***NOTICE****: The following has been provided by WBA committee and section volunteers for use by member banks.
It should be reviewed and revised as appropriate to the user-bank’s own policies, procedures, and practices.*

**What Is A Matricula Consular Card?**

Our CIP policy states that an acceptable form of identification to open an account is a Matricula Consular card.

Matriculas are named from the Spanish word "matricular," which means to register. The cards originally were made for identification of Mexican nationals when they are outside of Mexico, for use when re-entering Mexico, and to track Mexicans living abroad. They are issued by the Mexican government. Most of the ones we see are issued in Mexican consulate offices located here in the United States. They look much like our drivers licenses, with a photo on the front. The newest ones being issued also have a strip on the back similar to that on a credit card.

In order to obtain a Matricula Consular a Mexican native must have an original birth certificate, a photo identification from Mexico such as a voter's card or a Mexican driver's license and something to prove they now live in the United States, such as a water or gas bill with a local address. The Matricula cards cost about $25 to $30 and are good for five years. The American banking system relies on Social Security numbers, which are used to track accounts, verify the identity of customers and report taxable earnings to the government. Accepting the Matricula skirts that issue. If the individual holding a Matricula Consular wants to open an interest bearing account, the IRS will issue an individual taxpayer identification number, so that earnings on interest-bearing accounts can be reported.

In recent years, several major banks, including Bank of America, US Bank, and Wells Fargo, decided to accept an identification card issued by the Mexican government called the "Matricula Consular" as part of acceptable identification to open accounts.