Hawaii	488,991	\$0.64	\$108	89%	\$1,154
12	Idaho	693,668	\$0.86	\$84	90%	\$904
13	Illinois	5,001,893	\$5.63	\$71	91%	\$778
14	Indiana	2,681,537	\$4.03	\$90	87%	\$943
15	Iowa	1,303,944	\$1.50	\$100	83%	\$1,000
16	Kansas	1,160,618	\$1.50	\$100	88%	\$1,050
17	Kentucky	1,793,797	\$2.75	\$125	89%	\$1,335
18	Louisiana	1,782,956	\$2.46	\$100	89%	\$1,065
19	Maine	589,047	\$0.75	\$102	85%	\$1,041
20	Maryland	2,339,325	\$3.04	\$101	87%	\$1,049
21	Massachusetts	2,762,056	\$3.56	\$100	87%	\$1,048
22	Michigan	4,040,159	\$5.01	\$95	90%	\$1,024
23	Minnesota	2,283,174	\$3.09	\$101	88%	\$1,068
24	Mississippi	1,131,681	\$1.52	\$100	89%	\$1,062
25	Missouri	2,484,929	\$3.11	\$93	89%	\$995



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* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by State (continued)

State	# of Households	Market Size (\$B)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Montana	453,092	\$0.58	\$119	86%	\$1,222
27 Nebraska	787,245	\$1.14	\$136	85%	\$1,386
28 Nevada	1,183,488	\$1.35	\$75	89%	\$801
29 New Hampshire	551,224	\$0.70	\$88	87%	\$917
30 New Jersey	3,478,355	\$4.70	\$103	88%	\$1,083
31 New Mexico	824,557	\$1.01	\$92	87%	\$966
32 New York	7,649,119	\$10.43	\$100	87%	\$1,040
33 North Carolina	4,186,957	\$5.26	\$95	87%	\$990
34 North Dakota	324,566	\$0.50	\$124	87%	\$1,291
35 Ohio	4,829,571	\$5.38	\$94	86%	\$966
36 Oklahoma	1,542,763	\$1.91	\$78	87%	\$819
37 Oregon	1,701,550	\$2.16	\$101	87%	\$1,056
38 Pennsylvania	5,235,339	\$6.13	\$94	85%	\$957
39 Rhode Island	436,916	\$0.54	\$89	87%	\$930
40 South Carolina	2,070,390	\$2.56	\$93	87%	\$974
41 South Dakota	358,152	\$0.40	\$88	88%	\$931
42 Tennessee	2,767,022	\$3.22	\$91	89%	\$969
43 Texas	10,747,049	\$15.16	\$101	91%	\$1,101
44 Utah	1,094,419	\$1.39	\$94	86%	\$966
45 Vermont	269,466	\$0.34	\$90	87%	\$945
46 Virginia	3,326,340	\$4.24	\$93	86%	\$964
47 Washington	3,020,551	\$4.48	\$110	87%	\$1,147
48 West Virginia	721,335	\$0.86	\$87	79%	\$823
49 Wisconsin	2,446,037	\$2.88	\$87	85%	\$891
50 Wyoming	238,108	\$0.30	\$100	87%	\$1,038



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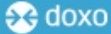
* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by Largest 50 U.S. Cities

(based on # of households)

Mobile Phone Market/Spend by Largest 50 U.S. Cities (based on # of households)


	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
1	Albuquerque	274,529	\$293	\$93	88%	\$983
2	Atlanta	465,198	\$642	\$109	93%	\$1,220
3	Austin	513,547	\$549	\$81	89%	\$866
4	Baltimore	253,878	\$307	\$97	80%	\$931
5	Birmingham	208,094	\$298	\$104	90%	\$1,122
6	Boston	70,349	\$80	\$97	81%	\$946
7	Charlotte	392,044	\$464	\$94	91%	\$1,025
8	Chicago	1,140,118	\$1136	\$63	93%	\$702
9	Cincinnati	349,847	\$471	\$107	86%	\$1,101
10	Cleveland	330,007	\$362	\$92	87%	\$957
11	Colorado Springs	241,518	\$287	\$94	90%	\$1,014
12	Columbus	368,515	\$342	\$80	84%	\$809
13	Dallas	552,606	\$936	\$139	89%	\$1,492
14	Dayton	208,480	\$207	\$75	83%	\$746
15	Denver	487,902	\$697	\$100	90%	\$1,074
16	Detroit	240,311	\$285	\$84	92%	\$932
17	El Paso	282,014	\$409	\$101	91%	\$1,104
18	Fort Lauderdale	329,908	\$442	\$83	95%	\$942
19	Fort Worth	353,489	\$478	\$107	92%	\$1,178
20	Houston	1,201,386	\$1574	\$104	91%	\$1,136
21	Indianapolis	400,163	\$398	\$72	88%	\$762
22	Jacksonville	378,650	\$523	\$101	92%	\$1,121
23	Kansas City	259,214	\$297	\$75	93%	\$835
24	Las Vegas	603,995	\$491	\$63	89%	\$676
25	Los Angeles	882,734	\$1135	\$95	88%	\$1,004

