

## What is Directo a México?

Directo a México is the most convenient way to transfer your money to Mexico. The payments are low-cost, fast and secure. The money is transferred from your bank account in one of the participating banks through the U.S. Federal Reserve Banks (Fed) to Mexico where the Banco de México delivers it to all the beneficiaries' banks in Mexico. By using Directo a México, your family receives more pesos for every dollar you send because Directo a México offers the best exchange rate in the market. In addition, you have the certainty that your money will arrive in the bank account that you have chosen.



## Why use Directo a México?

Directo a México provides the best features for you to send your money because this transfer is:

- Secure – Transfers are carried out from and to the bank accounts that you choose. You and your family will not have to carry around cash or keep it in your house—you can take cash out of your bank account at the branch when you need it or at any ATM, or you can make your purchases using a debit card. By making bank-to-bank transfers, your payments are governed by the payment rules in each country.
- Fast – The money is available on the next banking day.

- Low-cost – We offer a favorable transfer fee and the best exchange rate—regardless of the amount that you send. Your family will receive more pesos in its account in Mexico for every dollar that you send.
- Convenient – Directo a México allows you to make automated transfers – you tell your bank the days that you want the transfers to be sent automatically and you won't have to go to the bank branch to stand in long lines or use your lunch hour or free time.



## How to make transfers using Directo a México

1. You need a bank account. If you don't already have a bank account, we can help you open one. Talk to one of our sales associates.
2. If you already have an account with us and you need to send money to Mexico, ask one of our associates about Directo a México.
3. Get the CLABE number or the number of the debit card of the person to whom you want to send money. We recommend providing the CLABE. The CLABE is printed on the account statements that your family receives from its bank in Mexico.

4. If your family in Mexico does not have a bank account, we may be able to help you pre-open one from here. Ask one of our associates about this program.



## Frequently Asked Questions

Q: When does the money arrive in Mexico?

A: The funds are available in the bank account in Mexico after 2:30 p.m. CT on the next banking day after your bank sends the money.

Q: Why should I have a bank account?

A: Using banks to send money through Directo a México is what allows for a low transfer fee and a more favorable exchange rate. In addition, your money is safer in the bank than in your pockets or underneath the mattress. Having a bank account is the best way for you and your family to build a credit history and to have access to other financial services such as a credit card or bank loan. A bank account is an essential requirement for a better financial future.

Q: What is the CLABE?

A: It is the Clave Bancaria Estandarizada (Standardized Bank Key), a unique identifier — 18 digits in length — assigned to each bank account in Mexico that guarantees that transferred funds are only posted to the account instructed by the client.

Q: Will I lose the money in my bank account if I return to Mexico or am deported?

A: No. The money belongs to you and you can easily access it through an ATM in Mexico using your debit card or by instructing your bank to transfer it to the account that you have indicated and previously authorized.

Q: Does the receiver in Mexico need to have a bank account?

A: Yes. The beneficiary can receive money in his or her bank account and can withdraw it using a debit card at any ATM in Mexico. We recommend that the beneficiary in Mexico make cash withdrawals in the ATMs belonging to the bank where he or she has an account because the withdrawal fees will be lower or no cost.

Q: Will I still get a great exchange rate if I only send a small amount of money?

A: Yes. Every transfer always receives the best exchange rate in the market regardless of the amount.



Directo a México is a service mark of the Federal Reserve Banks and the Banco de México.

# DIRECTO A MÉXICO<sup>SM</sup>

**It's the best way to send money home.**



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