



**ACCIDENTAL
GRINGO**
TRAVEL GUIDES

Mexico You Feel, Not Just See.

**FREE
EXPLORER
GUIDE**



MONEY & ATMs

Guide

STAY SAFE. SAVE MONEY. AVOID SCAMS.

Mexico is very cash-friendly, and knowing how to handle money smartly will save you stress and fees. This guide covers ATMs, cards, money exchange, tipping, and essential tips for a smooth trip.



CURRENCY

The official currency is the Mexican Peso (MXN).

Most places prefer pesos over USD.



CASH OR CARD?

Credit/debit cards are widely accepted in hotels, restaurants & bigger stores.

Cash is best for small shops, markets, taxis & tips.



ATMs

ATMs are easy to find in banks, malls, and tourist areas.

Use ATMs inside banks or official locations.



TIPPING

Tipping is appreciated but not always expected.

10–15% in restaurants
\$20–\$50 MXN for tours, taxis & more.



PAYMENT APPS

CoDi & PayPal work in some places.

Apple Pay & Google Pay are accepted in many locations.



LOCAL INSIDER TIP

Always choose to be charged in **MXN** when using your card. Decline Dynamic Currency Conversion (DCC) to avoid extra fees and bad exchange rates.

EXCHANGE MONEY SMART

- ✓ Best exchange rates are in banks and official exchange houses.
- ✓ Avoid exchanging money at the airport.
- ✓ Check the rate before you exchange.
- ✓ Count your money before leaving the counter.



Use ATMs inside banks



Banks offer the best rates



Markets & small shops prefer cash



Cards are great for hotels & restaurants



Tips make a big difference



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BEST PLACES TO USE ATMs



BANKS

The safest option with the best exchange rates.

BBVA, Banamex, Santander & Scotiabank are great choices.



SHOPPING MALLS

ATMs inside malls are safe and convenient.



SUPERMARKETS

ATMs inside Chedraui, Walmart & Soriana are usually reliable.



HOTELS

Convenient but often have higher fees.



CARDS: WHAT YOU NEED TO KNOW

- ✓ Visa & Mastercard are accepted almost everywhere.
- ✓ Notify your bank before traveling.
- ✓ Have a backup card in a safe place.
- ✓ Some cards may not work at smaller ATMs—try another bank.
- ✓ Use a credit card for bigger purchases & reservations.



DAILY CASH BUDGET GUIDE (PER PERSON)



Budget Traveler
\$600 – \$1,000 MXN



Mid-Range Traveler
\$1,000 – \$1,800 MXN



Luxury Traveler
\$2,000+ MXN



AVOID EXTRA FEES

- ✓ Choose "MXN" when paying or withdrawing.
- ✓ Decline Dynamic Currency Conversion (DCC).
- ✓ Your bank's rate is almost always better.

TYPICAL CASH NEEDS

- ✓ Street food & local eateries
- ✓ Taxis & local transportation
- ✓ Markets & small shops
- ✓ Tips & service
- ✓ Beach clubs & small vendors
- ✓ Parking fees

EXAMPLE PRICES IN MXN



Street Taco
\$25 – \$40



Coffee
\$35 – \$60



Beer
\$40 – \$80



Water
\$15 – \$25



Taxi (short)
\$80 – \$150



Souvenir
\$50 – \$300



GOOD TO KNOW

- ✓ Some places add a service charge (10–15%) automatically.
- ✓ USD is accepted in tourist areas, but the rate is usually lower.
- ✓ Keep small bills for taxis, tips & markets.

CONTINUE YOUR ADVENTURE



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Beach Guide



Isla Mujeres
Ferry Guide



Airport
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