



Do all your transactions using **Mobile Banking** from anywhere and from the comfort of your smartphone, with the absolute protection of your security **token device**.

Definition

Mobile banking allows you to do your banking online through your smartphone, securely and using passwords generated by your token. From the Intercam Mobile Banking app 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), transfers to cell phone numbers (SPEI Móvil), international transfers, collections and payments through the CoDI® system, credit card payments (Visa, Mastercard and American Express), recharge your **Multi-currency Cash Passport** and purchase foreign currency in cash.

1. Target market:

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

2. Non target market:

- Intercam users and clients without a banking contract
- Corporations

3. Conditions

To be able to access mobile banking, you need the following:

- Be an Individual or Individual with Business Activity
- Have an Intercam Enlace account
- Sign up for Online Banking
- Have an e-mail address
- Have your application store configured to view apps from Mexico
- A smartphone with internet access

4. Characteristics

You can perform the following type of transactions and lookups in the hours described:

- Account inquiries and transfers between Intercam accounts, 24/7
- SPEI transfers for any amount¹, 6:00 to 17:30 hours., business days
- SPEI transfers for amounts below \$8,000 MXN Pesos, 24/7
- SPEI Móvil transfers limited to 1,500 UDIS (approximately \$9,000 MXN Pesos) per transaction and per day, up to 6,000 UDIS (approximately \$37,000 MXN Pesos) per month
- 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
- Intercam and other bank credit card payments, from 8:00 to 16:30 hours, business days
- CoDi® payments and collections, up to \$8,000 MXN Pesos per transaction, 24/7
- Purchase foreign currency in cash, to make international transfers or to recharge your Multi-currency Cash Passport card, from 8:00 to 14:00 hours, business days



¹Transaction limits are as follows:

- Up to \$50,000 MXN Pesos per transaction
- Up to \$100,000 MXN Pesos per day
- Up to \$400,000 MXN Pesos per month

The Intercam Mobile Banking app is available for both Android and iOS.

Necessary for using SPEI Móvil.

The token is used to conduct transactions securely. Mobile Banking can also be done using a physical token.

5. Benefits

Through Mobile Banking, you can:

- Locate the closest branch to where you are
- Look up account balances and activity
- Make and monitor PRLV investments in MXN Pesos and US Dollars
- Cancel reinvestments
- Transfer money between your own accounts, other accounts at the same bank or to other banks (SPEI)
- Transfer money to cell phone numbers (SPEI Móvil)
- Make credit card payments (Visa, Mastercard and American Express)
- Make international transfers
- Recharge your Multi-currency Cash Passport card and check your balance
- Use the CoDI® payment system for collections and payments
- Purchase foreign currency in cash

All quickly and safely.

*Bear in mind that cards and destination accounts must first be registered in [Online Banking](#), in order to be able to transfer to them from Mobile Banking

6. Accessibility

Mobile Banking can be accessed at any time from a smartphone with internet access.

You can also find more information about the service from Intercam's home page: intercam.com.mx. Select the option Customers > Digital Banking > Mobile Banking.

7. Documentation

To access Mobile Banking you must have previously signed up for Online Banking, entered the service for the first time, and configured your access.

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

You do not need to present any additional documentation.

You do not need to go through an approval process. If you accomplish the mentioned conditions, then you are eligible for Mobile Banking.



8. Complementary documentation

N/A

9. Response time

You can download the app and immediately enter after having configured access from Online Banking.

10. Standard Application Time



11. Fees

Product	Client type	Item	Transactions free of charge	Fee						
				Amount		Maximum	Channel used	Currency	Frequency	Base
				Fixed	%					
Mobile Banking	Ind./Self-Employed Ind.	CoDi® Payments	Unlimited	0.00	0.00	0.00	N/A	N/A	N/A	N/A
Mobile Banking	Ind./Self-Employed Ind.	CoDi® Collections	Unlimited	0.00	0.00	0.00	N/A	N/A	N/A	N/A
Mobile Banking	Ind./Self-Employed Ind.	InterCam Transfers	Unlimited	0.00	0.00	0.00	N/A	N/A	N/A	N/A
Mobile Banking	Ind./Self-Employed Ind.	SPEI Transfers	N/A	\$5.00*	0.00	N/A	Mobile Banking	MXN Pesos	Per event	Fixed
Mobile Banking	Ind./Self-Employed Ind.	SPEI Móvil Transfers	N/A	\$5.00*	0.00	N/A	Mobile Banking	MXN Pesos	Per event	Fixed
Mobile Banking	Ind./Self-Employed Ind.	Foreign-currency transactions	Unlimited	0.00	0.00	0.00	N/A	N/A	N/A	N/A

Fees do not include VAT tax

*As of September 10, 2020



12. General Support

If you have any questions about how Mobile Banking works, you can contact the **Intercom 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



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

Specialized User Service Unit

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