



# Online Banking



Do all your transactions using **Online Banking** from anywhere, with the absolute protection of your security **token device**.

## Definition

Online Banking allows you to do your banking online from anywhere you have internet access, using your token. You can view account balances and activity, make and monitor +Pagaré investments, transfer money between your own accounts, to other accounts at the same bank or to other banks (SPEI and SPID), international transfers, recharge your **Multi-currency Cash Passport** card, make credit card payments (Visa, Mastercard and American Express) and pay your main utility bills (CFE, Telmex and others) and taxes.

For individuals residing in the border region and corporations with accounts in US dollars, we also offer the option of dollar transfers.

### 1. Target market:

- Intercam Banco clients with accounts in MXN, USD or EUR
  - Individuals
  - Self-employed individuals (Individuals with Business Activity)
  - Corporations

### 2. Non target market:

- Intercam users and clients without a banking contract

### 3. Conditions

To be able to access Online Banking, you need the following:

- Have an Intercuenta Enlace account with Intercam Banco
- Sign up for Online Banking
- Have an e-mail address
- Have an assigned token and a password for Online Banking access

### 4. Characteristics

Online Banking hours are as follows:

- Account inquiries, activity and statements, 24/7
- Accounts, cards and frequent transactions registration from 8:30 to 17:30 hours, business days
- Bill registration, 24/7
- Transfers between Intercam accounts (your own and others), 24/7
- SPEI transfers for any amount, from 6:00 to 17:30 hours, business days
- SPEI transfers for amounts below \$8,000 MXN Pesos, 24/7
- SPID transfers, from 8:00 to 16:30 hours, business days
- International transfers, from 8:00 to 14:00 hours, business days
- PRLV investment in pesos (starting at \$5,000 MXN Pesos) from 8:00 to 16:00 hours, business days
- PRLV investments in dollars (starting at \$1,000 USD) from 8:00 to 14:30 hours, business days.
- For reinvestments or settlement at maturity from 08:00 a 15:00 hours, business days
- Cash foreign currency purchase, from 8:00 to 14:00 hours, business days
- Recharge of Multi-currency Cash Passport card, 8:00 to 14:00 hours, business days
- Intercam and other bank credit card payments from 7:00 to 16:30 hours, business days
- Utility bill payment, 24/7
- Local tax payments, 24/7
- Federal tax payments, Monday-Saturday, from 8:00 to 22:00 hours, Sunday from 9:00 to 22:00 hours



## Online Banking



There are no transaction limits, but internal controls may apply depending on the amount to be transferred.

You must activate accounts and register bills for payment through online banking (available for transfer after 30 minutes).

To do your banking online, you need to use your token, which generates one-time passwords. There are various types of token:

- **Physical**

A device that works by entering a security code provided by Online Banking, to generate the dynamic password

- **Mobile token**

Included in iToken and Intercam Mobile Banking apps, which are available for smartphones with Android or iOS operating systems.

- **PC Token**

Can be downloaded from the Intercam Banco homepage and available only for Windows operating systems. Works in the same way as the iToken app.

## 5. Benefits

- Conduct a large number of banking transactions from anywhere in the world
- Perform account inquiries at any time
- Every transaction is authorized through your token. This is a safe way of protecting all your movements
- Invest your money using Online Banking in our +Pagaré product, where you know at the start how much you'll make at the end of the term
- Register more users in Online Banking with different privileges. As the administrator user, you manage permits and limits on their transactions
- Online Banking allows you to install the Mobile Banking app and begin making your transactions by phone
- Perform foreign-currency transactions: recharge your Multi-currency Cash Passport card, send international transfers and purchase foreign-currency cash

## 6. Accessibility

Online Banking can be accessed at any time from Intercam's home page: <https://www.intercam.com.mx>

You can also look up information on the service on the same page. Select the option Customers > Digital Banking > Online Banking.

## 7. Documentation

To access Online Banking you need to have an Intercuenta Enlace account and sign an Online Banking service contract.

After that you only need to download the app from the app store and enroll the token with the Online Banking session.

You do not need to present any additional documentation.

You do not need to go through an approval process. All Intercam clients are eligible for Online Banking.

## 8. Complementary documentation

N/A



## Online Banking



### 9. Response time

The account is generally opened on the same day you apply. Once you've signed up for Online Banking, you're assigned a token and given the password for access. You can open Online Banking between 12 and 24 business hours after signing up for the service.

### 10. Standard Application Time



### 11. Fees

Product	Client type	Fee								
		Item	Transactions free of charge	Amount		Maximum	Channel used	Currency	Frequency	Base
				Fixed	%					
Online Banking	Ind./Self-Employed Ind./Corp.	Account statement inquiry	Unlimited	0.00	0.00	0.00	N/A	N/A	N/A	N/A
Online Banking	Ind./Self-Employed Ind./Corp.	Bill payments	Unlimited	0.00	0.00	0.00	N/A	N/A	N/A	N/A
Online Banking	Ind./Self-Employed Ind./Corp.	Intercam Transfers	Unlimited	0.00	0.00	0.00	N/A	N/A	N/A	N/A
Online Banking	Ind./Self-Employed Ind./Corp.	SPEI transfers	N/A	\$6.00*	0.00	N/A	Online Banking	MXN	Per event	Fixed
Online Banking	Corp.	SPID Transfers	N/A	\$5.00*	0.00	N/A	Online Banking	USD	Per event	Fixed
Online Banking	Ind./Self-Employed Ind./Corp.	Foreign currency transactions	Unlimited	0.00	0.00	0.00	N/A	N/A	N/A	N/A
Online Banking	Ind./Self-Employed Ind./Corp.	Replacement of digital security device (Token)	N/A	\$250.00*	0.00	N/A	Online Banking	MXN	Per event	Fixed

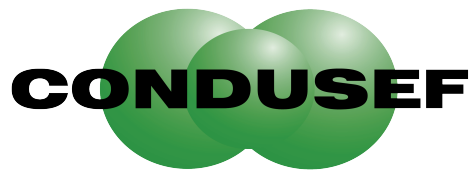
\* Plus VAT tax



### 12. General Support

If you have any questions about how Online Banking works, you can contact the InterCam **Customer Service Center** at any of the following phone numbers:

- From anywhere in México: 55 5033 3333
- From the US and Canada: 1 844 859 9078
- From anywhere else in the world: +52 55 5033 3333
- Or send an e-mail to: [atencionclientes@intercam.com.mx](mailto:atencionclientes@intercam.com.mx)



**Comisión Nacional para la Protección  
y Defensa de los Usuarios de  
Servicios Financieros**

**Specialized User Service Unit**

Erika Aurora Salgado Villanueva  
Avenida Paseo de las Palmas No.1005, piso 1,  
Col. Lomas de Chapultepec, Alc. Miguel Hidalgo,  
C.P. 11000, Mexico City.  
Phone: (55) 5033.3334 Ext. 3841, 3238 ó 3345.  
E-mail: [atencionusuarios@intercam.com.mx](mailto:atencionusuarios@intercam.com.mx)  
Webpage: [intercam.com.mx](http://intercam.com.mx)