Galicia

Banking & Finance Update

Publication of the Digital Economy Law for Digital and Electronic Payments

Mexico City, November 5, 2026

On November 4, 2026, the "Decree issuing the Digital Economy Law for Digital and Electronic Payments" (the "Law") was published in the Federal Official Gazette. Below is a brief analysis of its key aspects.

Nature and purpose of the Law

The purpose of the Law is to promote the adoption and implementation of Digital and Electronic Means of Payment[1]. Economic Transactions carried out through such Digital and Electronic Means of Payment by Providers of Goods or Services and Users will be governed by the Law.

Digital CURP and Citizen Digital File

Users of financial services may use the Digital CURP or another official identification mechanism to identify themselves to Financial Entities[2] when accessing financial services digitally. Financial Entities will also accept the Citizen Digital File as a trusted mechanism for this purpose.

Users may request that Financial Entities consult and facilitate the portability of the documents and information contained in the Citizen Digital File for the digital acquisition of financial services. Digital documents in the file will have the same legal effects as physical documents.

Enablement of Digital and Electronic Means of Payment

Federal, state, and municipal authorities must take the necessary steps to accept Digital and Electronic Means of Payment for government procedures and services.

[1]These include QR codes, NFC devices, debit and credit cards, fund transfers (including direct debits), and other devices or interfaces for payments or transfers.
[2]These include credit institutions, multiple-purpose financial companies, popular and community financial companies, savings and loan cooperatives, credit unions, financial technology institutions, financial entities acting as trustees in trusts that grant credit, loans, or financing to the public, and companies that regularly grant credit, loans, or financing to the public.

Providers of goods or services may implement these means of payment, enabling the necessary infrastructure, informing users of the enabled means, and adopting measures to address contingencies that prevent their acceptance.

Strategic sectors and relevant activities

Within 15 business days after the Law enters into force, the Ministry of Finance (*Secretaría de Hacienda y Crédito Público*) will determine the strategic sectors and relevant activities in which Digital and Electronic Means of Payment may be the sole method of payment. The competent authorities for each sector will establish the timeframes and mechanisms for the gradual transition from cash to these means of payment.

The Law enters into force today, November 5, 2026.

The official publication in the Federal Official Gazette is available at the following link: https://dof.gob.mx/nota_detalle.php?codigo=5803017&fecha=04/11/2026#gsc.tab=0.

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