ACADEMY GLOSSARY OF TERMS

Take your time with this, come back anytime and read at your own pace. The first few terms might feel new, but that is normal. Keep going, and soon you will notice the connections forming: the terms start to click, the concepts become familiar, and what once seemed complicated starts to make sense.

You are not just learning definitions, you are building real confidence. With a calm, steady approach, you will be able to use this glossary as a trusted reference and quickly get comfortable with the bigger picture.

Table of Contents

Academy and Financial System Concepts....2
Asset Issuers and Verification....3
Banking Payments and Compliance....5
Blockchain Networks and Technology....6
Digital Assets and Token Supply....8
Market Data and Price Charts....11
Portfolio and Investment Risk....12
Security and Fraud Prevention....14
Trading and Order Types....15
Transfers and Transaction Records....17
Wallets and Account Management....19



Academy and Financial System Concepts

GESARA / NESARA — A comforting, resource-backed financial framework designed to lift the heavy burden of artificial debt off humanity and create a fair, transparent baseline of global abundance.

Honest Money with Honest Records — A system where every dollar is tied to something real and accounted for in a transparent logbook, preventing banks from creating unbacked money out of thin air.

MAGA — An acronym for "Make America Great Again," serving as a central political and cultural slogan focused on economic independence, sovereignty, and traditional community values.

MAGA Academy — An educational platform providing structured guides, video tutorials, and community resources to help individuals navigate financial literacy, digital assets, and stewardship.

MAGA Tokens — Community-backed digital assets hosted on the Stellar Network. They serve as the functional core of our network—fueling member engagement, driving reward distributions, and supporting the collective forward-thinking ecosystem initiatives.

Quantum Financial System (QFS) — A behind-the-scenes upgrade to the digital wiring and tracks that global banks and countries use to move money faster and safer.

The Ecosystem — The complete financial environment made up of the digital tracks, the token cargo containers, and the real resource-backed wealth riding on them.

The Financial Reset — An anticipated global transition where wealth structures shift away from unbacked paper debt and move toward real, resource-backed value.

The Golden Age — A term describing a envisioned future era of widespread prosperity, financial sovereignty, and technological advancement enabled by decentralized systems and sound asset structures.

Tiers — Different participation levels, each carrying unique benefits and requirements.

Upgrades — Options to raise your account tier while a promotional offer is active.



Asset Issuers and Verification

Asset Clawback — A Stellar feature that can allow an issuer to reclaim a specified amount of an eligible asset from a holder's account.

Asset Code — The short name used to identify a digital asset, such as XLM or USDC.

Asset Description — Information supplied by the issuer explaining what a token represents and how it is intended to be used.

Asset Domain / Home Domain — The website domain associated with an asset issuer. It can help users check the source of an asset.

Asset Freeze — A control that allows an issuer to restrict the use or transfer of an asset in a holder's account, where the relevant permissions are enabled.

Asset Freeze / Clawback Difference — Freezing or revoking authorisation can restrict an account's ability to use an asset. Clawback is a separate feature that can allow an issuer to reclaim eligible tokens. One feature does not automatically mean the other is enabled.

Asset Holders — The number of accounts reported as holding a particular digital asset.

Asset Issuer / Issuer — The account or organisation responsible for creating and issuing a particular token.

Asset Listing — The appearance of an asset in LOBSTR's asset information or search facilities. Being listed does not mean it has been independently verified or approved as an investment.

Asset Lookup — Searching for a digital asset using its asset code and issuer address.

Asset Verification — Checking an asset's issuer, official website, asset code and other available information to help confirm that it is the intended token.

Authorization Immutable — A setting indicating that certain asset authorisation settings cannot later be changed. The exact meaning depends on the Stellar asset flags being displayed.

Authorization Required — A setting that means a wallet must receive permission from the issuer before it can hold or transact with a particular asset.



Authorization Revocable — A setting that allows an issuer to withdraw previously granted permission from an asset holder's account.

Blockchain Verification — Checking the public blockchain record to confirm that an account, asset or transaction exists and that the information matches the network record.

Checking the Digital Label — A non-negotiable safety habit where you take an extra ten seconds to double-check official website domain names and unique alphanumeric codes to avoid copycat tokens.

Clawback Risk — The possibility that an issuer may reclaim tokens from a holder's wallet if the asset has clawback functionality enabled.

