

# How to Purchase **XLM**

## **PURCHASING XLM WITH FIAT**

The fastest and easiest way to purchase Stellar (XLM) is directly using fiat on a centralized exchange

[CEX.io](#) allows you to deposit and withdraw USD easily with credit cards, and purchase Stellar (XLM) directly without purchasing Bitcoin (BTC) or Ethereum (ETH) first.

### **I. Setting Up CEX.io Account**

Register an account with CEX.io and verify your identify and payment card

#### I.a. Verifying your Identity

To verify your identity you will need to provide:

- Identity Document (ID) Details\*
- Personal Information
- Address
- Scan of your Identity Document (ID) and a selfie of you holding it.

*\*Passports, ID cards, or Driving Licenses are accepted*

You can use the following guide ([Link](#)) for more details

#### I.b. Verifying Payment Card

To verify your Payment Card, you will need to provide:

- Payment Card information
- Selfie of you holding the card\*

*\*If you have not verified your identity, a photo of your Payment Card with the Front and Back of your ID is required*

Upon submitting the details, a small amount, which will later be refunded, will be charged to your payment card. You will be required to enter the exact amount of this charge in USD.

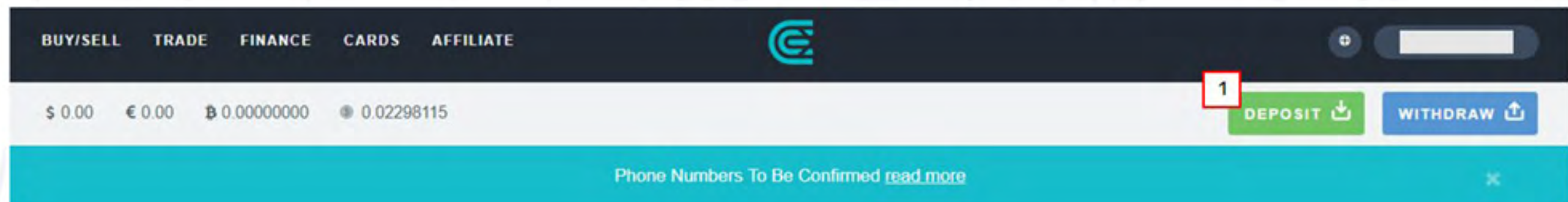
You can use the following guide ([Link](#)) for more details



## II. Purchasing XLM

### II.a. Depositing USD

1. Click the DEPOSIT button on the top right hand corner of the page



2. Choose Payment Card as payment method
3. Input amount to deposit
4. Select payment card and input CVV/CVC code
5. Click deposit

Choose deposit payment method

2

Payment card Bank transfer CryptoCapital

Choose payment card 4

Status Name on card Expires on

VISA ending VERIFIED

ending VERIFIED

Enter CVV/CVC code 3-4 digit number on the back of your card

I agree with [Terms of Use](#), [Refund Policy](#) and [Payment Conditions](#)

Deposit 5

+ Add a new card Card manager

©2018 CEX.IO Ltd (UK)  
24th Floor One Canada Square, Canary Wharf London E14 5AB, United Kingdom  
[Terms of Use](#) | [Refund policy](#)

Select currency and amount 3

USD : 1000

USD EUR GBP RUB BTC

Commission 3.5% + \$ 36.27

Total amount 1,036.27

Available \$ 0.00

In orders \$ 0.00

DAILY MONTHLY

Account limits [Increase](#)

