BANCO DE MÉXICO

Tasas de descuento promedio por institución: Débito
julio, 2026

Giro	Adquira	Adyen	Afirme	Autofin	Azteca	Bajío	Banjército	Banorte	Banregio	Bansí	BBVA Bancomer	Billpocket	Bzpay	Clip	Cometa	Conekta	Cyborgbeat	Dlocal	Ebanx
Agencias de Viajes	-	1.88%	1.94%	1.71%	2.50%	2.43%	-	1.68%	1.97%	2.50%	1.57%	3.02%	1.97%	3.52%	-	3.39%	-	2.15%	2.05%
Agregadores	2.96%	2.15%	-	-	-	-	-	-	-	-	-	3.10%	2.02%	3.55%	1.98%	3.39%	3.29%	2.28%	2.22%
Aseguradoras	-	-	2.02%	1.90%	2.38%	2.04%	-	1.67%	1.78%	-	1.53%	3.00%	-	3.60%	-	3.32%	-	3.20%	-
Beneficencia	-	-	0.12%	0.00%	1.34%	1.21%	-	-	0.19%	0.00%	0.13%	3.50%	2.80%	3.60%	-	-	-	-	-
Colegios y Universidades	-	-	1.25%	1.80%	1.70%	1.84%	-	1.31%	1.61%	2.00%	1.26%	2.50%	2.00%	3.60%	2.13%	-	-	-	-
Comida Rápida	-	2.00%	1.31%	1.61%	2.43%	2.12%	-	1.68%	1.53%	2.29%	1.23%	2.57%	1.90%	3.60%	-	3.40%	2.90%	1.58%	-
Educación básica	-	-	0.00%	-	2.19%	0.00%	-	0.00%	0.70%	2.50%	1.50%	2.92%	1.49%	3.54%	1.96%	3.39%	-	-	2.14%
Entretenimiento	-	1.83%	1.76%	1.53%	2.01%	2.27%	-	1.70%	1.62%	2.50%	1.54%	2.57%	2.11%	3.51%	-	3.37%	3.50%	2.45%	2.12%
Estacionamientos	-	-	2.38%	-	2.47%	2.30%	-	1.79%	1.82%	-	1.53%	-	2.00%	3.60%	-	-	-	-	-
Farmacias	-	2.00%	1.81%	1.85%	2.19%	2.23%	-	1.55%	1.68%	2.50%	1.38%	2.61%	1.85%	3.60%	-	3.39%	-	-	-
Gasolineras	-	-	0.75%	0.80%	1.40%	0.90%	-	0.75%	1.00%	-	0.77%	3.33%	1.89%	3.53%	-	-	-	-	-
Gobierno	-	-	1.17%	-	1.50%	1.21%	-	1.18%	1.33%	-	1.23%	2.75%	-	-	-	3.37%	-	-	-
Grandes superficies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Guarderías	-	-	-	-	-	-	-	0.00%	-	-	1.85%	3.50%	-	3.60%	-	3.40%	-	-	-
Hospitales	-	-	1.81%	1.60%	1.59%	2.09%	1.90%	1.67%	1.82%	1.73%	1.62%	2.02%	1.85%	3.60%	-	-	-	-	-
Hoteles	-	-	1.92%	2.30%	2.27%	2.16%	1.88%	1.60%	1.90%	2.50%	1.58%	3.11%	2.00%	3.60%	-	3.39%	-	-	-
Miscelánea	-	2.33%	-	0.00%	1.20%	0.00%	-	-	0.96%	1.31%	1.63%	3.46%	1.98%	3.60%	-	-	2.45%	-	-
Médicos y dentistas	-	-	-	-	2.40%	0.00%	-	0.00%	0.83%	2.36%	1.72%	2.55%	1.87%	3.60%	-	3.40%	2.90%	-	-
Otros	-	2.20%	2.00%	1.91%	2.37%	2.41%	1.99%	1.86%	1.98%	-	1.60%	2.95%	2.28%	3.55%	2.45%	3.38%	3.00%	2.54%	2.20%
Peaje	-	-	1.51%	-	-	-	-	1.72%	2.19%	-	1.30%	-	-	-	-	3.33%	-	-	-
Refacciones y ferreterías	-	2.45%	-	-	2.30%	0.00%	-	0.00%	0.71%	2.50%	1.69%	2.85%	1.70%	3.60%	-	3.39%	2.90%	-	-
Renta de Autos	-	-	2.29%	2.10%	2.45%	2.21%	-	1.68%	1.93%	1.71%	1.60%	1.74%	1.91%	3.60%	-	3.35%	2.80%	-	-