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* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by Largest 50 U.S. Cities (based on # of households, cont'd)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
26	Louisville	323,776	\$356	\$89	90%	\$965
27	Memphis	268,998	\$295	\$80	87%	\$835
28	Miami	670,393	\$553	\$67	92%	\$739
29	Milwaukee	328,839	\$331	\$71	90%	\$768
30	Minneapolis	473,285	\$581	\$102	90%	\$1,103
31	New York	771,791	\$968	\$90	88%	\$946
32	Oklahoma City	286,003	\$334	\$75	92%	\$825
33	Omaha	228,768	\$292	\$132	78%	\$1,239
34	Orlando	379,447	\$369	\$72	91%	\$786
35	Philadelphia	669,271	\$934	\$113	86%	\$1,166
36	Phoenix	545,009	\$1085	\$107	91%	\$1,172
37	Pittsburgh	310,509	\$290	\$73	82%	\$721
38	Portland	402,447	\$483	\$95	95%	\$1,083
39	Rochester	203,316	\$166	\$56	84%	\$561
40	Sacramento	312,833	\$368	\$100	91%	\$1,096
41	Saint Louis	400,447	\$521	\$82	81%	\$792
42	Saint Paul	326,812	\$442	\$107	86%	\$1,107
43	San Antonio	681,018	\$1004	\$99	93%	\$1,101
44	San Diego	499,967	\$677	\$89	90%	\$958
45	San Francisco	362,650	\$421	\$81	89%	\$861
46	San Jose	333,751	\$390	\$80	93%	\$898
47	Seattle	449,727	\$649	\$84	89%	\$892
48	Tampa	329,153	\$623	\$85	88%	\$895
49	Tucson	380,165	\$279	\$47	88%	\$495
50	Washington D.C.	321,522	\$318	\$76	86%	\$788


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* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by U.S. Cities

(with population of 40k+)

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
1	Abilene, TX	49,908	\$70	\$101	90%	\$1,091
2	Akron, OH	115,251	\$162	\$123	91%	\$1,344
3	Albany, NY	66,021	\$84	\$87	91%	\$949
4	Albuquerque, NM	274,529	\$293	\$93	88%	\$983
5	Alexandria, VA	147,159	\$167	\$85	84%	\$853
6	Allen, TX	40,668	\$74	\$188	90%	\$2,040
7	Allentown, PA	66,125	\$55	\$48	95%	\$549
8	Alpharetta, GA	71,318	\$98	\$100	97%	\$1,166
9	Amarillo, TX	89,473	\$120	\$101	86%	\$1,047
10	Anaheim, CA	110,114	\$188	\$103	86%	\$1,064
11	Anchorage, AK	90,744	\$172	\$147	83%	\$1,470
12	Anderson, SC	41,347	\$54	\$97	88%	\$1,023
13	Ann Arbor, MI	69,270	\$61	\$54	91%	\$589
14	Annapolis, MD	40,203	\$48	\$88	87%	\$915
15	Appleton, WI	51,679	\$61	\$87	85%	\$888
16	Arlington, TX	142,346	\$198	\$104	93%	\$1,158
17	Arlington, VA	111,897	\$134	\$110	81%	\$1,076
18	Arvada, CO	55,628	\$103	\$168	89%	\$1,803
19	Ashburn, VA	44,850	\$58	\$99	88%	\$1,040
20	Asheville, NC	55,013	\$85	\$146	77%	\$1,348
21	Astoria, NY	64,425	\$104	\$110	100%	\$1,320
22	Athens, GA	54,225	\$84	\$101	100%	\$1,212
23	Atlanta, GA	465,198	\$642	\$109	93%	\$1,220
24	Auburn, WA	43,374	\$74	\$89	95%	\$1,010
25	Augusta, GA	74,882	\$103	\$109	91%	\$1,193



