

Moving Funds Without a Sick Feeling

Crypto Guidance, a trade name of Crypto Boutique LLC | Free guide | Education only. Nothing here is investment, tax, or legal advice.

The feeling this guide is about

You paste an address, press send, and your stomach drops for the next ten minutes. That feeling is normal. Crypto transfers are usually final, there is no bank to call, and the screens are full of words that look alike. This guide gives you a routine so the feeling gets smaller each time.

The routine has four habits: send a test first, read the network name out loud, know whether you are using an exchange withdrawal or an on-chain send, and have a checklist ready for when something looks stuck.

Habit 1: The test send

Before any transfer you would be upset to lose, send a small amount first.

- ☐ Send a small amount, enough to cover fees with a little left over.
- ☐ Wait until the receiving side actually shows it. Not "pending." Arrived.
- ☐ Only then send the rest, to the exact same address on the exact same network.

Yes, you pay the fee twice. Think of the second fee as insurance. For very large amounts, some people do a test, then send in two or three pieces.

Habit 2: Read the network name out loud

The same coin or token can exist on more than one network. USDC, for example, exists on several networks at once. If you send on one network to an address that is only watching another, the funds may be hard or impossible to recover.

Before you press send, say these out loud, even if you feel silly:

- "I am sending [asset name]."
- "On the [network name] network."
- "To an address that starts with [first 4 characters] and ends with [last 4 characters]."
- "The receiving side says it accepts [asset name] on [network name]."

If the two network names you just said do not match, stop.

Saying it out loud slows your eyes down. That is the whole trick.

Habit 3: Copy, paste, and check the ends

- Always copy and paste addresses. Never type them by hand.
- After pasting, compare the first several and last several characters against the source.

- Better yet, check a few characters from the middle too. Some scams create lookalike addresses that match only the start and end (see the Drainers guide on address poisoning).
- Never copy an address from your transaction history. Copy it from the receiving wallet or exchange's deposit screen, fresh, every time.
- If a QR code is available on a device you control, scanning it is often safer than copying.

Habit 4: Exchange withdrawal vs on-chain send

These feel similar but behave differently.

Exchange withdrawal: you ask an exchange to send coins out of your account. The exchange picks how to bundle and broadcast it. You may wait for internal review, see a withdrawal fee set by the exchange, and the exchange may hold a withdrawal for security checks. Your history inside the exchange shows "processing" until they broadcast it.

On-chain send from your own wallet: you sign and broadcast the transaction yourself. You choose or accept a network fee. Once broadcast, it is visible on a public block explorer, and only the network decides when it confirms.

Why it matters: if an exchange withdrawal looks stuck, the first question is whether the exchange has broadcast it at all. If an on-chain send looks stuck, the first question is what the block explorer says.

Some extras to watch:

- Many exchanges require a memo, tag, or destination tag for certain assets. If the deposit screen shows one, you must include it. Missing memos are one of the most common reasons deposits do not show up.
- New withdrawal addresses on exchanges sometimes trigger a waiting period. That is a safety feature, not a problem.

The stuck transfer checklist

Breathe first. Most "stuck" transfers are just slow.

- ☐ Find the transaction ID (also called transaction hash or TXID). Your wallet or the exchange withdrawal history shows it once broadcast.
- ☐ No transaction ID from an exchange yet? It has not left the exchange. Check the withdrawal status and email, then contact the exchange through its official website or app only.
- ☐ Have a transaction ID? Paste it into the official block explorer for that network. Make sure it is the explorer for the right network.
- ☐ Status pending: the network is busy or the fee was low. Many networks let you wait it out. Some wallets offer "speed up." Do not send again on top of it in a panic.
- ☐ Status confirmed, but the receiver does not show it: confirm the receiving address on the explorer matches the one you meant. If you were sending to an exchange, check whether a memo or tag was required and whether the network matched. Contact the receiving

exchange through its official support page.

- ☐ Status failed: funds usually did not move, though the fee may have been used. Check your balance.
- ☐ Sent on the wrong network: do not panic send more. Some exchanges can recover wrong network deposits for a fee. Ask them through official support only.

What real support looks like

Real support will never ask for your seed phrase, your private key, or remote access to your computer. They will not DM you first on social media. They will not ask you to "validate" or "sync" your wallet on a website. If someone offers to rescue a stuck transfer for a fee and asks for your words, that is the scam, not the rescue.

One page routine

- ☐ Copy fresh address from receiver's deposit screen
- ☐ Note memo or tag if shown
- ☐ Say asset, network, first 4 and last 4 out loud
- ☐ Send small test
- ☐ Wait for arrival
- ☐ Send the rest to the same address and network
- ☐ Save the transaction ID

Questions about this guide: john@cryptoguidance.org. We will never ask for your seed phrase.