Clawbacks Enabled — Indicates that the issuer has activated the Stellar clawback feature for the asset.

Domain — The official website address used to identify and verify the authentic source of an organization.

Frozen Asset — An asset whose use or transfer has been restricted by the issuer. The holder may still see the balance but may not be able to move or trade it.

Issuer — The account that created an asset and stands behind it. Two assets can share a code while having entirely different issuers, so the issuer is the part that actually identifies what you hold.he Stellar accou

Issuer Address — The Stellar account address responsible for creating a particular token.

Issuer Control — The level of authority an issuer retains over a token after it has been distributed to other wallets.

Issuer Permissions — Controls available to an asset issuer, such as requiring approval to hold an asset, revoking authorisation or enabling clawbacks where supported.

Revocable Asset — An asset for which the issuer can revoke an account's authorisation to hold or transact with it, where the relevant Stellar permission is enabled.

Token Issuer — The account that creates and distributes a particular token.



Trustline — A permission recorded on the Stellar network that allows your account to hold a particular issued asset.

Trustline Authorisation — The permission granted to a wallet to hold and use a particular issued asset on the Stellar network.

Banking Payments and Compliance

AML (Anti-Money Laundering) — Compliance designed to prevent criminals from disguising illegally obtained funds as legitimate income.

Anchor — A service or organisation that connects digital assets on the Stellar network with money or assets outside the network.

Basel Accords — International standards developed by the Basel Committee on Banking Supervision (BCBS). They set minimum requirements for bank capital and establish standards for managing risk. National and regional regulators implement them through their own rules.

Basel IV — An informal name for the final Basel III reforms. One reform, the output floor, limits how much banks can reduce their risk-weighted assets by using internal models. At full phase-in, model-based calculations cannot fall below 72.5% of the amount calculated under standard approaches. This affects required capital, and implementation timing varies by jurisdiction.

Fiat Currency — Traditional government-issued money, such as Australian dollars, US dollars or euros.

ISO 20022 - The Standard Messaging Protocol —ISO strictly stands for the International Organization for Standardization

*Note: Derived from the Greek word "isos," meaning equal, ensuring the acronym remains identical in all languages.

ISO 20022 is the global standard for financial institution messaging. It replaces older, text-based legacy formats (like SWIFT MT).

What it does: Allows financial institutions to transmit high-density metadata alongside payment instructions—such as invoice details, tax identifiers, and compliance tracking.

Why it matters: Enables instant cross-border settlement, automated compliance checks, and interoperability between legacy banking networks and modern distributed ledgers.



KYC (Know Your Customer) — A standard verification process used by financial services to confirm the identity of their users.

Payment provider — A third-party service that bridges traditional fiat currencies and digital platforms, allowing users to buy and sell assets securely.

Settlement — The moment value actually moves between accounts. On a public ledger settlement and record-keeping happen in the same event, which is why confirmation takes seconds rather than days.

SWIFT — The decades-old traditional legacy banking system that forces families to wait three to five business days for international money transfers to clear.

Blockchain Networks and Technology

Blockchain — A shared digital record of transactions maintained across a network of computers.

Consensus — The process through which network participants agree on the transactions recorded on the blockchain.

DApp (Decentralised Application) — An application that uses blockchain technology to provide services without relying entirely on one central organisation.

Decentralized — A system where the shared logbook of records is checked openly across a worldwide network of computers rather than being locked away in a single bank's private back room.

Fchain.io — Fchain XRP issued on Stellar, is a one to one representation of XRP. It can be used to trade and swap stellar tokens.

Horizon API — A service that allows applications such as LOBSTR to communicate with the Stellar network.

Jed McCaleb — A tech innovator and co-creator of Ripple who gracefully parted ways with the company in 2013 to launch Stellar with a vision focused on serving humanity.

Joyce Kim — A brilliant co-creator of Stellar who used her deep background in social impact and law to ensure the network was designed with a true humanitarian heart.

Ledger — The digital record of accounts, balances and transactions on a blockchain network.



Ledger Number — A reference number identifying a particular ledger record or sequence of records on the Stellar network.

Network Explorer — A website that lets you inspect publicly available blockchain information. A Stellar explorer can show accounts, transactions, assets, balances and ledger activity.

Public Ledger — The shared record of transactions and account activity that can be inspected using a network explorer.