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* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Aurora, CO	166,961	\$177	\$81	82%	\$798
27 Aurora, IL	62,548	\$86	\$106	94%	\$1,190
28 Austin, TX	513,547	\$549	\$81	89%	\$866
29 Bakersfield, CA	183,033	\$261	\$120	88%	\$1,268
30 Baltimore, MD	253,878	\$307	\$97	80%	\$931
31 Baton Rouge, LA	151,242	\$166	\$77	90%	\$828
32 Baytown, TX	46,494	\$63	\$85	96%	\$981
33 Beaumont, TX	50,681	\$73	\$101	93%	\$1,125
34 Beaverton, OR	81,556	\$95	\$95	92%	\$1,050
35 Bellevue, WA	63,297	\$99	\$89	86%	\$921
36 Bellingham, WA	55,623	\$76	\$110	81%	\$1,065
37 Bend, OR	56,906	\$120	\$110	95%	\$1,257
38 Berkeley, CA	49,427	\$74	\$95	100%	\$1,140
39 Bethlehem, PA	50,033	\$50	\$91	88%	\$964
40 Billings, MT	60,318	\$79	\$119	88%	\$1,255
41 Birmingham, AL	208,094	\$298	\$104	90%	\$1,122
42 Bloomington, IN	53,951	\$80	\$90	86%	\$926
43 Boca Raton, FL	100,586	\$134	\$87	100%	\$1,044
44 Boise, ID	109,780	\$203	\$116	95%	\$1,329
45 Boston, MA	70,349	\$80	\$97	81%	\$946
46 Bothell, WA	50,885	\$76	\$103	95%	\$1,176
47 Boulder, CO	54,241	\$52	\$62	90%	\$666
48 Bowling Green, KY	50,067	\$70	\$125	81%	\$1,222
49 Boynton Beach, FL	75,640	\$114	\$120	94%	\$1,347
50 Bradenton, FL	112,339	\$121	\$73	86%	\$758



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* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
51	Bridgeport, CT	55,498	\$78	\$73	78%	\$687
52	Broken Arrow, OK	52,086	\$60	\$86	85%	\$880
53	Bronx, NY	533,652	\$703	\$91	90%	\$982
54	Brooklyn, NY	1,009,555	\$1348	\$100	91%	\$1,094
55	Broomfield, CO	47,559	\$92	\$168	94%	\$1,897
56	Brownsville, TX	64,594	\$95	\$101	94%	\$1,145
57	Buffalo, NY	254,898	\$269	\$86	84%	\$864
58	Burbank, CA	44,301	\$63	\$90	91%	\$988
59	Cambridge, MA	49,732	\$59	\$114	73%	\$995
60	Canton, OH	61,816	\$57	\$95	85%	\$965
61	Cape Coral, FL	80,265	\$83	\$71	95%	\$806
62	Carlsbad, CA	43,981	\$57	\$80	88%	\$846
63	Carrollton, TX	51,943	\$65	\$107	78%	\$1,003
64	Cary, NC	65,025	\$81	\$103	88%	\$1,089
65	Cedar Rapids, IA	62,218	\$76	\$113	78%	\$1,055
66	Chandler, AZ	116,455	\$194	\$105	86%	\$1,079
67	Charleston, SC	89,330	\$102	\$81	90%	\$875
68	Charlotte, NC	392,044	\$464	\$94	91%	\$1,025
69	Charlottesville, VA	51,741	\$83	\$166	90%	\$1,793
70	Chattanooga, TN	90,570	\$108	\$116	95%	\$1,319
71	Chesapeake, VA	92,475	\$131	\$101	93%	\$1,124
72	Cheyenne, WY	40,425	\$59	\$100	100%	\$1,200
73	Chicago, IL	1,140,118	\$1136	\$63	93%	\$702
74	Chico, CA	47,866	\$63	\$97	88%	\$1,019
75	Chula Vista, CA	84,207	\$108	\$80	87%	\$835



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* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
76	Cincinnati, OH	349,847	\$471	\$107	86%	\$1,101
77	Clarksville, TN	76,875	\$141	\$108	97%	\$1,253
78	Clearwater, FL	78,731	\$145	\$93	89%	\$999
79	Clermont, FL	43,612	\$56	\$66	96%	\$762
80	Cleveland, OH	330,007	\$362	\$92	87%	\$957
81	Clinton Township, MI	45,100	\$64	\$110	96%	\$1,263
82	Clovis, CA	45,835	\$49	\$74	90%	\$799
83	College Station, TX	50,594	\$71	\$101	90%	\$1,088
84	Colorado Springs, CO	241,518	\$287	\$94	90%	\$1,014
85	Columbia, MO	63,728	\$113	\$85	82%	\$835
86	Columbia, SC	139,368	\$191	\$109	87%	\$1,136
87	Columbus, GA	73,322	\$103	\$129	90%	\$1,401
88	Columbus, OH	368,515	\$342	\$80	84%	\$809
89	Concord, CA	46,209	\$58	\$70	94%	\$791
90	Concord, NC	48,201	\$55	\$92	84%	\$927
91	Conroe, TX	70,499	\$75	\$85	79%	\$810
92	Corona, CA	56,043	\$84	\$120	90%	\$1,303
93	Corpus Christi, TX	118,421	\$116	\$82	89%	\$875
94	Costa Mesa, CA	41,873	\$61	\$100	88%	\$1,050
95	Cumming, GA	63,683	\$93	\$100	96%	\$1,154
96	Cypress, TX	65,689	\$102	\$100	94%	\$1,122
97	Dallas, TX	552,606	\$936	\$139	89%	\$1,492
98	Davenport, IA	44,448	\$50	\$100	81%	\$971
99	Dayton, OH	208,480	\$207	\$75	83%	\$746
100	Daytona Beach, FL	51,339	\$67	\$101	92%	\$1,111

