

STEP-BY-STEP GUIDE

Buy USDT with dirhams on Binance P2P

You buy USDT (a digital dollar) from another person and pay them in MAD. Binance locks the seller's crypto during the trade: it can only be released to you.

1 You place the order

2 The seller's crypto is locked

3 You pay in MAD

4 The seller releases your USDT

The Binance app

App Store or Google Play.

Your national ID (CIN)

For identity verification, and at the agency if you pay in cash.

A way to pay

A bank account in your name, or cash to send through Cash Plus / Wafacash.

Option A: bank transfer

Option B: cash at an agency (no bank needed)

1

Create your account and verify your identity

Sign up with your email or phone number, then complete verification:

Profile > Identity Verification

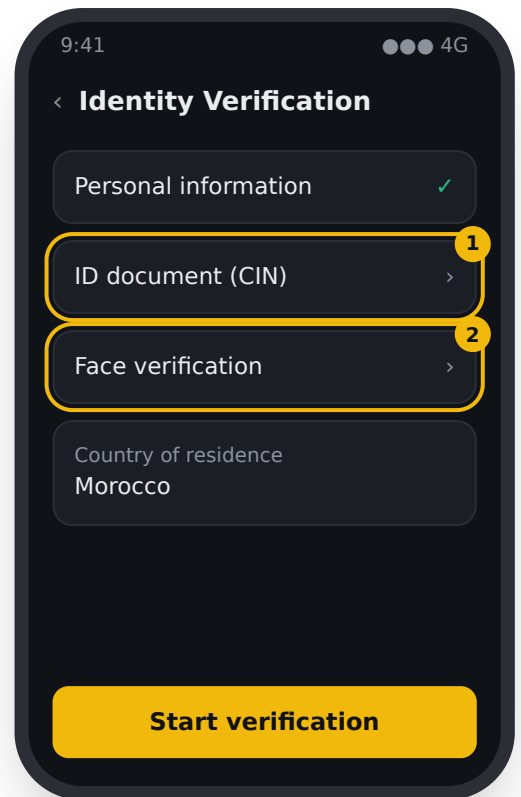
- Front and back photo of your CIN
- A video selfie
- Usually approved within minutes

Important

The name on Binance must match your CIN exactly, and the name on the account or receipt you pay with.

Verification failed?

Binance tells you in **Messages** ("Verification failed"). Restart it from the verification centre: without an approved verification, P2P stays closed.



2

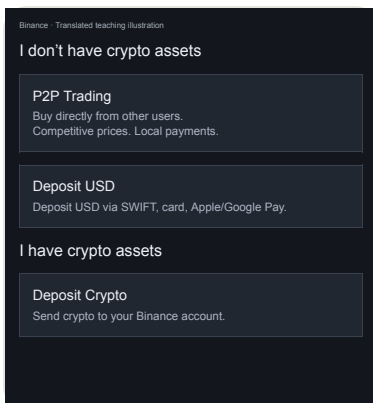
Open the P2P market

From the app's home screen, tap the yellow button:

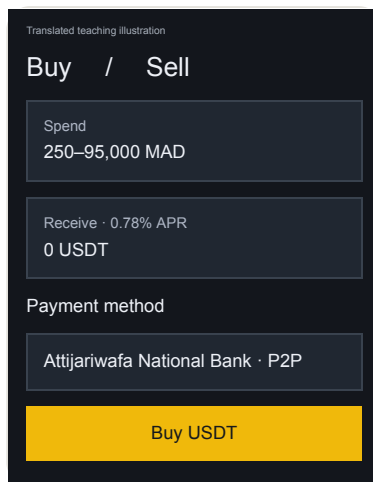
Add Funds > P2P Trading

On a computer, the same option is under **Deposit**, in the "I don't have crypto assets" section.