Restaurantes	-	2.12%	1.81%	2.25%	2.41%	2.28%	2.11%	1.85%	2.00%	2.33%	1.65%	2.31%	2.34%	3.49%	-	3.40%	2.70%	-	-
Salones de belleza	-	2.35%	0.00%	-	2.25%	0.00%	-	-	0.81%	2.50%	1.74%	2.94%	1.85%	3.56%	-	3.40%	-	-	-
Supermercados	-	2.08%	1.97%	-	1.95%	2.10%	2.07%	1.59%	1.77%	-	1.42%	3.02%	2.80%	3.60%	-	3.40%	-	-	2.60%
Telecomunicaciones	-	2.20%	1.84%	2.10%	1.32%	2.51%	-	1.40%	1.81%	-	1.30%	3.38%	1.62%	-	-	-	-	-	-
Transporte Aéreo	-	2.12%	1.87%	-	2.48%	2.33%	-	1.41%	1.89%	-	1.24%	-	2.13%	-	-	3.28%	-	-	-
Transporte Terrestre de Pasajeros	-	2.15%	1.94%	-	2.41%	2.02%	-	1.74%	1.71%	-	1.48%	3.39%	-	3.57%	-	3.36%	-	2.02%	-
Ventas al detalle (Retail)	-	2.17%	1.93%	1.89%	2.17%	2.38%	-	1.79%	2.04%	2.42%	1.55%	3.01%	2.29%	3.54%	-	3.40%	3.39%	2.41%	2.50%

Giro	Efevoo pay	EMS	EMSPayments	Espiral	EVO	Fiserv	Getnet	Global Payments	Hey Banco	Inbursa	Intercam Banco	Kushki	Memphis	Mercado Pago	MerIT	MexPago	Mifel	Multiva	NetPay
Agencias de Viajes	2.90%	-	-	3.26%	1.31%	2.06%	1.74%	1.92%	2.27%	1.52%	1.73%	3.50%	-	3.35%	-	3.46%	2.07%	1.76%	3.46%
Agregadores	2.78%	2.92%	1.42%	3.26%	1.53%	1.92%	1.67%	1.71%	2.17%	-	-	3.23%	2.29%	3.33%	2.99%	3.38%	-	-	3.12%
Aseguradoras	-	-	-	3.35%	1.44%	1.71%	1.64%	1.35%	1.95%	1.93%	-	2.78%	-	3.38%	-	3.38%	1.58%	1.45%	3.45%
Beneficencia	-	-	-	3.30%	1.40%	1.50%	1.52%	-	2.55%	0.63%	-	-	-	-	-	3.50%	1.00%	0.00%	3.40%
Colegios y Universidades	-	-	1.21%	3.40%	1.33%	1.75%	1.49%	1.37%	2.12%	1.24%	-	2.79%	-	-	-	3.50%	1.58%	1.30%	3.12%
Comida Rápida	2.74%	3.27%	1.27%	3.28%	1.48%	1.91%	1.71%	1.80%	1.84%	1.66%	1.81%	3.50%	1.55%	-	-	3.43%	1.48%	1.64%	2.97%
Educación básica	2.90%	2.80%	-	3.32%	1.34%	1.76%	1.51%	1.37%	2.03%	1.21%	-	3.40%	1.50%	-	-	3.47%	1.54%	-	3.24%
Entretenimiento	2.82%	3.23%	2.12%	3.29%	1.47%	1.67%	1.60%	1.74%	2.17%	1.73%	1.27%	3.38%	2.10%	3.34%	-	3.06%	1.94%	1.71%	2.17%
Estacionamientos	-	2.23%	-	-	1.41%	2.23%	1.79%	1.31%	1.76%	1.90%	-	-	-	-	-	-	2.50%	1.49%	3.21%
Farmacias	2.80%	3.13%	-	3.32%	1.57%	1.99%	1.58%	1.72%	2.11%	1.57%	1.84%	-	1.90%	-	-	3.47%	1.65%	1.58%	2.95%
Gasolineras	3.00%	2.36%	-	-	1.45%	1.55%	1.52%	-	1.86%	0.84%	0.90%	-	-	-	-	-	0.85%	1.11%	2.33%
Gobierno	-	-	-	3.29%	1.30%	1.51%	1.37%	1.38%	1.67%	1.28%	-	2.38%	-	-	-	-	1.31%	0.97%	1.91%
Grandes superficies	-	-	-	-	1.30%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Guarderías	-	-	-	-	1.47%	2.07%	1.71%	1.59%	2.55%	1.70%	0.00%	-	-	3.37%	-	3.50%	1.94%	-	3.41%