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

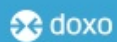
	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
101	Decatur, GA	64,685	\$60	\$53	95%	\$606
102	Delray Beach, FL	57,907	\$71	\$87	92%	\$959
103	Denton, TX	62,380	\$96	\$107	96%	\$1,230
104	Denver, CO	487,902	\$697	\$100	90%	\$1,074
105	Des Moines, IA	92,838	\$90	\$91	83%	\$910
106	Detroit, MI	240,311	\$285	\$84	92%	\$932
107	Duluth, GA	44,846	\$48	\$100	75%	\$900
108	Duluth, MN	49,558	\$69	\$101	90%	\$1,097
109	Durham, NC	130,977	\$131	\$99	91%	\$1,076
110	Edinburg, TX	52,956	\$72	\$101	88%	\$1,062
111	Edmond, OK	69,520	\$82	\$67	84%	\$675
112	El Cajon, CA	57,068	\$77	\$80	91%	\$877
113	El Paso, TX	282,014	\$409	\$101	91%	\$1,104
114	Elgin, IL	42,721	\$52	\$106	83%	\$1,060
115	Elk Grove, CA	57,711	\$78	\$99	97%	\$1,148
116	Englewood, CO	50,347	\$52	\$76	80%	\$730
117	Erie, PA	74,761	\$113	\$133	84%	\$1,344
118	Escondido, CA	60,507	\$75	\$80	84%	\$810
119	Eugene, OR	89,874	\$102	\$88	85%	\$898
120	Evansville, IN	78,433	\$119	\$90	88%	\$954
121	Everett, WA	67,237	\$90	\$103	85%	\$1,047
122	Fairfax, VA	61,521	\$85	\$110	89%	\$1,181
123	Fall River, MA	41,510	\$41	\$88	84%	\$889
124	Falls Church, VA	45,475	\$58	\$110	83%	\$1,100
125	Fargo, ND	59,315	\$86	\$124	82%	\$1,225

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
126 Fayetteville, AR	47,002	\$44	\$70	86%	\$720
127 Fayetteville, NC	100,095	\$84	\$65	90%	\$701
128 Flint, MI	57,661	\$65	\$100	97%	\$1,168
129 Florissant, MO	43,084	\$64	\$95	89%	\$1,018
130 Flushing, NY	79,851	\$123	\$110	95%	\$1,260
131 Fontana, CA	62,789	\$92	\$110	92%	\$1,220
132 Fort Collins, CO	83,014	\$118	\$124	80%	\$1,190
133 Fort Lauderdale, FL	329,908	\$442	\$83	95%	\$942
134 Fort Mill, SC	45,895	\$55	\$89	93%	\$997
135 Fort Myers, FL	116,415	\$91	\$71	79%	\$673
136 Fort Wayne, IN	134,062	\$194	\$116	86%	\$1,199
137 Fort Worth, TX	353,489	\$478	\$107	92%	\$1,178
138 Franklin, TN	44,431	\$52	\$82	94%	\$923
139 Frederick, MD	56,763	\$78	\$110	93%	\$1,226
140 Fredericksburg, VA	67,705	\$73	\$74	79%	\$703
141 Fremont, CA	77,020	\$105	\$95	91%	\$1,036
142 Fresno, CA	203,491	\$260	\$87	93%	\$971
143 Frisco, TX	77,780	\$149	\$188	95%	\$2,143
144 Fullerton, CA	47,324	\$74	\$100	95%	\$1,140
145 Gainesville, FL	90,204	\$82	\$67	88%	\$711
146 Gainesville, GA	45,604	\$67	\$101	95%	\$1,147
147 Gaithersburg, MD	50,758	\$68	\$111	89%	\$1,184
148 Garden Grove, CA	49,531	\$82	\$100	100%	\$1,200
149 Garland, TX	80,585	\$99	\$92	89%	\$987
150 Gastonia, NC	44,245	\$60	\$92	95%	\$1,046

