

AMENDMENT TO PAYMENT NETWORK RULES TO TEMPORARILY REDUCE INTERCHANGE FEES ON CARD PAYMENTS AT GAS STATIONS

APRIL 2026

Executive Summary

- **Temporary reduction of card payment fees at gas stations:** The interchange fee (≈80% of the total commission) is eliminated and voucher-related charges are adjusted from May 1 to October 31, 2026, as part of a strategy to contain fuel prices and benefit consumers.
- **Regulatory flexibility for immediate implementation:** The CNBV and Banco de México streamline the registration of interchange fees through Provision 10 Bis, facilitating the adoption of digital payments without additional formalities, as an exceptional and temporary measure.

On April 27, 2026, the Resolution adding Provision 10 Bis to the General Provisions Applicable to Payment Networks (hereinafter, the "Resolution") was published in the afternoon edition of the Official Gazette of the Federation (*Diario Oficial de la Federación*), issued jointly by the National Banking and Securities Commission ("CNBV") and the Bank of Mexico ("Banxico"). The Resolution is part of a tripartite agreement among the Federal Government, the Mexican Banking Association ("ABM") and the Mexican Voucher Companies Association ("ASEVAL", for its acronym in Spanish), coordinated by the Ministry of Finance and Public Credit ("SHCP"), with the objective of reducing the fees applicable to credit card, debit card, and voucher payments at fuel service stations.

I. BACKGROUND

In light of the escalation of international energy prices resulting from the conflict in the Middle East, the Federal Government has implemented various measures to contain the impact on domestic fuel prices. In this context, the President of the Republic announced on April 27, 2026, the signing of an

agreement with the ABM and ASEVAL to reduce fees on gasoline and diesel payments made with cards and vouchers, from May 1 through October 31, 2026, for the benefit of Mexican households.

In this regard, the agreement is structured around three simultaneous pillars: (i) a discount on the fees charged for the use of credit and debit cards issued by banks, through the elimination of the interchange fee, which represents approximately 80% of the total fee; (ii) a discount of \$1.10 (one peso and ten centavos) per transaction on the fees charged for the acceptance of vouchers in the transportation and logistics sector; and (iii) the establishment of the necessary regulatory framework by the CNBV and Banxico so that the measures become effective as of May 1, 2026, without additional procedures for users.

II. CONTENT OF THE RESOLUTION.

The Resolution adds Provision 10 Bis to the General Provisions Applicable to Payment Networks. Its purpose is to temporarily relax the interchange fee registration process for the gas station commercial sector, in order to reduce operational burdens,

accelerate the adoption of digital payments, and ensure a timely and coordinated response, without undermining the applicable principles of security, transparency, and supervision.

The CNBV stated in the Resolution that the Federal Government has promoted the management and coordination of agreements with representatives of the gas station sector, with the objective of protecting consumer welfare. It also noted that participants in the card payment network market have expressed their interest in promoting the adoption of digital payments in key sectors of the economy, as well as in improving the conditions of acceptance services for these payment methods.

It should be noted that Banxico's Governing Board, within the scope of its authority, resolved to exempt these amendments from the public consultation process prescribed by applicable regulations. The foregoing, with the objective of ensuring that the intended effects of the Resolution are produced in a timely manner and that the greatest benefits for users are obtained in the shortest possible time.

The Resolution provides that, upon registration of interchange fees for card payments in the gas station commercial sector, such fees shall have a validity of six months, counted from the date on which the applicants notify Banxico of their due implementation.

III. EFFECTIVENESS AND ENTRY INTO FORCE

The Resolution entered into force on the day following its publication in the Official Gazette of the Federation and shall expire on October 31, 2026. Once that date has elapsed, Provision 10 Bis shall be automatically repealed, and it is therefore an expressly temporary measure.

The effectiveness period of the measures (from May 1 through October 31, 2026) coincides with the term of the agreement signed among the Federal Government, the ABM, and ASEVAL. This means that both the regulatory framework and the voluntary agreement between the parties operate in an aligned and coordinated manner during the same period.

IV. APPLICABLE REGULATORY FRAMEWORK

The Resolution is grounded in the powers conferred upon the Bank of Mexico by the Law for the

Transparency and Regulation of Financial Services ("LTOSF") to regulate matters related to fees and interchange fees in payment services, as well as in the supervisory powers of the CNBV over the financial system. Banxico, pursuant to the mandate of its Organic Law and the LTOSF, regulates various aspects of the services provided by credit institutions, clearinghouses, and payment network participants.

V. PRACTICAL IMPLICATIONS FOR REGULATED ENTITIES.

The Resolution has significant implications for various participants in the payments system. For card-issuing credit institutions, the temporary elimination of the interchange fee in the gas station sector entails a direct reduction in revenue derived from such transactions during the effectiveness period. Nevertheless, the ABM has expressed its support for the measure as part of a strategy to promote the digitalization of payments in the fuel sector, which in the medium term could increase transaction volume and partially offset such reduction.

For acquirers and payment processors operating payment networks, the Resolution temporarily simplifies the interchange fee registration process, thereby reducing the operational burdens associated with the implementation of the measure. Likewise, for fuel service stations, the elimination of the interchange fee translates into a significant reduction in the cost of accepting digital payments, which, pursuant to the agreement reached, shall be reflected in the final price of fuel for consumers.

It is worth noting that this measure is part of a broader effort by the Federal Government to promote the elimination of cash usage throughout the national territory.

V. FINAL CONSIDERATIONS.

The Resolution represents an atypical exercise of financial regulation in Mexico, as it constitutes a temporary and sector-specific regulatory amendment, expressly conditioned on a public policy objective (the containment of fuel prices), which was exempted from the ordinary public consultation process. While the measure seeks to generate immediate benefits for consumers and promote the adoption of digital payments, it will be important to monitor its effective implementation and the results it yields during the six-

month effectiveness period.

Furthermore, it will be relevant to observe whether, upon the expiration of Provision 10 Bis on October 31, 2026, the financial authorities opt to extend the measure, incorporate permanent amendments to the interchange fee regime, or revert to the previous framework. The President of the Republic has indicated that mandatory digital payment at gas stations is being pursued as of September 2026, suggesting that the digitalization of the fuel sector could lead to broader regulatory changes.

Finally, regulated entities, payment network participants, and companies in the fuel sector should take note of the Resolution and adjust their operational processes in accordance with the new provisions. The Resolution does not require additional procedures on the part of end users; however, participants in the payments ecosystem must notify Banxico of the due implementation of the interchange fees registered pursuant to Provision 10 Bis.

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