Hospitales	2.00%	3.95%	1.77%	-	1.39%	2.01%	1.79%	1.47%	2.14%	1.80%	1.92%	3.50%	-	-	-	-	1.75%	1.62%	2.76%
Hoteles	2.80%	2.52%	1.38%	3.30%	1.34%	1.91%	1.73%	1.73%	2.22%	1.68%	1.97%	-	-	3.36%	-	3.50%	1.83%	1.72%	3.11%
Miscelánea	2.86%	2.97%	1.84%	3.34%	1.47%	2.21%	1.33%	1.59%	2.39%	2.23%	-	3.50%	1.50%	-	-	3.47%	1.30%	-	3.31%
Médicos y dentistas	2.53%	3.35%	1.88%	3.27%	1.44%	1.81%	1.85%	1.55%	2.36%	1.69%	0.00%	3.50%	2.03%	3.36%	-	3.42%	1.58%	-	3.17%
Otros	2.82%	2.98%	1.62%	3.24%	1.63%	2.35%	1.76%	1.73%	2.25%	1.97%	2.07%	3.15%	2.76%	3.34%	-	3.34%	2.03%	1.98%	3.39%
Peaje	-	-	-	-	1.51%	1.85%	1.72%	1.80%	-	1.25%	-	-	-	-	-	-	-	-	3.50%
Refacciones y ferreterías	2.78%	2.58%	1.26%	3.27%	1.48%	1.92%	1.77%	1.58%	2.29%	1.81%	-	3.50%	-	3.37%	-	3.25%	0.99%	-	2.78%
Renta de Autos	-	3.00%	-	3.28%	1.45%	2.15%	1.65%	1.39%	2.38%	1.64%	2.25%	-	-	-	-	3.50%	1.90%	1.55%	3.23%
Restaurantes	2.71%	2.91%	1.49%	3.30%	1.55%	2.11%	1.79%	1.93%	2.03%	1.77%	1.87%	-	-	3.39%	-	3.36%	1.84%	1.82%	2.89%
Salones de belleza	2.88%	3.44%	-	3.26%	1.49%	2.03%	1.95%	1.58%	2.43%	1.83%	-	3.50%	-	3.35%	-	3.42%	1.72%	-	3.38%
Supermercados	2.73%	2.43%	1.38%	3.30%	1.51%	2.01%	1.65%	1.38%	1.89%	1.81%	-	-	-	3.38%	-	-	1.66%	1.75%	3.00%
Telecomunicaciones	-	3.20%	-	3.23%	1.57%	1.96%	1.62%	1.60%	1.65%	1.70%	-	2.89%	-	-	-	3.52%	2.02%	1.77%	3.46%
Transporte Aéreo	-	3.05%	-	3.27%	1.47%	2.45%	1.44%	-	-	1.35%	1.20%	-	-	-	-	-	1.55%	1.77%	3.10%
Transporte Terrestre de Pasajeros	-	-	-	-	1.32%	1.80%	1.48%	1.71%	1.65%	1.83%	1.69%	-	-	3.38%	-	3.50%	-	1.90%	3.37%
Ventas al detalle (Retail)	2.81%	2.90%	1.38%	3.28%	1.56%	1.84%	1.76%	1.70%	2.20%	2.19%	1.85%	3.16%	2.10%	3.33%	-	3.42%	1.81%	1.87%	2.81%

Giro	NetPay Adq	OEL	Pagatodo	Pago Fácil	Paypal	PayU Digicuenta	Pinpeo	Pocket	Punto	Qiubo	Scotiabank	Smart Payment	Sr. Pago	Stripe	Supefina	Velpay	Xaldo	Zuma
Agencias de Viajes	2.05%	-	3.50%	3.50%	3.45%	3.40%	2.53%	3.48%	2.99%	-	1.51%	-	3.50%	3.59%	-	2.80%	-	-
Agregadores	1.69%	3.10%	-	3.16%	3.04%	3.46%	2.38%	3.42%	2.86%	3.50%	-	1.97%	3.23%	3.55%	3.28%	2.04%	2.64%	2.15%
Aseguradoras	3.45%	-	-	3.50%	3.29%	3.47%	-	3.50%	-	-	1.73%	-	-	3.58%	-	-	-	-
Beneficencia	1.80%	-	-	-	3.47%	3.46%	-	3.47%	-	-	1.19%	-	-	3.60%	-	2.50%	-	-
Colegios y Universidades	1.81%	3.40%	3.50%	3.08%	3.30%	3.47%	-	3.45%	2.99%	-	1.65%	-	3.50%	3.56%	-	1.93%	-	-