Payment Card

Daily limit used: \$ 0.00 of \$ 3,000.00

Account limit

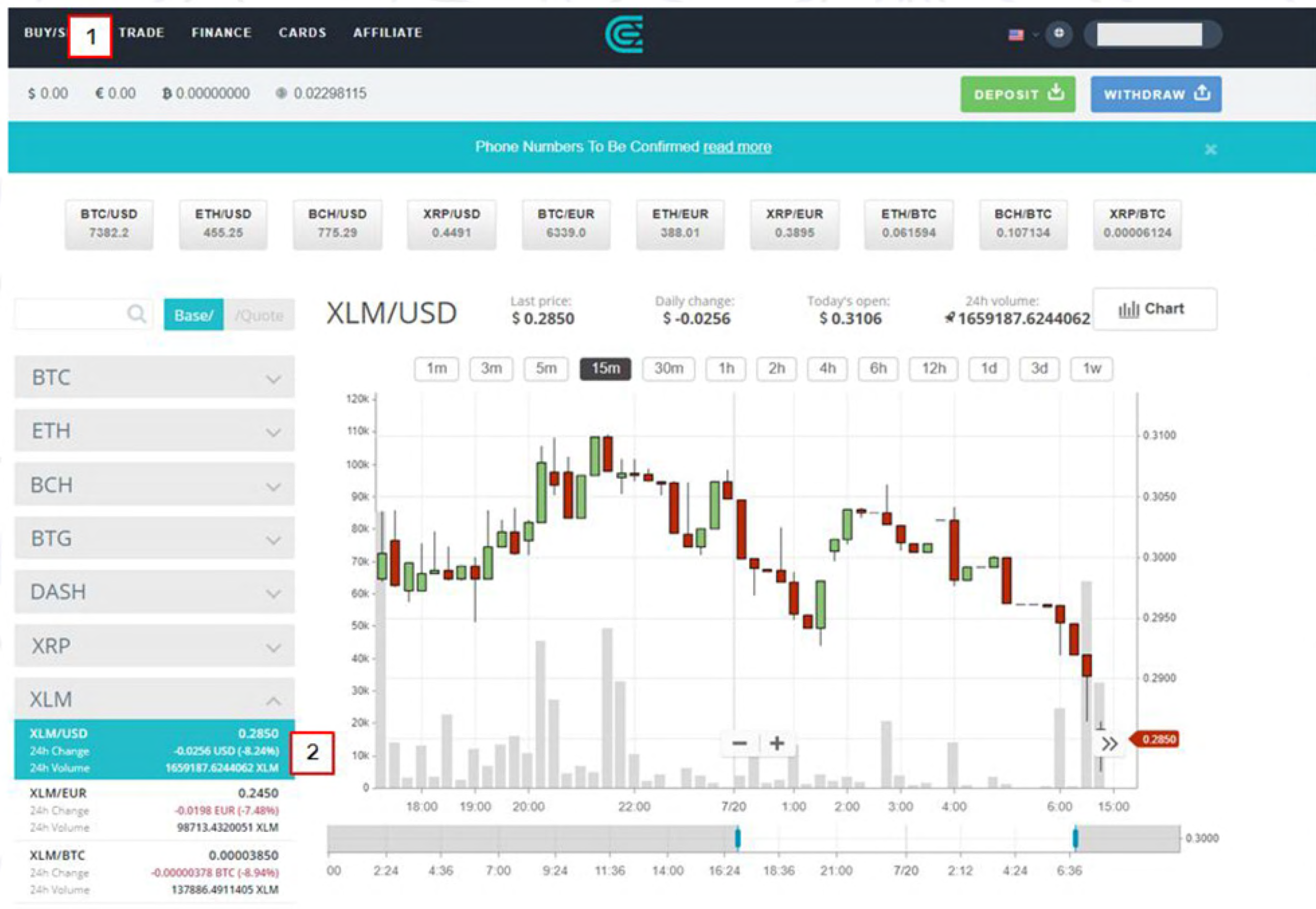
Daily limit used: \$ 0.00 of unlimited

Available for payment: unlimited



## II.b. Purchasing XLM

1. Click Trade
2. Click XLM followed by XLM/USD



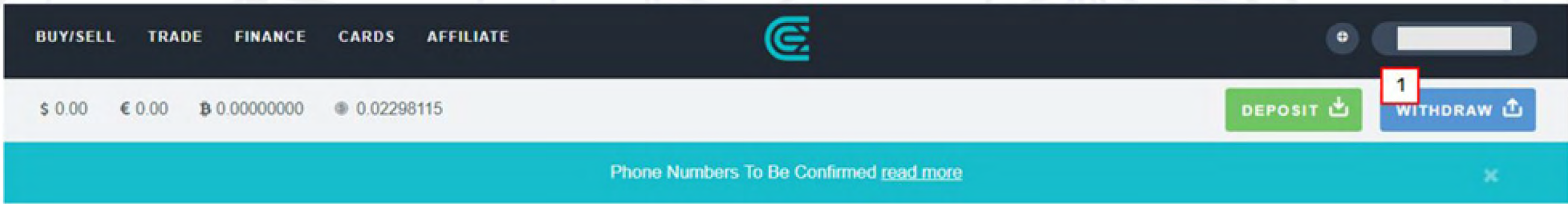
3. Scroll down and click Market
4. Enter amount of USD to spend
5. Click Buy Now to purchase XLM

