DAI (ERC20) to XMR: Swap Dai on Ethereum to Monero | toXMR

Swap DAI (ERC20) to XMR

Send DAI from an Ethereum wallet and receive XMR at your own Monero address. There is nothing to register, and the deposit address serves your swap only.

- **No KYC to start · Privacy-first**
- **Non-custodial**
- **Fast routing**
- **No wallet connection**

Any coin in, private XMR out to your own wallet.

- **Minimum deposit:** 10.723 DAI (DAI Ethereum , change coin)
- **Reverse option:** Reverse: swap XMR to DAI (ERC20)
- **Estimated output:** 0.183358 XMR Monero (1 DAI ≈ 0.00183358 XMR · 1 to 15 minutes)

Network Requirement: Please make sure to deposit DAI ERC-20 on the Ethereum network, as Binance Smart Chain tokens are not yet supported.

Deposit & Address Settings

- **Monero Payout Address:** Starts with 4 or 8. Copy it from your own Monero wallet.
- **Exchange Memo Requirement:** Sending to an exchange account? Copy the memo it shows next to the deposit address. Without it, the coins may never reach your account. Select *"My address does not need a memo (a personal wallet)"* if sending to a private wallet.
- **Refund Address (Optional):** If the swap cannot be completed, your coins go back here. Add it if your refund address is on an exchange.

No account and no wallet connection needed. By starting a swap you accept the Terms of Service.

Share this swap: Telegram | Post on X

DAI (ERC20) to XMR Chart

- **Current Rate:** 1 DAI = 0.00195794 XMR (-0.15%)
- **XMR per 1 DAI (Last 7 Days, Nov 18 – Nov 25):**
- **Low:** 0.00191714 XMR
- **High:** 0.00232342 XMR

Market data from OKX. XMR is priced from OKX's market for wrapped Monero on Solana, which tracks XMR. Swap quotes include fees, so they differ slightly from this line.

DAI to XMR Calculator

XMR estimates for 100 to 2,500 DAI, with the exchange fee and the Monero payout fee already deducted. Your own gas for the ERC20 transfer comes on top and is paid in ETH.

You Send,You Get About,Rate
100 DAI,0.183358 XMR,1 DAI ≈ 0.00183358 XMR

250 DAI,0.472916 XMR,1 DAI ≈ 0.00189166 XMR
500 DAI,0.955393 XMR,1 DAI ≈ 0.00191079 XMR
"1,000 DAI",1.91241 XMR,1 DAI ≈ 0.00191241 XMR
"2,500 DAI",4.79539 XMR,1 DAI ≈ 0.00191816 XMR

At a Glance

- **Minimum:** 10.723 DAI
- **Maximum:** No fixed limit
- **Usual Time:** 1 to 15 minutes
- **DAI Network:** Ethereum
- **Account:** Not needed
- **Fees:** Included in the estimate

A Worked Example: 500 DAI to XMR

How a 500 DAI swap from MetaMask plays out, at the live rate:

1. **Minute 0 — Swap Set Up:** You enter 500 DAI and a Monero subaddress. The status page shows an Ethereum deposit address with an estimate of 0.955393 XMR.
2. **Minute 1 — DAI Transfer Signed:** MetaMask asks you to confirm an ERC20 transfer and displays the gas fee in ETH. You approve it.
3. **About a Minute Later — Confirmed on Ethereum:** The transfer is included in a block (Ethereum produces blocks every 12 seconds), and the exchange waits for a few additional confirmations.
4. **Minutes Later — XMR Sent:** The DAI is sold for Monero, and roughly 0.955393 XMR is sent to your subaddress.
5. **20 Minutes On — Unlocked:** After 10 Monero blocks, your wallet unlocks the funds and lets you spend the XMR.

- **Summary:** You send **500 DAI** → You get about **0.955393 XMR**
- **Rate:** 1 DAI ≈ 0.00191079 XMR
- **Fees:** Exchange and payout fees included
- **Estimated Time:** 1 to 15 minutes
- **Action:** Swap 500 DAI

How to Swap DAI (ERC20) to XMR

To complete a swap, you need a Monero address plus ETH for gas in the wallet holding your DAI.

1. **Enter the DAI Amount:** Type the amount of DAI to swap (minimum 10.723 DAI). The form estimates XMR automatically as you type.
2. **Paste Your Monero Address:** Provide a new subaddress from your Monero wallet (starting with 8) to keep this swap separate from other payments.
3. **Send DAI on Ethereum:** Transfer the DAI to the designated 0x deposit address using MetaMask, Rabby, or an exchange. Must be sent on the Ethereum network.
4. **Get Your XMR:** Once confirmed on Ethereum, the DAI is converted and XMR is delivered to your wallet within 1 to 15 minutes.