Ripple — The company associated with a range of payment and blockchain products. XRP is a digital asset associated with the XRP Ledger; it is not the same as XLM.

Smart Contracts — Digital agreements that run completely by themselves like a vending machine, automatically finishing the deal without a middleman or extra paperwork once both sides keep their promise.

Stellar — A blockchain network designed to support digital asset transfers and payments.

Stellar Expert — An independent Stellar network explorer that lets users investigate public Stellar account and transaction information.

Stellar Network Explorer — Known as Stellar Expert is a web-based tool that lets anyone browse the public Stellar blockchain to view individual transactions, including their hashes, source accounts, operations, timestamps, and status. StellarExpert or steexp.com (http://steexp.com/) make it easy to search by transaction ID, account, or ledger and inspect the full details of payments, trades, and other activity on the network.

Stellar Protocols (CAPs & Protocol Upgrades) — The Stellar Consensus Protocol (SCP) and its updates govern how nodes validate transactions, execute smart contracts, and manage assets on the Stellar network. Core Function: Think of Stellar as a global digital highway for money. It lets you create or transfer any type of currency anywhere in the world almost instantly and for pennies, while relying on a network of trusted independent computers to safely confirm each transaction.

Validator — A computer or organisation that participates in the process of agreeing on and confirming network transactions.

XRPL — XRP Ledger (XRPL)

Digital Assets and Token Supply

Airdrop — A distribution of digital tokens to eligible wallet holders, sometimes at no cost. Check whether an offer is genuine before participating.

Anchored Asset — A token intended to represent an outside asset, such as a traditional currency, on the Stellar network.

Asset — Something of value represented digitally on a blockchain, such as a cryptocurrency or token.

Asset Backing — The assets or reserves held to support a token's value or redemption. What holders can claim depends on the issuer's terms and applicable rules.

Asset Type — The category or classification assigned to an asset, such as a fiat-linked token or another digital asset.

Available Supply — The amount of tokens reported as available for circulation or distribution. Check the project's documentation to understand how this figure is calculated.

Burned Tokens — Tokens that have been permanently removed from circulation through a process that makes them unspendable.

Circulating Supply — The estimated number of tokens currently available in the market and held by users or investors.

Cryptocurrency — Digital money using blockchain, like XLM and assets on Stellar. Includes stablecoins like USDC, or XRP on the XRP Ledger. A form of digital currency that uses cryptography and blockchain technology.

Deflationary Token — A token designed with mechanisms that may reduce its circulating supply over time, such as token burning.

Depeg — A move away from a token's target price, such as when a stablecoin designed to track one U.S. dollar trades below or above that price.

Digital Asset — An item of value that exists electronically and can be recorded or transferred using blockchain technology.



Digital Cash — Steady digital tokens, like USDC, that can be used directly from a smartphone wallet to pay for daily life, handle budgets, or safely send support across borders instantly.

Free Airdrops — Promotional token distributions given at no cost to eligible participants.

Initial Coin Offerings (ICOs) — The early launch stage where meaningful new projects offer tokens to the public, giving everyday people the chance to fund real-world solutions from the ground floor.The early launch stage where meaningful new projects offer tokens to the public, giving everyday people the chance to fund real-world solutions from the ground floor. A fundraising method where a project offers digital tokens to raise money.

Locked Supply — Tokens restricted from general circulation for a period or under certain conditions, such as vesting or project allocations.

Maximum Supply — The maximum number of tokens that can ever be created, if the project has established a fixed limit.

Native Utility Token — A baseline network token, such as XLM on the Stellar network, that functions as the necessary fuel to power transfers and move cargo boxes across the tracks.

Native XRP —Native XRP runs on its own independent network, the XRP Ledger (XRPL).

Non-Anchored Asset — A token created on the Stellar network that does not represent an outside asset or currency.

Non Native XRP — Some non-native XRP may be backed 1:1 by native XRP, while others, such as reward tokens issued through an initial coin offering, their value will be determined by the issuer.

Redemption — Exchanging a token with its issuer or an authorized service for the cash or other assets specified in the issuer’s terms.

Stablecoin — A digital token designed to maintain a relatively stable value, often linked to a traditional currency such as the US dollar.