The screenshot shows the 'Instant buy XLM' form on the Binance trading interface. The 'Market' tab is selected, and a red box with the number '3' highlights it. The form is divided into two main sections: 'Instant buy XLM:' and 'Instant sell XLM:'. The 'Instant buy XLM:' section is active, showing a 'USD balance: 0.00' and an 'XLM balance: 0.0000000'. The 'USD to Spend' field is highlighted with a red box and the number '4'. The 'Estimated XLM amount: \*' field is highlighted with a red box and the number '5'. A 'Buy now' button is visible. The 'Instant sell XLM:' section is inactive, showing an 'XLM balance: 0.0000000' and an 'Estimated USD amount: \*'. A 'Sell now' button is visible. A note at the bottom of the form states: '\* The estimated XLM amount is calculated from the lowest price offered to a higher price until all USD is spent'.



II.c. Withdraw XLM to Wallet

- 1. Click WITHDRAW button on top right hand corner of page



- 2. Select XLM as Currency to withdraw
- 3. Enter amount of XLM to withdraw
- 4. Enter address of wallet you wish to transfer XLM to
- 5. Enter Memo (if Applicable)
- 6. Click Withdraw

🔑 XLM withdrawal

**You have chosen XLM Withdrawal**

Please make sure that you:

- 1. Have **double-checked** the destination address
- 2. Have made sure that the **correct memo** is used
- 3. Are aware that in case of the incorrect transaction credentials, the loss of funds may occur
- 4. Understand that if this transaction is rejected by the ledger, the transaction fee will still be charged

Enter the recipient's address below

Memo

☐ I have double-checked the selected coin, address, amount, and fees and agreed with [Clause 4 of Terms of Use](#).

Withdraw

It might take a few minutes for the network to confirm the transaction.

Select currency and amount

2

XLM : 

3

0

Fiat currency

USD	EUR	GBP	RUB
-----	-----	-----	-----

Crypto currency

BTC	BCH	BTG	ETH
LTC	NMC	DOGE	DASH
ZEC	XRP	XLM	✓

Upon withdrawing, you will be asked to enter your 2FA and will receive a email with a link to confirm withdrawal request



## PURCHASING XLM WITH BTC/ETH

If you already have some Bitcoin (BTC) or Ethereum (ETH), you can purchase Stellar (XLM) via a centralized exchange that carries XLM, such as [Binance](#).

### I. Setting Up Binance Account

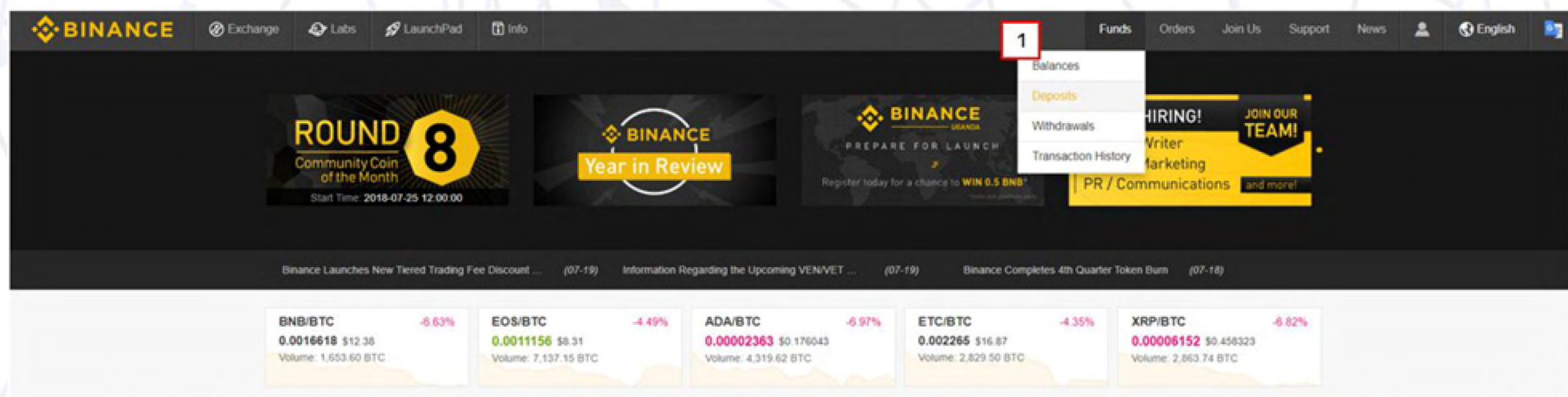
For daily withdrawal limits of 2 BTC you do not need to go through the verification process, simply register and enable 2FA.