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
151	Georgetown, TX	47,171	\$46	\$85	77%	\$785
152	Gilbert, AZ	92,211	\$162	\$105	90%	\$1,137
153	Glendale, AZ	109,530	\$132	\$68	89%	\$726
154	Glendale, CA	66,765	\$101	\$102	91%	\$1,111
155	Grand Junction, CO	46,993	\$92	\$149	80%	\$1,430
156	Grand Prairie, TX	66,561	\$86	\$92	94%	\$1,039
157	Grand Rapids, MI	150,052	\$175	\$70	87%	\$732
158	Greeley, CO	42,145	\$55	\$76	94%	\$855
159	Green Bay, WI	78,387	\$123	\$88	100%	\$1,056
160	Greensboro, NC	135,688	\$175	\$77	93%	\$857
161	Greenville, NC	47,982	\$51	\$95	73%	\$836
162	Greenville, SC	98,906	\$117	\$98	86%	\$1,015
163	Hamilton, OH	51,833	\$107	\$113	100%	\$1,356
164	Hampton, VA	57,330	\$68	\$86	89%	\$917
165	Harrisburg, PA	76,400	\$92	\$82	90%	\$888
166	Hartford, CT	49,306	\$62	\$71	96%	\$820
167	Hayward, CA	59,684	\$85	\$95	95%	\$1,083
168	Hemet, CA	46,696	\$49	\$90	84%	\$906
169	Henderson, NV	132,565	\$121	\$78	80%	\$749
170	Henrico, VA	81,235	\$119	\$105	95%	\$1,194
171	Hialeah, FL	121,380	\$105	\$65	93%	\$728
172	High Point, NC	48,545	\$48	\$63	79%	\$594
173	Hollywood, FL	171,292	\$193	\$94	91%	\$1,027
174	Homestead, FL	64,389	\$50	\$63	92%	\$698
175	Honolulu, HI	160,066	\$246	\$121	94%	\$1,368



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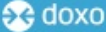
* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
176 Houston, TX	1,201,386	\$1574	\$104	91%	\$1,136
177 Humble, TX	62,026	\$95	\$100	92%	\$1,109
178 Huntington Beach, CA	77,302	\$118	\$100	92%	\$1,104
179 Huntsville, AL	92,255	\$97	\$93	83%	\$925
180 Hyattsville, MD	56,615	\$77	\$119	88%	\$1,254
181 Idaho Falls, ID	42,008	\$54	\$84	92%	\$930
182 Independence, MO	53,271	\$39	\$53	90%	\$575
183 Indianapolis, IN	400,163	\$398	\$72	88%	\$762
184 Inglewood, CA	42,711	\$77	\$113	96%	\$1,298
185 Irvine, CA	111,979	\$185	\$100	100%	\$1,200
186 Irving, TX	94,801	\$120	\$92	92%	\$1,014
187 Jackson, MI	40,636	\$45	\$99	88%	\$1,040
188 Jackson, MS	62,449	\$81	\$96	91%	\$1,053
189 Jacksonville, FL	378,650	\$523	\$101	92%	\$1,121
190 Jamaica, NY	80,323	\$116	\$99	92%	\$1,094
191 Jersey City, NJ	123,132	\$154	\$90	88%	\$948
192 Johnson City, TN	43,508	\$57	\$91	100%	\$1,092
193 Joliet, IL	46,151	\$49	\$99	84%	\$998
194 Kalamazoo, MI	66,946	\$84	\$95	91%	\$1,041
195 Kansas City, KS	58,516	\$66	\$84	90%	\$910
196 Kansas City, MO	259,214	\$297	\$75	93%	\$835
197 Katy, TX	126,305	\$165	\$98	95%	\$1,121
198 Kenosha, WI	44,911	\$59	\$87	95%	\$992
199 Kent, WA	58,411	\$95	\$89	90%	\$958
200 Killeen, TX	61,951	\$90	\$116	93%	\$1,300

