

Rabat, December 5, 2025

Release

New Facilities for Foreign Currency Exchange Transactions Using International Bank Cards

The Office des Changes issued, on December 5, 2025, Circular No. 3/2025 introducing new facilities granted to licensed currency exchange operators for conducting foreign currency exchange transactions using international bank cards.

This circular constitutes a significant step in strengthening the operational framework of currency exchange and supports the transition toward more secure and technologically advanced payment solutions.

Under these new provisions, currency exchange operators accredited by the Office des Changes are now authorized to use Electronic Payment Terminals (EPTs) to carry out foreign currency purchase transactions using international bank cards, in exchange for dirhams.

These new facilities reflect the commitment of the Office des Changes to supporting the modernization of services within the national financial ecosystem and to encouraging the adoption of innovative payment methods aligned with international standards.

They also reaffirm the Office des Changes' continuous focus on compliance, particularly regarding Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) requirements, as provided for by Recommendation 17 of the Financial Action Task Force (FATF). In this respect, the Office des Changes underlines the importance of relying on third parties applying equivalent due-diligence measures, as well as ensuring full traceability of operations carried out for customers.

The implementation of these new facilities contributes to strengthening the national compliance framework while promoting a more integrated and transparent payment environment.