Instructions to register 2FA will pop-up automatically during registration process

## II. Purchasing XLM

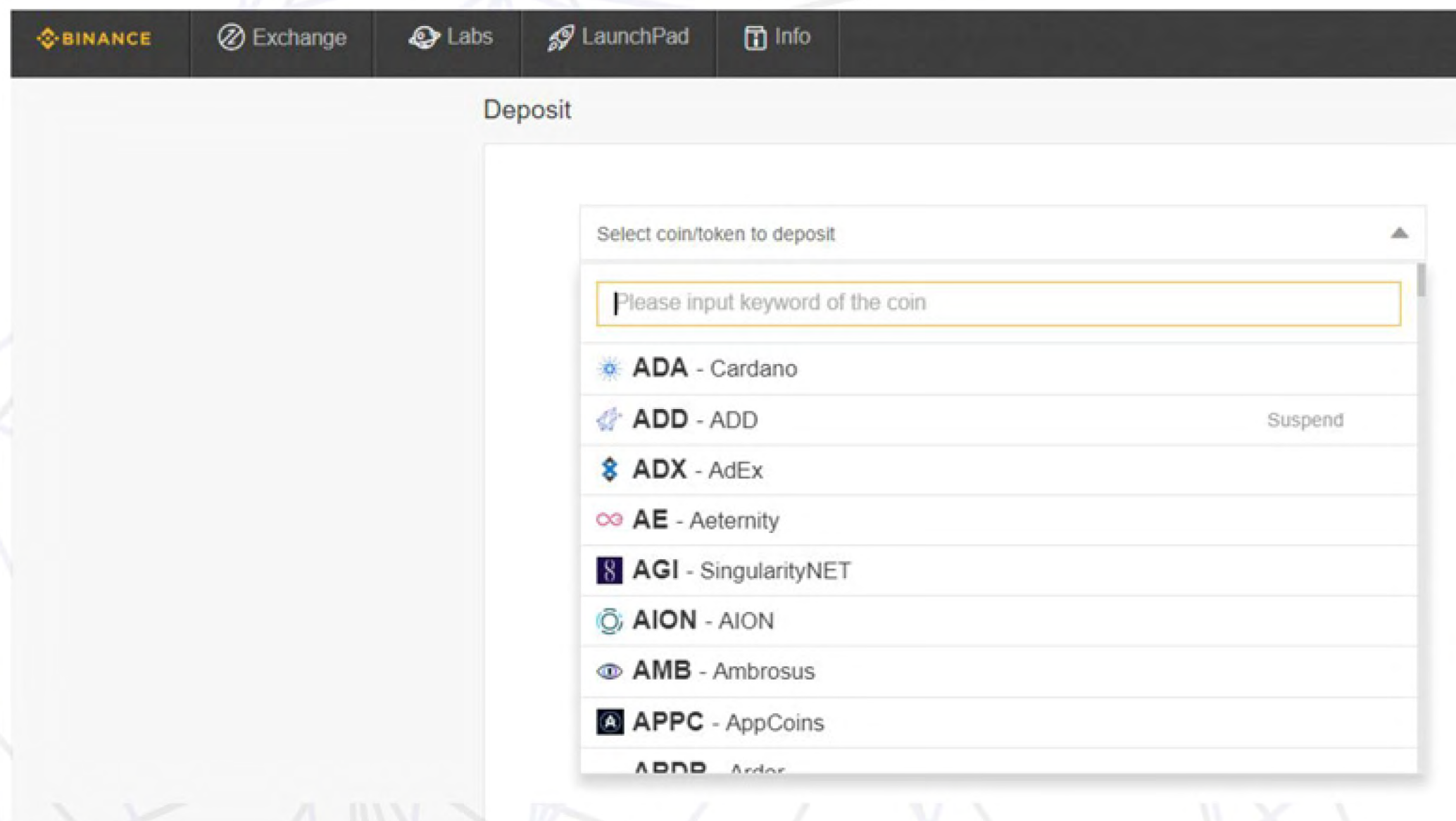
### II.a. Depositing BTC or ETH

1. Select Funds > Deposits