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
201	Kissimmee, FL	108,236	\$147	\$83	93%	\$928
202	Knoxville, TN	169,924	\$206	\$90	89%	\$964
203	Lafayette, IN	45,114	\$66	\$81	96%	\$933
204	Lafayette, LA	65,390	\$81	\$82	96%	\$948
205	Lake Charles, LA	50,779	\$75	\$120	91%	\$1,309
206	Lake Worth, FL	74,785	\$77	\$80	89%	\$851
207	Lakeland, FL	100,879	\$116	\$82	88%	\$866
208	Lancaster, CA	60,635	\$87	\$90	93%	\$999
209	Lancaster, PA	68,315	\$80	\$99	82%	\$969
210	Lansing, MI	73,599	\$75	\$69	97%	\$799
211	Laredo, TX	79,181	\$113	\$101	92%	\$1,111
212	Largo, FL	46,333	\$81	\$93	85%	\$944
213	Las Cruces, NM	61,971	\$97	\$129	92%	\$1,422
214	Las Vegas, NV	603,995	\$491	\$63	89%	\$676
215	Laurel, MD	44,583	\$58	\$88	95%	\$999
216	Lawrence, KS	43,830	\$57	\$100	88%	\$1,059
217	Lawrenceville, GA	87,882	\$102	\$94	90%	\$1,011
218	Lees Summit, MO	42,201	\$45	\$67	100%	\$804
219	Lewisville, TX	48,350	\$74	\$107	96%	\$1,230
220	Lexington, KY	138,089	\$250	\$129	88%	\$1,364
221	Lexington, SC	44,867	\$63	\$93	88%	\$987
222	Lincoln, NE	123,938	\$147	\$89	81%	\$865
223	Little Rock, AR	92,999	\$108	\$89	85%	\$904
224	Littleton, CO	126,741	\$187	\$92	100%	\$1,104
225	Long Beach, CA	174,325	\$227	\$75	92%	\$830

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Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
226 Longmont, CO	56,153	\$50	\$63	85%	\$640
227 Longview, TX	42,553	\$68	\$115	93%	\$1,278
228 Los Angeles, CA	882,734	\$1135	\$95	88%	\$1,004
229 Louisville, KY	323,776	\$356	\$89	90%	\$965
230 Loveland, CO	41,033	\$73	\$124	100%	\$1,488
231 Lowell, MA	42,383	\$67	\$114	96%	\$1,315
232 Lubbock, TX	114,065	\$221	\$165	90%	\$1,787
233 Lynnwood, WA	43,910	\$65	\$103	93%	\$1,154
234 Macon, GA	63,545	\$98	\$110	89%	\$1,173
235 Madison, WI	142,048	\$194	\$82	87%	\$853
236 Manassas, VA	51,582	\$69	\$110	90%	\$1,192
237 Manchester, NH	50,709	\$47	\$46	94%	\$516
238 Marietta, GA	121,744	\$159	\$97	93%	\$1,078
239 Mcallen, TX	48,137	\$65	\$101	87%	\$1,050
240 Mckinney, TX	79,485	\$145	\$188	91%	\$2,046
241 Melbourne, FL	71,182	\$66	\$59	93%	\$657
242 Memphis, TN	268,998	\$295	\$80	87%	\$835
243 Menifee, CA	40,842	\$50	\$120	74%	\$1,061
244 Meridian, ID	48,054	\$66	\$79	91%	\$862
245 Mesa, AZ	214,247	\$426	\$127	92%	\$1,404
246 Mesquite, TX	50,676	\$67	\$92	95%	\$1,051
247 Metairie, LA	60,376	\$104	\$117	93%	\$1,299
248 Miami Beach, FL	50,541	\$44	\$65	94%	\$735
249 Miami, FL	670,393	\$553	\$67	92%	\$739
250 Midland, TX	64,381	\$95	\$101	95%	\$1,150

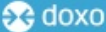


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Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
251	Milwaukee, WI	328,839	\$331	\$71	90%	\$768
252	Minneapolis, MN	473,285	\$581	\$102	90%	\$1,103
253	Mission, TX	55,576	\$76	\$101	88%	\$1,067
254	Missoula, MT	43,721	\$51	\$119	78%	\$1,111
255	Missouri City, TX	40,427	\$49	\$98	88%	\$1,040
256	Mobile, AL	106,990	\$187	\$128	83%	\$1,272
257	Modesto, CA	87,026	\$125	\$148	94%	\$1,663
258	Montgomery, AL	83,172	\$137	\$135	82%	\$1,332
259	Moreno Valley, CA	54,988	\$81	\$120	89%	\$1,280
260	Morgantown, West VA	40,798	\$53	\$87	85%	\$886
261	Mount Pleasant, SC	40,356	\$57	\$83	100%	\$996
262	Murfreesboro, TN	80,566	\$88	\$98	83%	\$980
263	Murrieta, CA	44,354	\$62	\$120	85%	\$1,222
264	Muskegon, MI	50,029	\$47	\$95	68%	\$780
265	Myrtle Beach, SC	71,112	\$93	\$122	82%	\$1,201
266	Nampa, ID	47,438	\$65	\$84	95%	\$955
267	Naperville, IL	61,065	\$69	\$99	90%	\$1,069
268	Naples, FL	142,602	\$122	\$73	86%	\$758
269	Nashville, TN	216,309	\$254	\$82	83%	\$815
270	New Bedford, MA	42,195	\$48	\$88	97%	\$1,027
271	New Braunfels, TX	51,602	\$74	\$101	90%	\$1,097
272	New Haven, CT	52,540	\$81	\$71	97%	\$829
273	New Orleans, LA	173,684	\$180	\$63	92%	\$697
274	New Port Richey, FL	55,689	\$149	\$93	88%	\$985
275	New York, NY	771,791	\$968	\$90	88%	\$946