Before You Start Checklist

- Ensure ETH is present for gas in the sending wallet (ERC20 transfers fail without ETH).
- Confirm DAI is on Ethereum mainnet (DAI on Arbitrum, Optimism, Polygon, or BNB Smart Chain requires network-specific pages).
- Have a Monero wallet ready with a fresh subaddress (e.g., Feather Wallet or Cake Wallet).
- Allow 1 to 15 minutes for execution, plus ~20 minutes for Monero block unlock confirmations.

Why People Swap DAI for Monero

- **DeFi History is Public:** A DAI address exposes every loan, vault, trade, and transfer. Converting to XMR breaks the public tracking chain.
- **Unfreezable Asset:** DAI's smart contract has no freeze function/blacklist. XMR similarly lacks a blacklist while encrypting all balances.
- **Lower Transaction Costs:** DAI transfers require recurring ETH gas fees. Monero transfers cost only a few cents per transaction and do not require a separate fee token.
- **No Exchange Intermediary:** Major centralized exchanges rarely list XMR. Direct swapping converts DAI to XMR without requiring account creation.

Where Your DAI Goes

The swap moves funds from a public Ethereum account to an encrypted Monero blockchain through four steps:

1. **Your Ethereum Wallet:** MetaMask, Rabby, hardware wallet, or exchange holding mainnet DAI.
2. **Deposit Address on Ethereum:** A dedicated 0x address generated exclusively for your single swap.
3. **The Exchange:** Awaits Ethereum block confirmations, then executes the DAI sale for XMR at market rates.
4. **Your Monero Wallet:** XMR arrives at your subaddress, becoming spendable after 10 blocks.

Blockchain Transparency Breakdown

- **Ethereum (Public):** Etherscan logs the ERC20 transfer from your 0x address to the deposit address, showing transaction value, gas paid, and previous wallet history/vault approvals.
- **Monero (Private):** Encrypted payout where neither the transaction amount nor your subaddress is publicly exposed.

Monero Wallets for Your XMR

Wallet,Runs On,Type,Good to Know
Feather Wallet,"Windows, macOS, Linux",Desktop,Lightweight Monero-only wallet featuring coin control and optional Tor routing.
Cake Wallet,"iOS, Android",Mobile,Multi-coin support covering both Ethereum and Monero.

Monero GUI,"Windows, macOS, Linux",Desktop (Full node optional),Official reference wallet from the Monero Project with simple/remote node modes.
Stack Wallet,"iOS, Android, Desktop",Mobile & Desktop,Open-source multi-coin wallet allowing custom node selection.
Ledger or Trezor,Hardware,Cold Storage,Cold storage solution; device signs transactions managed via Monero GUI.

What is Dai (DAI)?

Dai (DAI) is a decentralized dollar-pegged stablecoin created by MakerDAO and launched in December 2017. DAI is not backed by fiat reserves held in a bank; instead, it is minted when collateral is locked into smart contract vaults and borrowed against, and burned upon repayment.
Vaults are required to maintain over-collateralization. DAI launched initially with ETH-only backing (Single-Collateral Dai). In November 2019, Multi-Collateral Dai was introduced, expanding collateral options to USDC, real-world assets (US Treasury bills), and other tokens. In 2024, MakerDAO rebranded as **Sky** and launched **USDS** , a stablecoin into which DAI can be converted 1:1. DAI remains actively issued and traded.
As an ERC20 token, every DAI transfer requires ETH gas and is logged publicly on Etherscan. The DAI token contract lacks a freeze function (unlike USDT or USDC), though USDC used as vault collateral remains subject to freezing.

Dai Facts

- **Ticker:** DAI (ERC20)
- **Launched:** December 2017
- **Created By:** MakerDAO (renamed Sky in 2024)
- **Value:** Soft peg to 1 US Dollar
- **Backed By:** Collateral locked in smart contracts
- **Network:** Ethereum (ERC20)
- **Address Format:** 0x followed by 40 hexadecimal characters
- **Privacy Level:** Fully public on-chain transfers

DAI on Other Networks

DAI bridged or issued on other networks requires network-specific swap deposit pages:

- DAI (Arbitrum) to XMR Arbitrum
- DAI (Optimism) to XMR Optimism
- DAI (Polygon) to XMR Polygon
- DAI (BEP20) to XMR BNB Chain

What is Monero (XMR)?

Monero (XMR) is an independent Proof-of-Work blockchain operational since 2014. Unlike DAI, Monero's native currency (XMR) is unpegged and volatile. It contains no smart contracts, vaults, or lending protocols. Its sole focus is native transactional privacy by default.

Monero hides sender addresses, receiver addresses, and transaction amounts using one-time stealth addresses, ring signatures, and encrypted Pedersen commitments. Monero network fees are paid in XMR (typically costing a few cents), with block generation occurring roughly every 2 minutes.