Staking — The process of locking up digital assets in a blockchain network to support its operations and security in exchange for earning passive crypto rewards.Crypto staking involves compound interest if you regularly reinvest or restake your earned rewards back into the pool to grow your total principal. However, it is not inherently automatic; unless the protocol or platform features auto-compounding, you must manually claim and restake rewards for compounding to occur.



Supply — The number of tokens reported as issued or available under the displayed supply information. The exact definition can vary between data providers.

Supply Status — A label or indicator describing the reported status of a token's supply, such as locked or unlocked. Check the data provider's definition.

Tokenization — The process of taking real-world wealth—like gold, silver, or real estate—and splitting it into digital certificates inside automated cargo containers.

Tokenized Assets — Real-world items (gold, real estate) represented as digital tokens on blockchain for easier trading/ownership.

Token Release Schedule — A timetable showing when locked or reserved tokens are expected to become available.

Token/Tokens — A digital asset created and recorded on a blockchain. Safe, automated digital cargo boxes that sit right on top of the network tracks to carry value smoothly and securely without risk of being tampered with.

Token Vesting — A process in which tokens are released gradually over a set period rather than becoming available all at once.

Total Supply — The total number of tokens that have been created or issued, according to the available supply information.

Unlocked Supply — Tokens no longer subject to the particular lock-up restrictions being reported. This does not necessarily mean they are all circulating or available for sale.

USDC — A digital stablecoin designed to maintain a value linked to the US dollar. Check the correct issuer and network before receiving or sending it.

XLM (Stellar Lumens) — The native digital currency of the Stellar network. It is used for network fees and helps meet account reserve requirements.

XRP — A digital asset associated with the XRP Ledger. It is separate from Stellar's XLM currency.

XRP reward Tokens — These are issued by Initial Coin Offerings for reward purposes.



Market Data and Price Charts

1D — One day of price history.The ultimate private key to your money that must only be written down offline with a physical pen and paper to keep it completely safe from hackers.

1M — One month of price history.

1W — One week of price history.

1Y — One year of price history.

24H — Short for 24 hours. It refers to market activity or price movement over the previous 24-hour period.

24H Change — The percentage or amount that an asset's price has increased or decreased over the previous 24 hours.

24H High — The highest recorded trading price of an asset during the previous 24-hour period.

24H Low — The lowest recorded trading price of an asset during the previous 24-hour period.

24H Volume — The total value or quantity of an asset traded during the previous 24 hours, depending on how the data is displayed.

3M — Three months of price history.

Estimated Value — The approximate monetary value of your digital assets, calculated using the displayed market price and your holdings. It does not guarantee the amount you would receive if you sold.

Market Capitalisation (Market Cap) — An estimate of an asset's total market value, generally calculated by multiplying circulating supply by the current market price.

Market Depth — The quantity of an asset available to buy or sell at different prices in an order book.

Market Price — The current quoted value of a digital asset. Prices can change quickly.

Portfolio Value — The combined estimated value of all digital assets displayed in your wallet.



Price — The displayed current price of a particular digital asset.

Price Chart — A visual graph showing how an asset's price has changed over a selected period.

Price (USD) — The estimated current price of an asset expressed in US dollars.

Price Volatility — The degree to which an asset's price moves up and down over time. High volatility means the price can change significantly.

Portfolio and Investment Risk

A Balanced Basket — A baseline safety rule of keeping a healthy mix of assets—including infrastructure tokens, hard assets, and digital cash—instead of putting all your eggs in one basket.

Asset Allocation — Dividing your money across different types of investments (like technology, bonds, real estate, precious metals) to balance risk and reward. Key to building a diversified portfolio.

Asset Class — Broad categories of investments that behave similarly, such as, fixed income (bonds), real estate, commodities (gold/silver), or alternatives.

Bond — A loan you give to a company or government. They pay you interest over time and return the principal later.

Commodities — Physical goods like gold, silver, oil, or agricultural products.

Compound Interest/Growth — Earnings on your initial investment plus earnings on the earnings over time – the “snowball effect” for building wealth.

Concentration Risk — The risk of outsized losses when a large share of a portfolio depends on one investment, issuer, sector, or market.

Counterparty Risk — The risk that another party, such as an issuer, custodian, or exchange, fails to meet its obligations.

Diversification — Spreading investments across sectors, subsectors, asset classes, and geographies to reduce risk. “Don’t put all your eggs in one basket.”