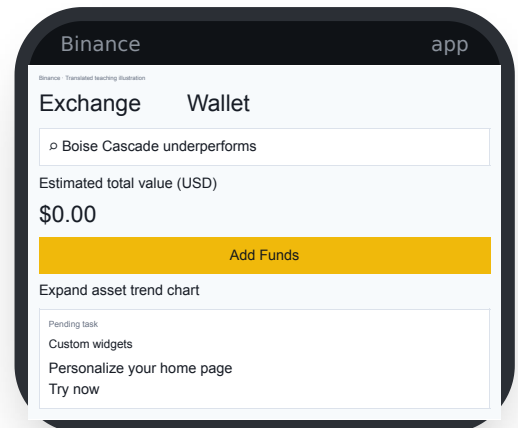
At the top of the P2P screen, stay in the **P2P** area (not "Express"): you choose your seller yourself.



On a computer: Deposit > P2P Trading.



The "Buy Crypto" page picks the seller for you (here Attijariwafa via P2P), from 250 to 95,000 MAD.



3

Set the filters and pick a good seller

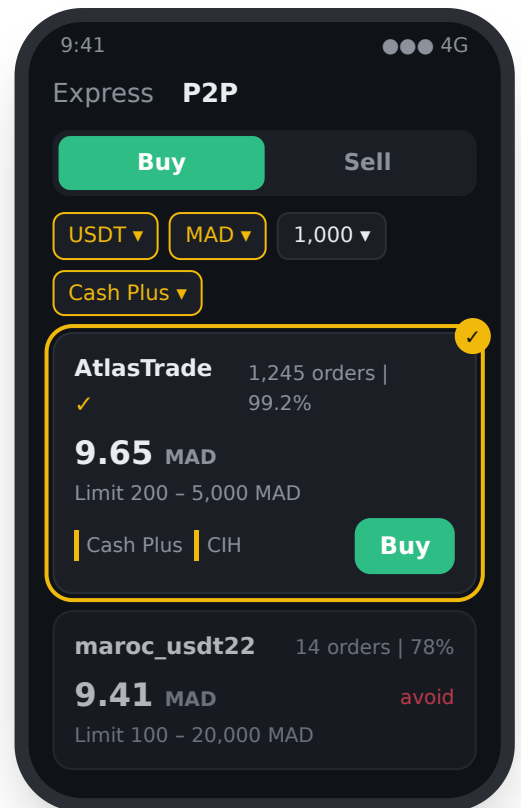
- **Buy** (green tab)
- Crypto: **USDT** · Currency: **MAD**
- Amount: what you want to pay, e.g. 1,000
- Payment: your bank **A** or Cash Plus / Wafacash **B**

A good seller

Verified badge, more than 500 orders, over 98% completion. The cheapest is not always the best.

Price benchmark

At the end of September 2026, Binance showed about 9.65 MAD for 1 USDT. Be wary of a seller who is much more expensive or much cheaper.



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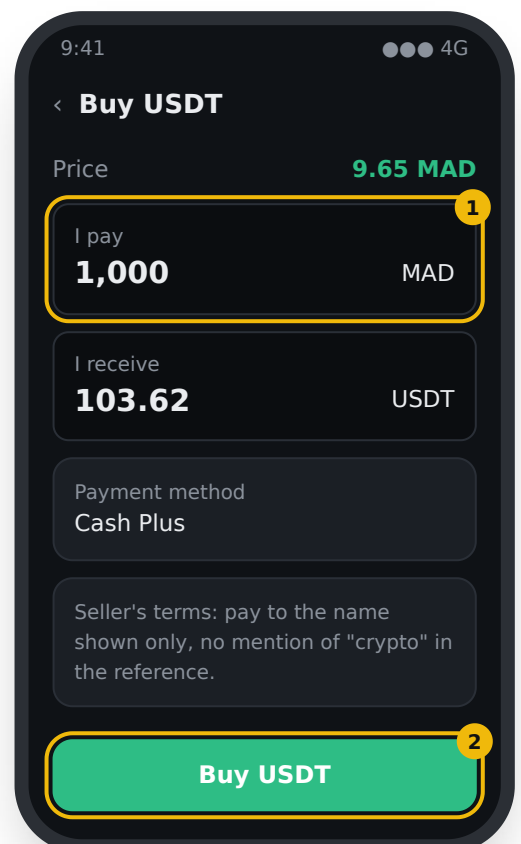
Enter the amount and place the order

Tap **Buy** on the seller you chose, enter the amount in MAD, read the **seller's terms**, then confirm.

