



Hurry up to enjoy the complete and efficient management of your treasury —among other benefits— with our **checking accounts**

Mexican Pesos Checking Account

(*Cuenta de Cheques M.N.*)

What is it?

Cuenta de Cheques M.N. is an interest or non-interest bearing demand deposit instrument with checkbook that serves as a main account to use all our banking and financial solutions, and to enjoy those related services that will help you manage your treasury more effectively.

Types of accounts

Choose the type of account that better suits your needs:

- Interest bearing account
- Non-interest bearing account

Why should you sign up?

- **The only account managed by electronic means** through the Electronic Banking services.
- **Availability of funds** through a checkbook and electronic tools
- **Monthly capitalization and net yield**
- You may **authorize** other persons to draw checks from the account
- **Access to the following related services:**
 - *Cash Windows*
 - *Concentración Inmediata Empresarial* (Fund Concentration)
 - *Cobranza electrónica* (Electronic Collection)
 - *Dispersión Empresarial* (Fund Disbursement)
 - *Nómina Bancomer* (Bancomer Payroll)
 - *Pago Electrónico de Impuestos* (Electronic Tax Payment)
 - *Protección de Cheques* (Check Protection)
 - *Conciliación Electrónica de Cheques* (Electronic Check Reconciliation)
 - *Cheques devueltos* (cancelled checks)
 - *Terminales Punto de Venta* (Point of Sale Terminals)
 - *Recolección de Efectivo* (Cash Recollection)
- **Management of funds** with more control over disbursement and/or concentration operations
- **Convenient information** of all your operations with checks
- **Easy bank reconciliation** of transactions by having detailed information in your account statement
- **Precise knowledge** of the location of any cancelled check
- **Reduction of frauds** with the *Protección de Cheques* check protection service
- **Personalized attention** from a certified account manager
- **Backup**, by having the soundness of the Mexican leading banking and financial institution



Requirements

- **Articles of incorporation** and, as the case may be, notarized amendments to the articles of incorporation¹
- **Taxpayer ID card (R.F.C.)**²
- **Proof of address**³
- **Three banking or commercial references**⁴
- **Official ID** of the company's legal representative or grantee of a power of attorney⁵

1 Bearing the registration seal with the Public Registry of Property and Commerce or, as the case may be, notarized letter indicating that the company is pending registration.

2 Or the last paid tax return bearing the company's *R.F.C.* and its key number (*homoclave*).

3 Issued by the Treasury Department or any bill covering: Telephone (issued by *Telmex* or *TelNor*), water, electricity or property tax, issued on behalf of the company.

4 Banking references: Name of banking institution and account number. Commercial references: Name of company, address and telephone number.

5 And, as the case may be, of the authorized signatories of the account. Accepted official IDs: Voter's Registration Card (*IFE*), passport in effect, *T.U.I.M.* military ID card (granted to members of the Army), professional license (not exceeding 10 years from the date of issuance). Foreigners: Passport in effect along with immigration form FM2 or FM3, or consular license in effect along with immigration form FM2 or FM3. In case the submitted official ID FAILS TO HAVE the current address, you must file any of the following: Property tax receipt, electricity bill, water bill, telephone bill (except cell phone), account statement issued by BBVA Bancomer on your behalf. (These bills must not exceed three months from the date of issuance.)