Fractional Ownership — A feature of tokenization that allows high-value assets to be split into tiny, affordable fractions so everyday families can easily own and save a small piece of them.



Golden Age Portfolio — Theme in scripts referring to optimistic, diversified, impact-focused investing aligned with positive global/humanitarian shifts.

Hard Commodities / Real Money — Tangible assets like physical gold, silver, oil, and gas that are stored in secure, audited vaults to back digital tokens with real-world wealth.

Inflation — An increase in the number of tokens in circulation over time.

MAGA Portfolio — A values-driven personal collection of investments that align with patriotism, national independence, common law, and protecting the family unit.

Portfolio — Your overall collection of investments.

Quantum Tech Investments — Forward-looking allocations in quantum computing, consciousness tech, or related breakthroughs.

Rebalancing — Adjusting a portfolio to bring its investments back toward their target proportions.

REIT (Real Estate Investment Trust) — Company that owns income-producing real estate. Allows investors to own “pieces” without managing properties.

Risk Management — A fancy phrase for practicing simple safety habits to keep your hard-earned money completely secure.

Risk Tolerance — The degree of investment uncertainty or loss a person is willing and able to accept.

Sector — Broad group of similar companies (e.g., Information Technology, Financials, Healthcare, Consumer Discretionary, Consumer Staples, Industrials, Energy, Materials, Utilities, Real Estate, Communication Services, Government & Public Sector, Education).

Sub sector (also called Industry or Sub-Industry) — More specific categories within a broader sector. For example, under Technology: software, semiconductors, or cloud computing; under Energy: oil & gas exploration vs. renewable energy. GICS breaks sectors into industry groups, industries, and sub-industries for detailed analysis. Understanding subsectors helps with targeted investing and deeper diversification.

Time Horizon — The length of time an investor expects to hold an investment before needing the money.



Security and Fraud Prevention

12 Word Recovery Phrase — The ultimate private key to your money that must only be written down offline with a physical pen and paper to keep it completely safe from hackers.

Backup — A secure copy of the information needed to restore access to your wallet.

Biometric Security — Using a fingerprint or facial recognition to help protect access to your device or app.

Holding Your Own Key — Being the ultimate boss in charge of getting into your account via a private code so that no bank or company can ever lock you out or freeze your funds.

Impersonation Scam — A scam in which someone poses as a trusted person or organization, such as wallet support, to persuade you to send funds, share sensitive information, or approve a transaction.

Multisignature (Multisig) — A security arrangement that requires approval from more than one authorised signer before certain transactions can be completed.

Password — A secret combination used to sign in to an account or protect access. Use a strong, unique password.

Patience Over Panic — An emotional shield where you stay calm and step away from the screen when bad actors try to use fake emergencies or countdown timers to pressure you.

Phishing — An attempt to steal sensitive information or gain access to an account through a deceptive message, link, or website.

Private Key / Secret Key — Confidential cryptographic information that authorises access to a wallet and transactions. Never share it.

Quantum Recovery Network — A system/network concept that connects secure recovery methods and safe verification steps to help protect users during access or account recovery processes.



Recovery Phrase (Seed Phrase)— A readable representation of a wallet's private key. It is a master list of 12 to 24 words generated when you create your stellar account. It backs up all your secret keys and funds. Anyone who reads it gains permanent control of the account. It may be used to restore access to a wallet. Anyone who obtains it may be able to access the wallet, so keep it private and secure. Never disclosed to anyone.

Secret Key — Another name commonly used for the private key. It must never be shared.

Signer — A key or account authorised to approve transactions for a Stellar account.

The Physical Pen and Paper Rule — The mandatory rule of writing down your 12-word recovery phrase strictly offline with a physical pen on paper to shield it completely from cyber-hackers.

Two-Factor Authentication (2FA) — An extra security step requiring a second form of verification when signing in.

Vault / LOBSTR Vault — LOBSTR Vault is an additional security and transaction-signing application used with supported wallet arrangements.

Trading and Order Types

Active order — A trade which has not been filled.

Ask — The price at which a seller offers to sell an asset. The best ask is the lowest available sell price.

Bid — The price a buyer offers to pay for an asset. The best bid is the highest available buy price.

Bid–Ask Spread — The difference between the highest available bid and the lowest available ask.