What Etherscan Shows vs. What Monero Hides

- **Recipient Identity:** DAI records the exact destination 0x address; Monero outputs transactions to cryptographic one-time addresses detectable only by the recipient.
- **Sender Transaction History:** DAI transfers expose the sender's entire transaction and vault history; Monero inputs select 16 decoy candidates to obfuscate the real sender.
- **Amounts & Debts:** DAI token balances and vault debt levels are publicly visible; Monero transaction values are cryptographically hidden using Pedersen commitments.
- **Network Origin:** Monero nodes relay transactions via random network paths (Dandelion++) before public broadcast to hide IP node origins.

Dai vs Monero

Feature,Dai,Monero
Launched,2017,2014
Privacy,Public,Private for every transaction
Amounts on Chain,Visible on Etherscan,Hidden
Sender & Receiver,Visible 0x addresses,Hidden
Block Time,12 seconds (Ethereum),About 2 minutes
Supply Model,Minted against locked collateral,No cap (Tail emission: 0.6 XMR per block)
Consensus Mechanism,Ethereum Proof of Stake,"Proof of Work (RandomX, CPU-optimized)"
Typical Transfer Fee,Gas paid in ETH,Usually a few cents (paid in XMR)
Smart Contracts,Built from smart contracts,No smart contract functionality
Address Format,Starts with 0x,Starts with 4 or 8

Ways to Convert DAI to XMR

Method,Account Required,Typical Time,Costs,Coin Custody
Instant Swap (toXMR),None,1 to 15 minutes,Exchange fee included in rate + Ethereum gas,Held briefly by swap service until DAI is converted
Centralized Exchange,Account + KYC ID,Hours to days,Deposit gas + trading fees + XMR withdrawal fee,Held by exchange until withdrawal occurs
Peer-to-Peer Market,None,Hours or longer,Trading fee + security deposit,Held in multisig escrow during trade
Gas note: Because Ethereum gas is a fixed cost per transaction, smaller swaps incur a proportionally higher percentage fee. To lower expenses, execute swaps when network congestion is low or convert larger amounts per transaction.

Mistakes to Avoid When You Send DAI

- **Sending USDS or sDAI:** USDS and savings Dai (sDAI) are separate smart contracts. Depositing them directly to a DAI swap address will result in failed processing. Convert them to standard DAI first.
- **Using Another Network:** Deposit addresses for cross-chain networks look identical (0x), but only DAI sent via Ethereum Mainnet will be processed by this portal.
- **Insufficient ETH for Gas:** ERC20 token transfers require ETH to execute. Wallets containing only DAI without ETH cannot broadcast transactions.
- **Approving Smart Contract Allowances:** Swapping to the deposit address requires a direct standard token transfer. Do not sign spending limit approvals for this swap service.

If Your DAI Swap Needs Help

Customer Assistance Channels: Telegram support | Contact form

- **Transfer Pending in Wallet:** If MetaMask shows a pending status for an extended duration, select "Speed Up" to increase the ETH gas price.
- **Depositing Below Minimum (< 10.723 DAI):** Amounts below the minimum threshold will not trigger automatic processing. Contact support with your Exchange ID, transaction hash, and a return 0x address for a refund (minus return gas).
- **Wrong Token Sent:** If USDS, sDAI, or non-DAI tokens are sent, submit the transaction hash to support immediately. Token recovery depends on contract compatibility and is not guaranteed.
- **XMR Payout Unreflected:** If the swap status indicates completion but XMR is missing, ensure your Monero wallet has synced completely or trigger a wallet rescan from a block height prior to the swap time.

Dai and Monero: Milestones

- **2014 — Monero Launches:** Monero genesis block mined in April 2014.
- **2017 — Single-Collateral Dai:** MakerDAO releases DAI in December 2017 backed exclusively by locked ETH.
- **2017 — RingCT Mandate:** Monero enforces Ring Confidential Transactions (RingCT) in September 2017, hiding transaction amounts network-wide.
- **2019 — Multi-Collateral Dai:** November 2019 marks the release of Multi-Collateral Dai; original single-collateral DAI is designated as SAI.
- **2020 — Black Thursday Market Crash:** On March 12, ETH prices collapse, causing under-collateralized vault liquidation failures that require MKR minting to cover system debt.
- **2020 — CLSAG Implementation:** Monero upgrades ring signatures to CLSAG in October 2020, reducing transaction sizes and verification times.
- **2022 — View Tags Integration:** August 2022 brings View Tags to Monero, speeding up mobile wallet scanning alongside ring sizes of 16.
- **2024 — Maker Rebrands to Sky:** MakerDAO rebrands to Sky and launches USDS, maintaining 1:1 convertibility with DAI.

