

Banking on Mexico

Tens of thousands of Central American migrants are attempting to build new lives in Mexico, but one unexpected institution keeps thwarting them—banks.

After he crossed into Mexico in the dead of night, after he snuck past dozens of immigration checkpoints and traversed hundreds of miles of jungle and desert, and after he slept outside in the dirt and the rain and went days without food while traveling, Miguel thought finding a job in Mexico City would be the easy part.

He was wrong.

When he arrived, Miguel applied for a humanitarian visa, which he had heard would allow him to work legally in Mexico. Technically, that's true. But Miguel was about to find out that, as a Central American migrant, things are much more complicated than what the law theoretically stipulates.

For the entire month of July, I followed Miguel as he was sent pinballing between various government agencies, private sector industries, and banks in order to legalize himself and find work. And, in the end, it wasn't the Mexican government that thwarted his efforts to integrate into Mexican society. It was banks, both Mexican and international. (Miguel asked to remain anonymous for this story, as any journalistic piece may hurt his chances for obtaining immigration documents in the US, and after his experiences, he's not so sure he wants to live in Mexico anymore. "Miguel" is a pseudonym, and some of the dates discussed here have been adjusted slightly to better obscure his identity.)

Miguel arrived in Mexico City on July 1st, and I met up with him on July 2nd. He's short, middle-aged, and, despite having almost no possessions to his name, tries to look as professional

as he can. His shirts—despite being cotton—are clean and tucked into his pants, which he keeps firmly synched around his waist with a second-hand, faux-leather belt. His face and neck are shaved smooth, which he lathers with soap, because he can't afford shaving cream.

When we met, Miguel was on the hunt for a document called a “humanitarian visa.” Humanitarian visas have existed in Mexico for years, but have only recently seen widespread use in Mexico, as hundreds of thousands of Central American migrants have started fleeing their homes. As I have reported before, Mexico only granted approximately 250 humanitarian visas in 2013. But by 2016, that number shot up almost 1500% to 3,632 migrants, and, though no official statistics have been released since, it is likely that those numbers have continued to increase steadily over the last few years. Despite many media reports to the contrary, humanitarian visas do not automatically grant migrants permission to work, study, or receive social services. Under Mexico's last president, Enrique Peña-Nieto, migrants were routinely denied work permits even after receiving humanitarian visas, forcing them to hunt for work in Mexico's informal sector, often for less than the national minimum wage, only about \$4 a day.

In December of 2018, however, Mexico's new president Andrés Manuel López Obrador, commonly known by his acronym AMLO, took office as one of the largest migrant caravans ever recorded reached the US-Mexico border. Shortly after, AMLO announced that his administration would begin granting work permits in tandem with humanitarian visas, perhaps in an effort to deter migrants from crossing into the US. Though it is unclear just how many migrants have actually received these work permits, several humanitarian visa recipients I spoke with this July had been granted a CURP—the Mexican equivalent to a social security number, which allows migrants to work legally in Mexico—simultaneously with their humanitarian visas.

Theoretically, once a migrant has a CURP, the only obstacle between them and payday is a job interview.

But that's not what happened with Miguel.

Miguel, unlike many migrants, received his humanitarian visa fairly quickly. The process can sometimes take as long as six months, but Miguel was granted his visa within two weeks after gathering all the documents he possibly could from his home country and submitting them to COMAR, Mexico's national refugee office. He was simultaneously granted a CURP, which also allowed him to register for a national tax number that would automatically deduct money from his paychecks each month he was employed. All that was left to do was find a job.

Before Mexico, Miguel had spent some time in the US and spoke English, so he decided to apply for positions at call centers, one of the few understaffed professions within Mexico that pays some semblance of a middle-class salary. Many of the city's call centers have sprung up within the last decade or so to monopolize on the increasing numbers of Mexican nationals deported from the US. The problem, however, is that though these call centers actively recruit deportees who speak English, almost all of them are oriented toward Mexican deportees who, once back in their birth countries, can obtain all their required documentation fairly easily, unlike Central Americans.

All but one of the call centers Miguel spoke with had never hired a Central American migrant before, documented or otherwise. Many were wary to do so, even after reviewing his documents, and two companies even outright stated that they doubted the papers were "valid."

Two other companies, however, allowed Miguel to submit an application and, after an in-office exam to test his language proficiency skills, offered him a job. The only stipulation, however, was that Miguel open a bank account in order to be paid through direct deposit. Both

companies insisted—despite Mexican law to the contrary—that this was the only form of payment that they would provide, and that if Miguel did not open a bank account then they would rescind their job offers.

No sweat, thought Miguel, he was in Mexico legally and had already been told by UNHCR that with his humanitarian visa he was legally entitled to open a bank account in Mexico. But when he visited a branch of HSBC near his house, he was turned away. The attendant said he could not grant accounts to humanitarian visa holders. When pressed, the attendant admitted that he understood humanitarian visa holders could legally open accounts, but that it simply was not HSBC company policy to do so.

Confused, Miguel reasoned that he was turned away because HSBC is an international bank, but that a Mexican bank would be more aware of migrants' rights within the country. So he walked down the street to a branch of Bancomer, one of several Mexican banking companies. But in Bancomer he was turned away for similar reasons. Undaunted, Miguel tried several other “middle class” banks and was denied at each one, and so decided to try the branches of several “low-income” banks. Mexican banks like Banco Azteca and Bancoppel specialize in banking with Mexico's poor, who have very little money to deposit and often lack many of the documents required by upper-crust banks like HSBC or Bancomer. Miguel was sure that he would be granted an account at either one—poor Mexicans can routinely open accounts simply by showing their national healthcare card, which Miguel had recently acquired through his humanitarian visa. But he was turned away from each branch. Both, after seeing his humanitarian visa, asked if he was a migrant, and then promptly cut off the transaction.

Over the next two weeks, Miguel visited all the bank branches he possibly could, including Santander, Banamex, Scotiabank, and even the Bank of China Mexico. All of them

turned him away after learning that he was a migrant. At several branches, it was clear that race played a factor. Miguel is Afrolatino, and the way he speaks, dresses, and generally holds his body also stand out distinctly in a country built around 500 years of colonial racial hierarchy known as “mestizaje.” The lighter one’s skin, it is believed, the more innate one’s bourgeois sensibility. Miguel’s blackness not only fell at the bottom of this hierarchy, but actually stood outside it—blackness does not fit in with the idea of mestizaje, but it certainly does threaten it.

At HSBC’s headquarter branch on the grand boulevard of La Reforma, the armed guard hassled us before letting us pass. He said he was suspicious of Miguel’s intentions, but after speaking with me—a white American—he eventually let us through. Several attendants mentioned that they doubted Miguel would be able to make enough money to maintain a bank account, even after seeing his two job offers (both of which likely paid more than the bank paid the attendants), and one even went so far as to say he didn’t think Miguel—in his cheap white undershirt—came dressed professionally enough, and then called him “negrito”—“little black man.”

In the end, Miguel visited 27 bank branches in ten business days—an exhaustive number, as each attempt often included hours of waiting in the reception area before being seen. He was turned away from every single branch.

It is unclear if the AMLO administration is aware that banks have taken such a strict stance against humanitarian visa holders in Mexico City, and if these same exclusionary policies are executed with the same precision across the country. What is clear, however, is that Mexico City has by far the greatest number of humanitarian visa and refugee applicants in all of Mexico. What happens there happens to the vast majority of migrants and sets a precedent outside the city limits. To this day, Miguel has still not been granted an account in Mexico.