Bot / Bots — Software that performs automated tasks. Cryptocurrency bots may monitor prices or carry out trading instructions. Automated programs designed to help you complete routine tasks efficiently.

Buy — Acquire an asset in exchange for another asset or a supported payment method.

Decentralised Exchange (DEX) — A digital marketplace that allows users to exchange assets through blockchain-based systems.



Exchange: An online platform or marketplace that enables users to buy, sell, trade, and convert various cryptocurrencies and digital assets.

Exchange — A service or platform where digital assets can be bought, sold or exchanged.

Exchange Rate — The value of one asset compared with another asset or currency.

Limit Order — A limit order lets you set your own specific price.

Liquidity — How easily an asset can be bought or sold without significantly affecting its market price.

Market Order — A market order executes immediately at whatever the current best price is on the open market, great if you want speed.

Offer — An instruction recorded on the Stellar network to exchange one digital asset for another.

Order — An instruction to buy or sell a digital asset.

Order Book — A list of available buy and sell offers for a particular trading pair.

Partial Fill — The execution of only part of an order. The rest may stay open or be canceled, depending on the order's instructions.

Pending — The temporary state of a transaction or order that has been initiated and submitted but is awaiting network confirmation or order matching.

Pending Order — A token that has been sent to your wallet for which you have not as yet added the trustline. Ensure you have at least 0.5 XLM available in your wallet for the trustline, to be able to claim the token. * Note – Never Claim Unofficial Tokens in Pending

Sell — Exchange an asset for another asset or supported payment method.

Slippage tolerance — The maximum percentage difference you allow between the quoted amount you'll receive and the actual amount that ends up in your wallet. If the final amount worsens by more than your set percentage (default is 1%) between the time you submit the swap and when it executes, the transaction automatically fails and nothing is swapped. You can manually adjust this percentage in the swap settings.

Smart Swap — A LOBSTR feature designed to help exchange supported digital assets using available trading routes.



StellarTerm — An open-source web application for accessing the Stellar Decentralized Exchange (SDEX). Users can view markets, place trade orders, and send or receive digital assets on the Stellar network.

Swap — The process of exchanging one digital asset for another.

Trade — The execution of a buy or sell order between two parties to exchange one digital asset or currency for another at an agreed rate.

Trading Pair — Two digital assets shown together for trading, such as XLM/USDC.

Transfers and Transaction Records

Cash In — Adding money or funds to your wallet through a supported service.

Cash Out — Converting or transferring digital assets out of your wallet through a supported service.

Deposit — Moving digital assets or funds into your wallet.

Deposit / Withdraw Availability — Indicates whether a displayed asset has supported deposit or withdrawal services through the relevant provider. Availability can vary by asset and service.

Destination Address — The wallet address belonging to the person or account receiving a payment.

Destination Tag — A number included with some XRP Ledger payments so a recipient, such as an exchange, can identify which customer or account to credit at a shared address.

Federation Address — A human-readable address, sometimes formatted like an email address, that can help identify a Stellar wallet recipient.

Federation Service — A service that converts a readable address into the corresponding Stellar account information.

Memo — An optional message or reference attached to a transaction. Some exchanges require a memo to identify incoming payments.



Memo ID — A reference number used by some services to identify which customer or account should receive a deposit.

Network Fee — A fee charged by the blockchain network to process a transaction.

Network Mismatch — A transfer error that occurs when the sending network differs from the network the recipient expects for that asset. Funds may be difficult or impossible to recover.

Path Payment — A Stellar payment that converts the asset sent into the asset the recipient receives, potentially through intermediate assets.

Payment — The transfer of a digital asset from one wallet to another.

Pending Payment — A payment that has been initiated but still needs to be claimed or completed.

Receive — An inbound transfer of digital assets coming into your wallet or account from an external sender.

Recipient — The person or wallet receiving a digital asset.

Send — The process of transferring a digital asset from your wallet to another wallet.

Test Transaction — A small initial transfer used to confirm that the recipient receives funds through the intended network and address, including any required memo or destination tag.

Transaction — An action recorded on the blockchain, such as sending or receiving a digital asset. Recorded events on a ledger or blockchain that document the movement, exchange, or modification of assets between addresses or accounts.

Transaction Confirmation — Evidence that a transaction has been recorded successfully on the blockchain.

Transaction Details — Information about a blockchain transaction, including sender, recipient, amount, asset and transaction status.