Comida Rápida	1.65%	2.83%	3.34%	3.44%	3.49%	3.22%	2.26%	3.35%	2.99%	-	1.92%	1.77%	3.50%	3.57%	-	1.80%	-	2.40%
Educación básica	1.34%	-	2.18%	3.50%	3.49%	3.48%	1.75%	3.46%	2.99%	-	1.63%	-	3.50%	3.58%	-	1.70%	-	1.75%
Entretenimiento	1.51%	2.64%	3.33%	3.41%	3.49%	3.46%	2.60%	3.43%	-	-	2.04%	2.95%	3.50%	3.49%	-	2.19%	-	2.52%
Estacionamientos	1.46%	3.30%	-	-	3.50%	2.68%	-	3.50%	-	-	-	-	3.50%	3.60%	-	-	-	-
Farmacias	1.75%	3.57%	3.32%	2.90%	3.44%	3.36%	2.25%	3.26%	-	-	1.98%	-	3.50%	3.47%	-	2.06%	-	-
Gasolineras	1.34%	3.70%	2.91%	3.50%	-	3.40%	1.40%	3.17%	1.33%	-	1.15%	1.70%	3.50%	-	-	1.26%	-	-
Gobierno	1.58%	1.45%	-	3.50%	2.90%	3.50%	-	3.47%	-	-	1.41%	-	-	3.60%	-	2.38%	2.55%	-
Grandes superficies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Guarderías	2.00%	-	-	-	-	3.46%	-	3.44%	-	-	1.69%	-	3.50%	3.59%	-	-	-	-
Hospitales	1.91%	2.29%	-	-	-	3.47%	-	3.34%	-	-	1.81%	-	3.50%	3.60%	-	2.20%	-	-
Hoteles	2.08%	2.52%	3.29%	3.50%	3.40%	3.35%	2.09%	3.38%	-	-	1.97%	2.32%	3.50%	3.59%	-	2.33%	-	-
Miscelánea	1.75%	3.57%	3.17%	3.50%	3.52%	3.48%	2.19%	3.46%	2.99%	-	2.21%	-	3.50%	3.55%	-	1.93%	-	1.55%
Médicos y dentistas	1.82%	2.32%	2.19%	3.50%	3.48%	3.46%	2.13%	3.47%	2.99%	-	1.57%	-	3.50%	3.45%	-	2.08%	-	1.97%
Otros	2.01%	2.97%	3.42%	2.91%	3.49%	3.47%	2.69%	3.46%	2.91%	-	2.05%	2.08%	3.50%	3.54%	-	2.34%	-	2.31%
Peaje	-	-	-	-	-	3.50%	-	3.50%	-	-	-	-	-	-	-	-	-	-
Refacciones y ferreterías	1.47%	3.35%	3.28%	3.50%	3.47%	3.45%	-	3.36%	2.99%	-	2.12%	-	3.50%	3.52%	-	1.48%	-	1.81%
Renta de Autos	1.78%	-	-	-	3.46%	3.50%	-	3.50%	-	-	1.80%	-	3.50%	3.60%	-	-	-	-
Restaurantes	2.00%	2.95%	3.45%	3.50%	3.49%	3.49%	2.35%	3.33%	2.99%	-	2.11%	1.80%	-	3.59%	-	2.05%	-	2.54%
Salones de belleza	2.01%	2.14%	3.25%	3.50%	3.49%	3.48%	3.20%	3.46%	2.99%	-	1.75%	-	3.50%	3.47%	-	1.94%	-	1.65%
Supermercados	1.51%	3.45%	3.50%	3.50%	3.47%	3.43%	-	3.41%	2.99%	-	-	-	3.50%	3.56%	-	2.70%	-	2.26%
Telecomunicaciones	1.67%	3.50%	-	3.50%	3.32%	3.48%	2.40%	3.47%	-	-	-	-	-	3.56%	-	-	-	-
Transporte Aéreo	-	-	-	3.50%	3.38%	3.44%	-	3.39%	2.99%	-	-	-	3.50%	3.60%	-	2.30%	-	-
Transporte Terrestre de Pasajeros	1.57%	-	3.50%	3.50%	3.49%	3.45%	-	3.50%	-	-	2.10%	-	3.50%	3.59%	-	-	-	-
Ventas al detalle (Retail)	1.84%	3.25%	3.25%	3.42%	2.70%	3.46%	2.53%	3.37%	2.91%	-	2.00%	1.85%	3.50%	3.54%	3.28%	2.28%	2.90%	2.38%