

108TH CONGRESS  
1ST SESSION

# H. R. 773

To amend section 5318 of title 31, United States Code, to authorize financial institutions to accept matricula consular issued in the United States as a valid form of identification.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 13, 2003

Mr. HINOJOSA (for himself, Mr. RODRIGUEZ, Mr. GUTIERREZ, Ms. VELÁZQUEZ, Mr. REYES, Mr. GONZALEZ, Mrs. NAPOLITANO, Mr. ORTIZ, Mr. BACA, Ms. SOLIS, Mr. PASTOR, Mr. ACEVEDO-VILÁ, Ms. LINDA T. SÁNCHEZ of California, Mr. SERRANO, and Mr. GRIJALVA) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend section 5318 of title 31, United States Code, to authorize financial institutions to accept matricula consular issued in the United States as a valid form of identification.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “21st Century Access  
5 to Banking Act”.

6 **SEC. 2. FINDINGS.**

7 The Congress finds the following:

1           (1) As financial institutions more carefully  
2 scrutinize identifying documents presented by for-  
3 eign nationals seeking to open new accounts, they  
4 are increasingly accepting the matricula consular as  
5 the primary form of identification for Mexican citi-  
6 zens residing in the United States.

7           (2) The matricula consular is a water-sealed  
8 photo identification card issued by the Government  
9 of Mexico to Mexican nationals who—

10                   (A) complete an application form in person  
11 at any of the 47 consulate offices of the Gov-  
12 ernment of Mexico within the United States;  
13 and

14                   (B) submit a certified copy of a birth cer-  
15 tificate, present an official picture ID issued by  
16 any Mexican or U.S. authority, and show proof  
17 of residence in the consular district by pre-  
18 senting a phone, rent, or power bill.

19           (3) The card known as the matricula consular  
20 contains a serial number, the individual's name, date  
21 and place of birth, the United States address of such  
22 individual, as well as the card's date of issuance and  
23 expiration.

24           (4) Mexican consulate offices in the United  
25 States are also developing a telephone verification

1 service that will allow financial institutions and  
2 other persons to confirm the authenticity of any  
3 matricula consular.

4 (5) Accepting matricula consular as a form of  
5 identification allows Mexican immigrants to enter  
6 the financial mainstream and provides banks and  
7 other financial institutions with a new, fast-growing  
8 market.

9 (6) Opening a bank account is often impossible  
10 for Mexican nationals who lack the generally re-  
11 quired 2 forms of identification and as a con-  
12 sequence, they often use expensive check-cashing  
13 services to cash payroll checks and wire services to  
14 send money to relatives in Mexico and carry large  
15 sums of cash, which has increasingly made them tar-  
16 gets of crime.

17 (7) Institutions located in areas with large His-  
18 panic populations have established a variety of pro-  
19 grams to meet the needs of this growing segment of  
20 the population, including the maintenance of bilin-  
21 gual automated teller machines, the employment of  
22 bilingual staff, and the establishment of loan pack-  
23 ages and business banking services geared to His-  
24 panic businesses.

1           (8) The acceptance of the matricula consular  
2 issued by consulates of the Government of Mexico as  
3 a form of identification is consistent with the pro-  
4 posed customer identification verification regulations  
5 prescribed under section 5318(l) of title 31, United  
6 States Code.

7 **SEC. 3. ACCEPTANCE OF MATRICULA CONSULAR FOR IDEN-**  
8 **TIFICATION AND VERIFICATION OF CUS-**  
9 **TOMERS WHO OPEN ACCOUNTS AT FINAN-**  
10 **CIAL INSTITUTIONS.**

11           (a) IN GENERAL.—Paragraph (6) of section 5318(l)  
12 of title 31, United States Code, is amended to read as  
13 follows:

14           “(6) MATRICULA CONSULAR.—Subject to regu-  
15 lations prescribed under this subsection, a matricula  
16 consular issued in the United States by a duly au-  
17 thorized consular officer of the Government of Mex-  
18 ico shall be a valid form of identification of the indi-  
19 vidual to whom the card is issued for purposes of  
20 this subsection.”.

21           (b) EFFECTIVE DATE OF REGULATIONS.—The Sec-  
22 retary of the Treasury shall prescribe such regulations in  
23 final form as may be necessary to give effect to the amend-  
24 ment made by subsection (a) before the end of the 90-

1 day period beginning on the date of the enactment of this  
2 Act.

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