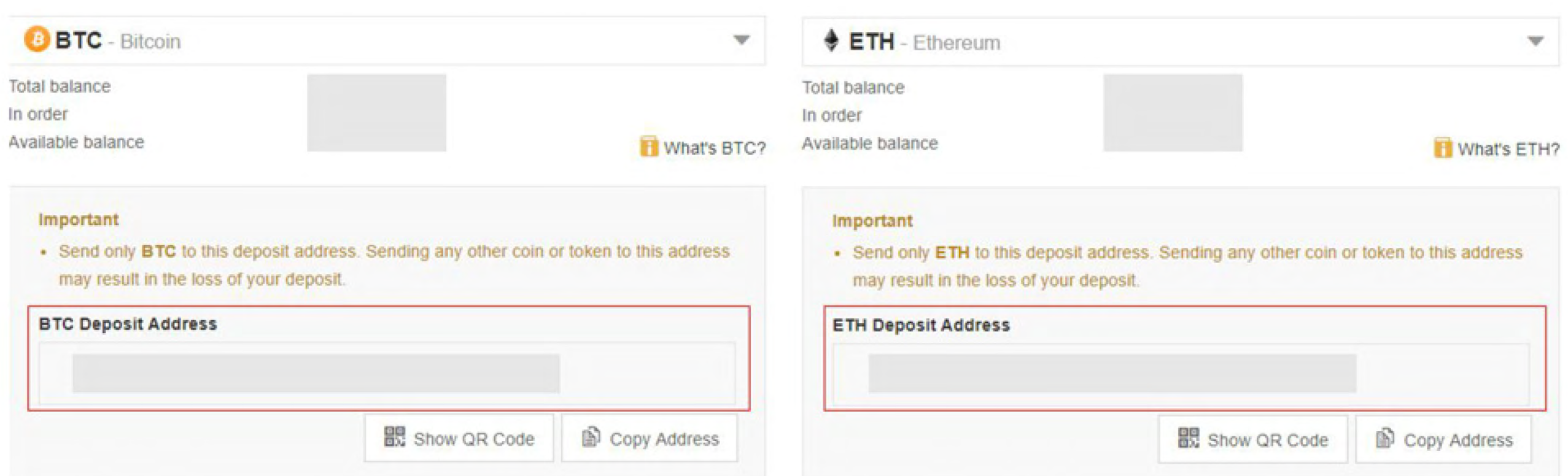


2. Select the coin you wish to deposit





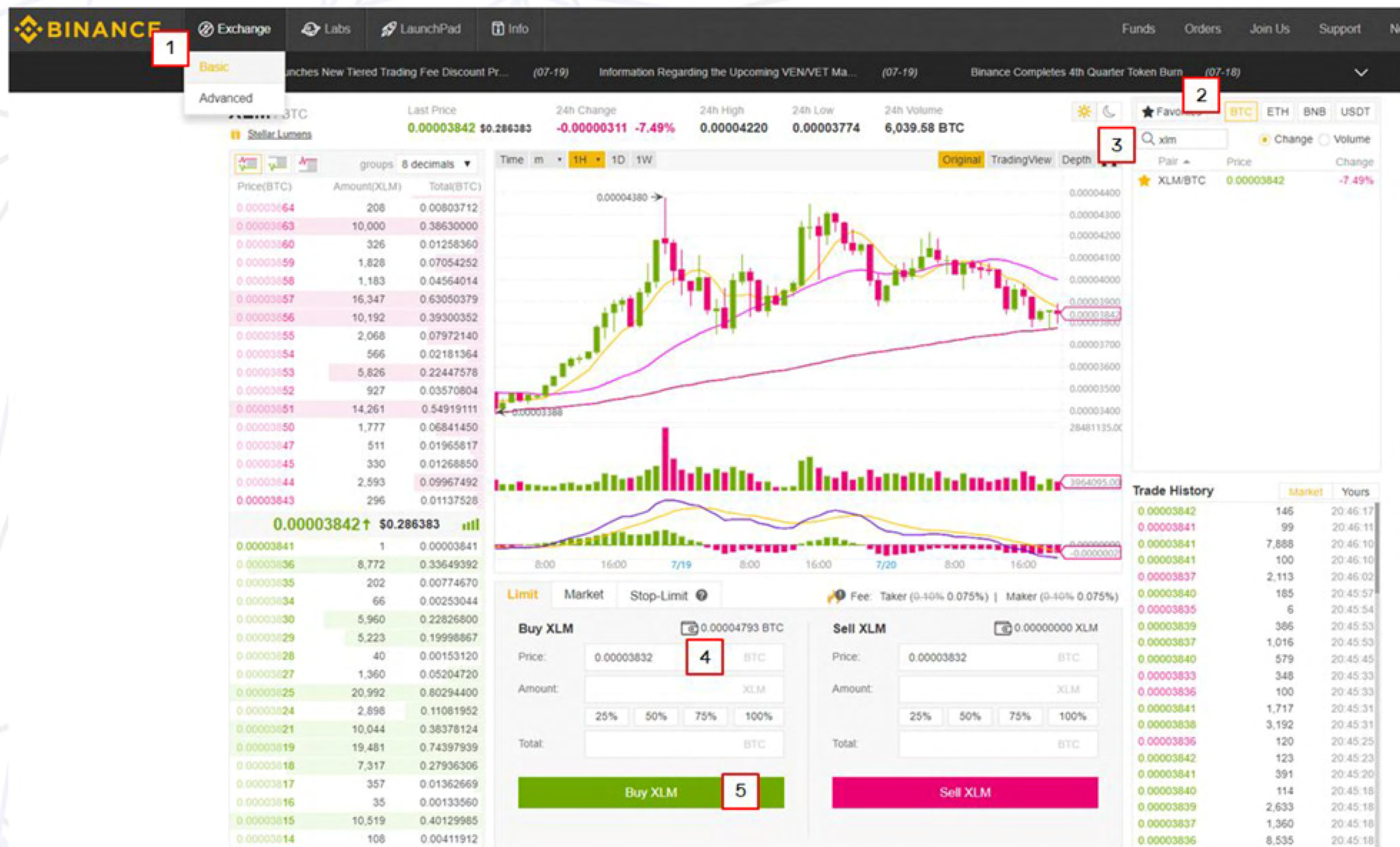
3. Withdraw BTH/ ETH from your wallet and deposit onto the address shown