From that moment, the seller's USDT are **locked by Binance**: they can no longer sell them to anyone else.

A timer starts

You usually have 15 minutes to pay. Have your banking app ready, or place the order once you are already at the agency.

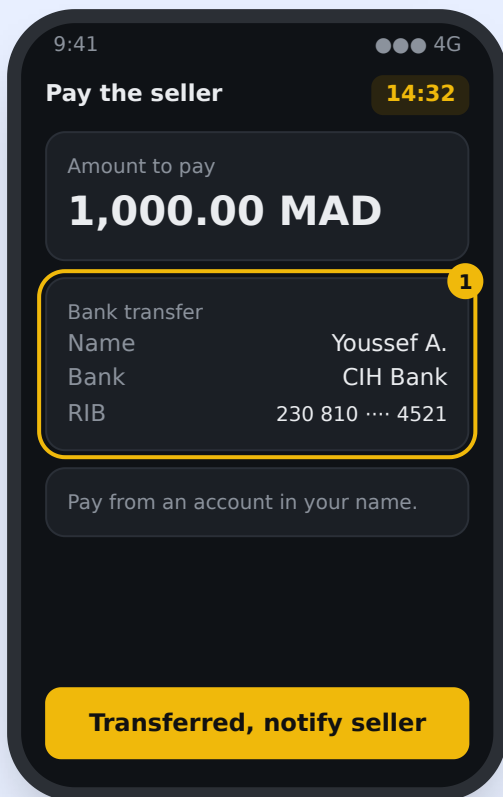


Pay the seller

Tap **View payment details**: you will find the seller's name and details there. Pay **the exact amount, to the exact name** shown.

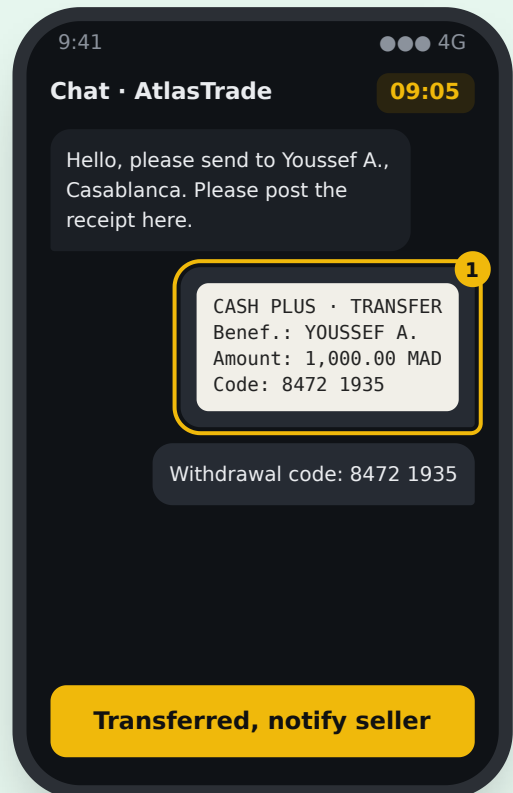
Option A: bank transfer

1. Open your banking app (account **in your name**).
2. Send a transfer to the bank details (RIB) shown, exact amount.
3. Reference: empty, or the order number. Never "crypto" or "USDT".
4. Take a screenshot of the transfer.



Option B: cash at an agency

1. Go to a Cash Plus or Wafacash agency with your CIN.
2. Send the amount to the **seller's name** (+ city or phone number if requested).
3. Keep the **receipt**: it shows the **withdrawal code**.
4. In the order chat, send a photo of the receipt and the code.



Agency fees

The agency charges a sending fee on top of the amount. Fewer, larger orders are better.