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Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
276 Newark, DE	52,676	\$77	\$101	93%	\$1,125
277 Newark, NJ	113,859	\$156	\$112	93%	\$1,254
278 Newport News, VA	76,478	\$58	\$66	84%	\$668
279 Norfolk, VA	94,457	\$101	\$68	89%	\$723
280 Norman, OK	52,911	\$65	\$75	89%	\$805
281 North Hollywood, CA	60,524	\$87	\$90	94%	\$1,011
282 North Las Vegas, NV	85,119	\$77	\$65	91%	\$709
283 Oakland, CA	167,478	\$228	\$105	86%	\$1,077
284 Ocala, FL	102,254	\$156	\$120	96%	\$1,388
285 Oceanside, CA	67,612	\$91	\$80	91%	\$872
286 Odessa, TX	64,125	\$77	\$133	88%	\$1,403
287 Ogden, UT	76,540	\$91	\$62	91%	\$680
288 Oklahoma City, OK	286,003	\$334	\$75	92%	\$825
289 Olathe, KS	52,449	\$57	\$95	84%	\$960
290 Olympia, WA	79,802	\$174	\$175	86%	\$1,815
291 Omaha, NE	228,768	\$292	\$132	78%	\$1,239
292 Ontario, CA	53,535	\$69	\$110	82%	\$1,080
293 Orange, CA	46,139	\$65	\$100	85%	\$1,015
294 Orlando, FL	379,447	\$369	\$72	91%	\$786
295 Overland Park, KS	80,422	\$90	\$95	87%	\$991
296 Oxnard, CA	55,658	\$62	\$88	91%	\$960
297 Palm Bay, FL	45,349	\$39	\$59	87%	\$614
298 Palm Coast, FL	41,545	\$60	\$79	100%	\$948
299 Palmdale, CA	52,792	\$74	\$90	90%	\$975
300 Panama City, FL	49,765	\$67	\$103	95%	\$1,174

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
301	Parker, CO	40,294	\$60	\$92	100%	\$1,104
302	Pasadena, CA	62,768	\$89	\$90	92%	\$992
303	Pasadena, TX	47,402	\$64	\$92	92%	\$1,016
304	Paterson, NJ	49,654	\$69	\$100	87%	\$1,040
305	Pearland, TX	48,298	\$65	\$85	96%	\$976
306	Pensacola, FL	110,596	\$114	\$77	85%	\$783
307	Peoria, AZ	75,516	\$136	\$105	92%	\$1,161
308	Peoria, IL	56,237	\$63	\$63	87%	\$655
309	Pflugerville, TX	42,673	\$48	\$83	88%	\$872
310	Philadelphia, PA	669,271	\$934	\$113	86%	\$1,166
311	Phoenix, AZ	545,009	\$1085	\$107	91%	\$1,172
312	Pittsburgh, PA	310,509	\$290	\$73	82%	\$721
313	Plano, TX	116,530	\$213	\$188	91%	\$2,046
314	Pomona, CA	42,797	\$62	\$90	94%	\$1,011
315	Pompano Beach, FL	149,334	\$190	\$101	87%	\$1,056
316	Port Saint Lucie, FL	88,323	\$75	\$71	90%	\$768
317	Portland, OR	402,447	\$483	\$95	95%	\$1,083
318	Providence, RI	82,657	\$84	\$80	87%	\$831
319	Pueblo, CO	64,608	\$92	\$99	91%	\$1,080
320	Puyallup, WA	56,897	\$92	\$98	91%	\$1,067
321	Quincy, MA	45,526	\$57	\$102	81%	\$991
322	Racine, WI	52,116	\$59	\$87	82%	\$858
323	Raleigh, NC	230,532	\$230	\$85	85%	\$871
324	Rancho Cucamonga, CA	57,983	\$80	\$110	87%	\$1,144
325	Rapid City, SD	40,938	\$43	\$88	83%	\$880



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* Median Monthly Bill x % of Households with Bill x 12 months per year = Median Annual Cost per U.S. Household

Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
326	Reading, PA	84,288	\$102	\$100	82%	\$984
327	Redding, CA	44,062	\$72	\$97	100%	\$1,164
328	Redmond, WA	41,474	\$66	\$89	88%	\$943
329	Reno, NV	132,940	\$350	\$182	93%	\$2,032
330	Renton, WA	60,922	\$115	\$126	89%	\$1,340
331	Richardson, TX	45,444	\$58	\$92	93%	\$1,025
332	Richmond, TX	67,944	\$88	\$98	94%	\$1,103
333	Richmond, VA	171,483	\$206	\$70	86%	\$725
334	Riverside, CA	105,741	\$135	\$90	89%	\$962
335	Riverview, FL	48,109	\$112	\$106	76%	\$973
336	Roanoke, VA	72,658	\$72	\$83	89%	\$885
337	Rochester, MN	55,408	\$80	\$101	94%	\$1,140
338	Rochester, NY	203,316	\$166	\$56	84%	\$561
339	Rock Hill, SC	47,953	\$42	\$89	68%	\$731
340	Rockford, IL	74,175	\$76	\$51	100%	\$612
341	Rockville, MD	57,555	\$77	\$111	90%	\$1,196
342	Roseville, CA	59,756	\$134	\$141	94%	\$1,598
343	Round Rock, TX	66,837	\$78	\$85	92%	\$937
344	Sacramento, CA	312,833	\$368	\$100	91%	\$1,096
345	Saginaw, MI	52,577	\$64	\$95	89%	\$1,013
346	Saint Augustine, FL	62,074	\$67	\$101	71%	\$858
347	Saint Charles, MO	57,970	\$74	\$82	88%	\$868
348	Saint Louis, MO	400,447	\$521	\$82	81%	\$792
349	Saint Paul, MN	326,812	\$442	\$107	86%	\$1,107
350	Saint Petersburg, FL	163,938	\$217	\$84	91%	\$920

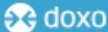


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Mobile Phone Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
351	Salem, OR	103,781	\$98	\$85	82%	\$838
352	Salinas, CA	54,375	\$82	\$113	92%	\$1,252
353	Salt Lake City, UT	200,349	\$258	\$115	86%	\$1,188
354	San Angelo, TX	44,552	\$59	\$101	85%	\$1,030
355	San Antonio, TX	681,018	\$1004	\$99	93%	\$1,101
356	San Bernardino, CA	71,286	\$105	\$110	93%	\$1,222
357	San Diego, CA	499,967	\$677	\$89	90%	\$958
358	San Francisco, CA	362,650	\$421	\$81	89%	\$861
359	San Jose, CA	333,751	\$390	\$80	93%	\$898
360	San Mateo, CA	53,985	\$74	\$72	100%	\$864
361	Santa Ana, CA	87,934	\$124	\$100	85%	\$1,022
362	Santa Barbara, CA	53,157	\$71	\$97	89%	\$1,038
363	Santa Clara, CA	48,587	\$63	\$90	89%	\$966
364	Santa Fe, NM	59,995	\$62	\$75	80%	\$720
365	Santa Maria, CA	41,358	\$50	\$97	80%	\$931
366	Santa Monica, CA	47,540	\$70	\$90	96%	\$1,034
367	Santa Rosa, CA	80,250	\$126	\$96	97%	\$1,122
368	Sarasota, FL	119,113	\$148	\$85	85%	\$865
369	Savannah, GA	95,483	\$98	\$70	90%	\$753
370	Schenectady, NY	69,867	\$87	\$87	89%	\$925
371	Scottsdale, AZ	137,970	\$196	\$114	90%	\$1,231
372	Scranton, PA	41,130	\$46	\$87	77%	\$807
373	Seattle, WA	449,727	\$649	\$84	89%	\$892
374	Shreveport, LA	85,629	\$99	\$104	82%	\$1,018
375	Silver Spring, MD	113,973	\$124	\$86	93%	\$960
376	Simi Valley, CA	45,402	\$48	\$88	87%	\$915
377	Sioux Falls, SD	85,156	\$94	\$88	87%	\$920
378	South Bend, IN	60,658	\$65	\$68	83%	\$674
379	Sparks, NV	49,277	\$89	\$127	88%	\$1,334

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About doxo

doxo delivers innovation that transforms the bill pay experience for consumers, billers and financial technology providers. For over 10M consumers, doxo's all-in-one bill pay makes it simple to organize and pay any bill on any device through a secure checkout. For billers, doxo's network-driven platform enables online and mobile payments with a ridiculously simple integration, radically lower costs, and game-changing features that are unavailable with legacy bill pay vendors. For fintech partners, doxo delivers financial innovations to consumers across 97% of US Zip Codes, paying from more than 5,000 financial institutions to over 120,000 billers in 45+ service categories. For employees, doxo is a creative, ever-learning team that is passionate about building fintech tools that dramatically improve the bill pay experience. For investors, doxo provides an extraordinary opportunity to invest alongside Jackson Square Ventures, MDV, and Bezos Expeditions to disrupt a market that accounts for over \$4T of US Household spend.

To learn more about America's leading bill pay network, visit doxo.com.