## II.b. Purchase XLM

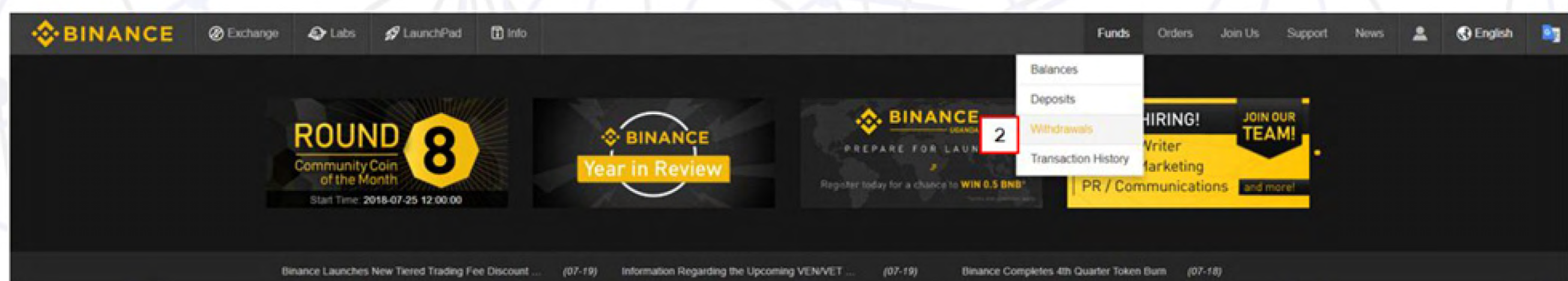
1. Click Exchange > Basic
2. Select BTC or ETH depending on what you wish to sell
3. Search XLM in the textbox and select XLM/BTC or XLM/ETH
4. Key in the amount of BTC or ETH you wish to sell
5. Click Buy XLM to purchase XLM





### III.c. Withdraw XLM to Wallet

1. Select Funds > Withdrawals



2. Select XLM
3. Enter Withdrawal Address
4. Enter Withdrawal Memo (if Applicable)
5. Enter Amount to withdraw
6. Click Submit




## Withdrawals

 **XLM** - Stellar Lumens

2

Total balance 0.00000000 XLM  
In order 0.00000000 XLM  
Available balance 0.00000000 XLM

 What's XLM?

### Important

- Minimum withdrawal: 21 XLM
- Do not withdraw directly to a crowdfund or ICO address, as your account will not be credited with tokens from such sales.

### XLM Withdrawal Address

3

### XLM Withdrawal MEMO

☐ No MEMO

4

### Amount

24h Withdrawal Limit: 0 / 2 BTC

5

Available: 0.00000000

XLM

Transaction Fee: 0.00000000

You Will Get: 0.00000000

Submit

6

Upon withdrawing, you will be asked to enter your 2FA and will receive a email with a link to confirm withdrawal request