- **2024 — CEX Exchange Delistings:** Monero is delisted from major exchanges including Binance and OKX, while Kraken ceases XMR services in Europe.
- **Next — FCMP++ Upgrade:** Monero roadmap targets Full-Chain Membership Proofs (FCMP++), replacing decoy ring signatures so every spend hides within all historical chain outputs.

Words You Will Meet in a DAI Swap

- **Vault:** A Maker/Sky smart contract where users lock crypto/fiat collateral to mint new DAI.
- **Collateral Ratio:** The percentage ratio of locked collateral asset value relative to issued DAI debt. Vaults falling below established safety thresholds undergo liquidation.
- **Liquidation:** The automated auctioning of vault collateral following price drops to ensure issued DAI retains sufficient backing.
- **USDS:** The secondary stablecoin released during the 2024 Sky rebrand, exchangeable 1:1 for DAI.
- **Key Image:** A unique cryptographic output published with each Monero transaction to prevent double-spending without identifying the underlying input address.
- **Stealth Address:** A single-use, randomized destination address created per payment from a recipient's public view and spend keys.

DAI (ERC20) to XMR Questions

How do I swap DAI to XMR?

Enter the DAI amount, paste your Monero address, and start the transaction. The status page generates a dedicated 0x deposit address. Send the exact DAI amount on Ethereum. Once confirmed, the exchange processes the order and sends XMR to your Monero address. Retain your Exchange ID for tracking.

What is the DAI to XMR exchange rate?

1 DAI currently yields approximately 0.00183358 XMR after platform fees. Since DAI maintains a $1 target, this rate represents the inverse USD market price of Monero minus swap fees. Detailed conversion matrices are listed in the calculator.

What is the minimum DAI I can swap?

The minimum swap size is 10.723 DAI. Transactions below this threshold are restricted due to Ethereum gas fee overheads.

How long does DAI to XMR take?

Swaps typically take 1 to 15 minutes. Ethereum confirms the deposit transfer within 1–2 minutes, after which XMR payout is dispatched. Monero wallets unlock funds after 10 network block confirmations (~20 minutes).

Can I transfer DAI directly to a Monero wallet?

No. Monero wallet infrastructure cannot process EVM-based tokens like DAI. DAI must be transferred to the provided 0x Ethereum deposit address to trigger an exchange payout in XMR.

What is the cheapest way to convert DAI to Monero?

A direct instant swap is generally the most cost-effective path, requiring a single exchange rate fee and one Ethereum network transfer fee. Converting via traditional centralized exchanges requires deposit gas fees, multi-pair trade execution fees, and XMR withdrawal fees. Executing transfers during low-gas Ethereum hours provides maximum savings.

Can I send USDS or sDAI instead of DAI?

Do not send USDS or sDAI to this swap address. USDS requires its dedicated portal (USDS to XMR). sDAI must be unwrapped to standard DAI inside Maker/Sky contracts prior to initiating a swap.

My DAI is on Arbitrum or Polygon. Which page do I use?

This main portal only accepts Ethereum Mainnet deposits. Use network-specific routing pages such as DAI on Arbitrum to XMR or DAI on Polygon to XMR.

Is DAI still around after the Sky rebrand?

Yes. Although MakerDAO introduced Sky and the USDS token in 2024, legacy DAI remains operational, fully backed, and exchangeable 1:1 with USDS. This page processes standard DAI token deposits directly.

Will my XMR be traceable to my Ethereum address?

Your initial DAI transfer to the swap deposit address is recorded on Etherscan. However, the subsequent XMR payout utilizes Monero's privacy protocols, concealing your destination subaddress and transaction value on-chain. Generating a fresh subaddress prevents third-party linkage across transactions.

Is a DAI to XMR swap taxable?

Tax jurisdictions frequently treat crypto-to-crypto exchanges (including stablecoins) as taxable disposal events. Log your Exchange ID alongside historical DAI and XMR market values on the date of transfer for reporting purposes.

Other Coins You Can Swap to XMR

Looking to reverse your swap? Going the other way? Swap XMR to DAI (ERC20)
Direct swap routes into Monero (XMR) are available for the following assets:

- BTC to XMR Bitcoin
- ETH to XMR Ethereum
- USDT (TRC20) to XMR Tether on Tron
- USDT (ERC20) to XMR Tether on Ethereum
- USDC (ERC20) to XMR USD Coin on Ethereum

- SOL to XMR Solana
- LTC to XMR Litecoin
- BNB to XMR BNB
- TRX to XMR TRON
- DOGE to XMR Dogecoin
- XRP to XMR XRP
- TON to XMR Gram (ex Ton/TonCoin)

All 771 supported coins

Contact & Operational Information

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