

STRATEGIC SECTORS AND RELEVANT ACTIVITIES ARE DETERMINED, PURSUANT TO ARTICLE 13 OF THE LAW ON DIGITAL ECONOMY FOR DIGITAL AND ELECTRONIC PAYMENTS

NOVEMBER 2026

Executive Summary:

On November 27, 2026, in compliance with Transitory Article 3 of the Law on Digital Economy for Digital and Electronic Payments (the "Law"), the Agreement determining strategic sectors and relevant activities pursuant to Article 13 of the Law (the "Agreement") was published in the Official Gazette of the Federation.

This publication follows the Decree enacting the Law (the "Decree"), published in the Official Gazette of the Federation on November 4, 2026. Transitory Article 3 of the Law requires the Ministry of Finance and Public Credit (the "Ministry") to publish, within fifteen business days after the Decree's entry into force, a determination of the strategic sectors and relevant activities in which Digital and Electronic Payment Methods may be the sole accepted form of payment.

I. PURPOSE

The purpose of the Agreement is to identify the strategic sectors and relevant activities in which Digital and Electronic Payment Methods may be the sole accepted form of payment, in accordance with Article 13 and Transitory Article 3 of the Law.

II. STRATEGIC SECTORS AND RELEVANT ACTIVITIES

The Agreement identifies the following strategic sectors and relevant activities: (i) the Hydrocarbons sector, with the relevant activity of Retail Sale of Gasoline and Diesel; and (ii) the Infrastructure, Communications, and Transportation sector, with the relevant activity of Toll Collection.

a) Retail Sale of Gasoline and Diesel

The widespread irregular and illicit trade in fuels has highlighted the need to strengthen payment traceability as a mechanism for verifying the legality of transactions in the retail sale of petroleum products.

Accordingly, the Ministry states that incorporating Digital and Electronic Payment Methods will strengthen oversight capabilities and the detection of potential irregularities in the fuel value chain.

Implementing Digital and Electronic Payment Methods in the hydrocarbons sector also promotes its modernization by expanding the payment options available to end users, improving service efficiency, reducing the risks and costs of cash handling for permit holders, and strengthening transaction transparency and traceability, thereby supporting the national strategy to eradicate illicit fuel trade.

b) Toll Collection

Regarding highway infrastructure services, the Ministry notes that the predominant use of cash in toll collection creates operational friction, resulting in longer wait times, traffic congestion, and limited capacity to process traffic flows.

Technical Publication No. 609, “Analysis of Queues on Toll Highways in Mexico,” prepared by the Mexican Institute of Transportation, analyzes queue behavior at toll booths. The study notes that electronic toll collection makes toll payment more efficient and that its increased use helps reduce wait times, streamline traffic at toll plazas, and minimize congestion and delays for highway users.

The adoption of Digital and Electronic Payment Methods, particularly electronic toll collection, will optimize toll operations, reduce crossing times, and improve the efficiency of public transportation services, in line with the objective of modernizing highway infrastructure.

III. TRANSITORY PROVISIONS

The Agreement will enter into force on the day following its publication in the Official Gazette of the Federation.

The conditions, requirements, obligations, and operating procedures for accepting Digital and Electronic Payment Methods as the sole form of payment (and, where applicable, the specifications for contingencies) will be governed by the general administrative provisions issued by the National Banking and Securities Commission and the Mexican Central Bank, and by the mechanisms and deadlines they establish, pursuant to the Law.

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