

Banorte offers innovative ¿SME Integral Solutions¿

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Mexico, D.F. September 28, 2010. Grupo Financiero Banorte announced the launching of its "SME Integral Solutions" today, which offers businesses the option of having up to 12 products and special services specifically dedicated to supporting growth and management of small and medium sized businesses in Mexico, all with a single contract.

"The launching of our "SME Integral Solutions" affirms our interest in consolidating ourselves as the bank of small and medium sized businesses", stated Dr. Alejandro Valenzuela, CEO of Grupo Financiero Banorte. "As well as becoming a strategic partner for SMEs, we have a complete portfolio of options such as financial and business counseling, always seeking to help and impel SME presence in the market."

Dr. Valenzuela recalled that just a few weeks ago, Banorte inaugurated its first "SME Centers", dedicated to providing services and counseling to small and medium sized businesses, "We continue to be innovative and are making new efforts to be at the forefront in providing services to small and medium sized businesses through products to resolve specific individual needs".

To create these solutions, Banorte with the collaboration of Visa, used their combined platforms and experience to provide efficient and secure transactions with the different electronic payment methods available in the "SME Integral Solutions". Visa is present in this effort through the Enlace Global debit card, the Crédito Empuje Inmediata credit card ¿ the only instantly issued credit card in Latin America, and the Crediactivo debit card.

"Small and medium sized enterprises are the backbone of local economies" stated Eduardo Coello, General Director of Visa Mexico. "Visa joins Banorte¿s commitment to provide SMEs with different means of electronic payment and tailor-made services that support their growth. Including different electronic payment tools allows businesses to simplify processes, and control, identify and differentiate expenses. For example, using the credit card for large purchases and the debit card for daily or minor expenses.

According to the second issue of a study commissioned by Visa and developed by Nielsen, 50% of business owners in this sector use personal credit cards to capitalize their business, 20% of their time is invested in making payments, 47% go to the bank 1 to 4 times a week and only 1 of every 3 SMEs accept cards as a form of payment.

Every SME can improve efficiency by accepting electronic payments; saving time in administrative topics, controlling and separating personal from company expenses, having secure and immediate access to credit, and having the potential to increase sales by accepting millions of Visa cards, as well as guaranteed payments and better risk management.

Together with Visa, Banorte consolidates its commitment to SMEs through 12 products:

I. Financing Solutions

-Crediactivo Banorte. There are no aperture fees to acquire SME Integral Solutions. Loans, which can range from Ps 100,000 to Ps 14 million, are designed for working capital needs and to finance fixed asset purchases, adapting to the particular needs of each particular business. Access to credit is through the Banorte Visa Crediactivo card.

-Empuje Negocios Inmediata Credit Card. This tool allows businesses to meet cash flow and financing needs immediately, separates personal expenses from business expenses and offers a preferential rate of 15% for the first 60 days.

-Overdraft Protection. SMEs can rest assured that issued checks will be paid in the event of insufficient funds.

II. Technology Solutions:

-Banorte en su Empresa (BEM). BEM (Banorte in your Business) enables bank transactions to be conducted through the Internet in an easy, quick and secure manner.

-Banorte via Internet (BxI). Electronic banking for individuals and SMEs conducting business banking transactions with the highest technological security.

-Point of Sale Terminals. Equipment used to apply charges to credit or debit cards which function using a telephone (land line or mobile) or Internet and designed to be easy to use.

-Nómina Banorte (Banorte payroll). Facilitates payment to personnel during a wide range of hours. Employees can enjoy advantages of being Banorte clients such as having swift access to loans with preferential terms.

-Business Concentration of Payments. An easy and secure manner to integrate and control collection operations, as well as collect payments through branches (cash, check or credit card), BEM, Bxl and at Banorte ATMs.

III. Account and Investment Solutions

- Enlace Global Checking Account. Account holders maintain control of resources by issuing checks, as well as utilizing Bxl services. They also enjoy the benefits of the new Enlace Global SME debit card.
- Protected Checks. This service provides security and peace of mind, thanks to an additional protection that covers issued checks in the event of alteration or falsification and if lost or stolen.
- Demand Investment with interest paid daily. An investment with attractive yields paid daily to the capital, while maintaining 24 hour accessibility to the funds.
- Promissory Notes. The ideal investment instrument for SMEs, providing guaranteed yields at terms that best suit the businessman and his business.

IV. SME Insurance:

- SME Car Insurance. Coverage for business vehicles and employees in case of an accident.
- SME Business Insurance. Offers coverage for the business and / or home, with the client setting the amount to be insured.
- SME Employee Insurance. Provides economic support to families of employees in the event of accidental death.

Banorte is an institution clearly focused on SMEs, that thoroughly knows the activities carried out by Mexican businessmen; which is why it doesn't just offer attractive financing schemes but also integral counseling through products that help businesses be more competitive in all performance aspects to ensure their consolidation and growth.

About Banorte

Grupo Financiero Banorte is the largest Mexican bank controlled by Mexican shareholders, and has a market capitalization of \$7.9 billion dollars at closing of the second quarter for 2010. Banorte provides a wide range of services to its clients through its nationwide network of more than 1,100 branches and over 4,800 ATMs, as well as alternatives such as Banorte Móvil (via mobile phones), internet banking and telephone banking. Banorte was recognized by the The Banker, a British publication, as "Bank of the Year in Mexico 2009", while World Finance magazine, also British, recognized Banorte as "Best Financial Group in Mexico 2009" and Best Financial Group in Mexico 2010." Other subsidiaries of Grupo Financiero Banorte are: Banorte Generali (Insurance, Appraisals and Annuities), Casa de Bolsa Banorte (Brokerage House), Arrendadora Factor Banorte (leasing and factoring) and Inter National Bank. Visit us at: www.banorte.com

About Visa Inc.

Visa is a global payments technology company connecting consumers, businesses, financial institutions and governments in more than 200 countries and territories with fast, secure and reliable digital currency. This digital currency relies on the world's most advanced network processing ¿ VisaNet ¿ which can process over 10,000 transactions per second, offering consumers fraud protection and merchants guaranteed payments. Although Visa is not a bank and does not issue cards, extend credit or set rates or fees for consumers, Visa's innovations do enable financial institutions to offer more options to their clients, either to pay at the time of purchase with a debit card, pay in advance by means of a pre-paid card, or to postpone payment with a credit card. For more information visit: www.corporate.visa.com