Transaction Fee — The cost associated with processing a transaction.

Transaction History — A record of previous payments, transfers and other wallet activity.

Transaction ID — A unique reference that identifies a transaction on the blockchain.



Transaction Lookup — Searching for a transaction using its transaction ID or hash.

Transaction Status — Information showing whether a transaction has been completed, is pending or has failed.

Withdrawal — Moving digital assets out of your wallet to another wallet or supported service.

Wallets and Account Management

Account Activity — A record of actions and transactions performed through your wallet.

Account Balance — The amount of each digital asset currently held in your wallet.

Account Lookup — Searching for a Stellar wallet using its public account address.

Account Settings — The section where you manage wallet preferences, security and account information.

Add Asset — The process of adding a supported digital token to your wallet so you can hold or manage it.

Administrator (Admin) — A community helper who will only assist you out in the open in public chat rooms and will never message you first in a private chat or ask for your recovery phrase.

Apps — Digital platforms that give you access to services, tools, or investment features.

Asset Balance — The quantity of a particular digital token held in your wallet.

Available Balance — The amount of an asset currently available to use, send or trade. It may be lower than the total balance if funds are reserved, committed to open orders or otherwise unavailable.

Available XLM — The amount of XLM remaining for use after applicable network reserves and other restrictions are considered.

Balance in Local Currency — The estimated value of your holdings converted into your selected local currency, where supported.

Balance in USD — The estimated value of your holdings expressed in US dollars.



Base Reserve — The small amount of XLM an account must keep on hand for its existence and for each trustline it holds. Refundable rather than a fee, but it sets a minimum account balance.

Centralized wallet — Sits on an exchange, the platform holds the keys for you. This carries counterparty risk; if that exchange goes bankrupt, gets hacked, or freezes withdrawals, you could lose access to your money without warning.

Cold wallet — A physical piece of hardware, often looking like a secure USB stick, dedicated to storing your keys completely offline.

Contacts — Saved wallet addresses or recipient details that make it easier to send payments.

Custodial Wallet — A wallet arrangement where a third party holds the private key on your behalf. Convenient, but your access depends on that party remaining solvent and reachable.

Decentralized wallets — Often called “self-custody” wallets, you receive a unique 12-word recovery phrase and a Secret Key that only you hold. This means you are in full control—no third party, company, or bank can freeze your funds, limit your transfers, or lock you out of your money. You are functioning as your own bank, which means you carry the full responsibility to protect that 12-word recovery phrase offline.

Digital Wallet — An application that allows you to access, manage, send and receive digital assets.

LOBSTR — A digital wallet application that allows users to manage supported assets on the Stellar network.

Minimum Balance — The minimum amount of XLM required for a Stellar account to remain active under network rules.

Network Reserve — The amount of XLM required to support a Stellar account and certain account entries.

Non-Custodial — A wallet arrangement where you alone hold the private key. No third party can freeze or lose your assets, and no third party can recover them for you.

Non-Custodial Wallet —A wallet arrangement where you alone hold the private key. No third party can freeze or lose your assets, and no third party can recover them for you.

Public Address — The wallet address that can be shared with others so they can send you digital assets.



Public Key — The public cryptographic identifier associated with your wallet.

QR Code — A square barcode that can be scanned to access information such as a wallet address or payment details.

Reserved Balance — The portion of your XLM balance set aside to meet Stellar network requirements. It remains part of your account but is not freely available to spend.

Scopuly — A non-custodial digital wallet for the Stellar network. It lets users send, receive, swap, and trade Stellar-based digital assets while keeping control of their own private keys.

Soft wallet — A digital application you download directly to your phone or your computer, making it highly convenient for quick transfers or checking balances on the go.

Stellar Account — An account on the Stellar network identified by a public address.

Subentry — An additional item recorded under a Stellar account, such as a trustline, offer or signer.

Total Balance — The full amount of a particular asset recorded in your wallet, including amounts that may not currently be available to spend.

Wallet — A digital tool that allows you to manage access to your digital assets.

Wallet Address — The public address used to identify where digital assets should be sent.

WalletConnect — A connection method that allows a wallet to interact with supported decentralised applications.

Watch-Only Wallet — A wallet view that uses public account information to show balances and transactions. It has no private key for signing transactions.

Web Wallet — The browser-based version of a digital wallet.