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MAXIM SEMENTSUL

CRYPTO EXCHANGE WITHOUT LOSSES

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Аннотация

A practical guide to exchanging crypto and money through exchange monitors — profitably and without losses. How to read the rate, reserve and rating, pick a reliable exchanger and avoid scammers, get the network right (TRC20/ERC20/BEP20/TON), and understand stablecoins and AML checks. A step-by-step checklist for a safe first exchange, a glossary and common beginner mistakes. No hype, no investment advice — just practice. 18+.

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Crypto Exchange Without Losses

A practical guide to exchanging crypto and money via exchange monitors

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RateScout project

Age rating: **18+**

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About this book

The world of crypto exchange only seems complicated at the entrance. In reality, most beginner losses are not a “market crash” but simple, repeating mistakes: choosing a bad rate, sending a coin on the wrong network, not checking the exchanger, believing an offer that is “too good”.

This book is about **not losing money for no reason.** No hype, no promises of riches, no trading strategies. Just practice: how exchange works, how to read a rate, how to pick a reliable service, where fees hide, and how to tell an honest exchanger from a trap.

The book was prepared by the author as part of **RateScout** — an exchange-rate monitoring service. It is based on daily observation of the market: what beginners most often lose on,

and what actually helps to avoid it. There is no advertising or links in the main part — knowledge first; practical resources and addresses are collected in the final section.

How to read: chapters go from simple to advanced. If you are a complete beginner, read in order. If you already know something, take the chapter you need — each is self-contained, and at the end there is a glossary and checklists.

Contents

- What crypto exchange is and why you need an exchange monitor

- How to read a rate: spread, reserve, rating and reviews

- Networks and fees: TRC20, ERC20, BEP20, TON — where it is cheaper and why

- Stablecoins (USDT, USDC): why they are used in exchange and what a depeg is

- How to pick a reliable exchanger and avoid scammers

- AML address check: what it is and when it really matters

- Common beginner mistakes and how to avoid them

- Step by step: your first safe exchange

- Glossary and checklists

- Useful resources

Chapter 1. What crypto exchange is and why you need an exchange monitor

An exchange is not a trading platform

The first thing to separate in your head is that an **exchange** (swap) and a **trading exchange** (a crypto exchange platform)

are different things, even though both let you “swap one thing for another”.

A **trading platform** is a marketplace where users trade with each other: they place buy and sell orders, and the platform matches them. To swap anything you need to register, pass verification, fund your account, and understand the order book, order types and maker/taker fees. This is convenient for active trading but excessive for the simple task of “swap rubles for USDT and withdraw”.

An **exchange office (exchanger)** solves one task: take one asset from you and give another at a stated rate. No order books, no orders — you see the rate, you give, you receive. It is closer to how a street currency exchange works, only online and with cryptocurrencies.

Exchangers have their own features: each has its own rate, its own **reserve** (how much it is ready to pay out), its own fees and its own reputation. And here is the beginner’s main question: **how do you pick a profitable and reliable one out of hundreds of exchangers?** That is what a monitor is for.

What an exchange monitor is

A **monitor** is an aggregator service that collects the rates of many exchange offices for the direction you need in one place and shows them as a list, usually sorted by how favourable they are.

Imagine you want to swap USDT for rubles to a card. Manually it would look like this: open dozens of exchanger sites,

find the right direction on each, compare the rate, check the reserve, read the reviews. An hour of work — and it is still easy to make a mistake.

A monitor does this for you in seconds: you choose the direction “USDT → rubles to a card” and see a table where the most favourable offers are on top, with each exchanger’s rate, reserve and rating. Then you go to the chosen office and make the exchange on its site.

The key point: **the monitor itself does not exchange money.** It does not take your cryptocurrency and does not hold funds. It shows information and directs you to an exchanger. This matters both for safety (the monitor has nothing to steal from you) and for understanding responsibility: the quality and honesty of the deal are on the side of the exchange office you chose, while the monitor only helps you find it.

Why you need this

Three reasons a monitor saves money and nerves:

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