6

Confirm that you have paid

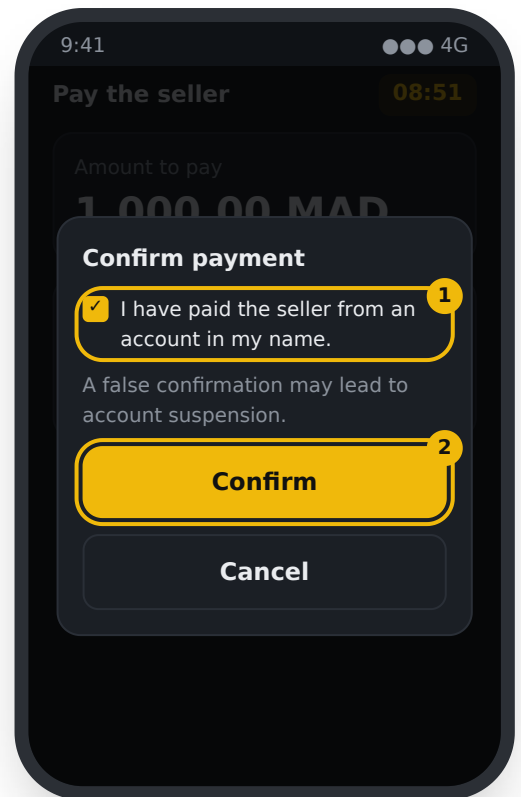
Once the payment is **actually done**, tap:

Transferred, notify seller

Tick the confirmation box. The order moves to **Releasing**: the seller checks that the money has arrived.

Never before paying

Confirming without paying can get your P2P account blocked.



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Receive your USDT

As soon as the seller releases, the order shows **Completed**. Your USDT are in your **Funding**:

Assets > Funding

From there you can keep them, move them to Spot to trade, or **withdraw** them to another wallet.

Not in Funding?

Binance can automatically place the crypto you buy in **Simple Earn** (flexible products) or a Launchpool. Look in Earn: you can take them back at any time.

Binance · Translated teaching illustration

Buy crypto and start earning immediately!

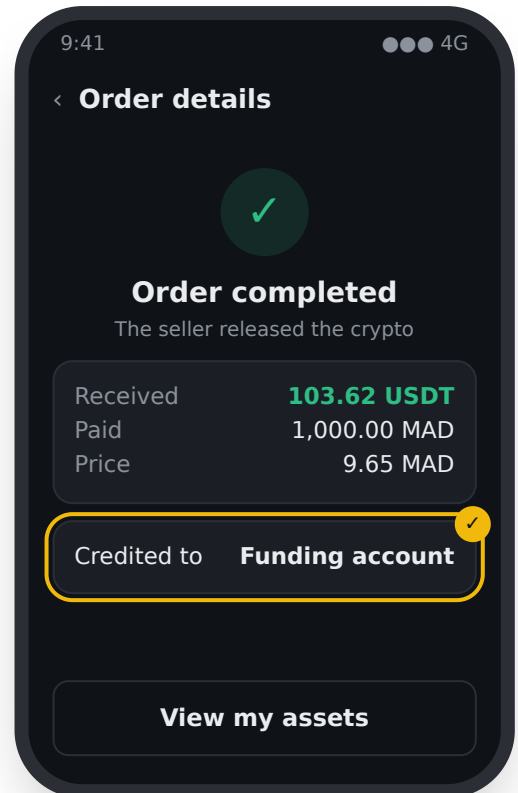
At checkout, purchased crypto may be automatically subscribed to Simple Earn flexible products or a Launchpool to earn crypto rewards. The real-time APR is shown next to your tokens. You can redeem your crypto assets at any time.

OK

Translated teaching illustration. Historical example.

Seller taking too long?

Write to them in the chat. If there is no answer once the time is up, open an **Appeal** in the order: Binance support decides based on your proof (receipt, screenshot).



The golden rules

Everything in your name

Binance account, bank account, agency receipt: the same name everywhere.

Everything in the Binance chat

Never on WhatsApp or Telegram: no trace in the order means no recourse.

Start small

A first order of 200 to 500 MAD to get the hang of it.

Keep your proof

Transfer screenshot or receipt photo, until the order is completed.

Never cancel after paying

If you have paid, never tap "Cancel": open an Appeal.

Ignore "agents" who message you

Binance never contacts you privately to "unlock" an order.