

CRYPTO STARTER GUIDE

JAMAICA EDITION

How to buy, move, store, trade and cash out crypto — from zero.

THE BEGINNER CRYPTO FLOW



Availability depends on your country, bank, verification level and provider. Always test small.

WHO THIS IS FOR

If you are in Jamaica, keep seeing crypto online, and still do not know how to get money into crypto, move it safely or get it back out, start here.

Prepared by DTT • Direction. Target. Timing. • Updated September 24, 2026

Some links in this guide are referral or affiliate links. Official, non-referral links are identified where relevant.

START. The five-step beginner map

Use this as your reference before opening any app.

- 1 Choose an available on-ramp and complete identity verification.
- 2 Use an eligible bank card or another funding method to buy crypto.
- 3 Convert or buy a transferable asset such as USDT.
- 4 Send it to your wallet or trading platform using the correct network.
- 5 When needed, transfer to a supported off-ramp and withdraw to fiat.

AVAILABILITY CHANGES

Payment methods depend on the provider, your country, bank, currency, verification level and account history. A route that works for me may not appear for every new Jamaican user. Always check what your account shows before committing funds.

The main goal of this guide is not to make you an expert overnight. It is to help you understand the flow well enough to avoid the most common beginner mistakes and know your next step.

1. Getting money into crypto

The basic route is: eligible Jamaican card or other funding method → crypto service → USDT or another supported asset.

FEATURED JAMAICA-FRIENDLY USD / USDC ROUTE

Sendana — a clearer money-in and cash-out flow

Sendana provides a virtual USD account for ACH and wire receipts. When USD arrives, Sendana says it is automatically converted to USDC. From there, you can transfer USDC to a compatible wallet or exchange, or use listed withdrawal routes such as an eligible Visa/Mastercard-linked card transfer, MoneyGram cash pickup, a U.S. ACH bank transfer, or withdrawal to an external USDC wallet. This makes it especially useful to investigate for Jamaicans receiving USD or looking for another crypto cash-out route. I have not yet personally completed the Sendana-to-card withdrawal; my next withdrawal will be a small test. Start small and verify the network, fee, limits and destination shown in your account. [7][8]

[Visit the official Sendana website](#)

SENDANA: HOW THE FLOW WORKS

Virtual USD account -> automatic USDC conversion -> compatible wallet/exchange or a listed withdrawal route.

SENDANA FLOW FOR JAMAICA

A clearer route from incoming USD to USDC, crypto transfers, or local cash-out options.

MONEY IN -> USDC -> CRYPTO

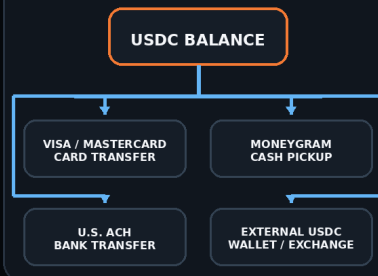


Sendana says incoming ACH or wire funds are converted to digital dollars (USDC).

From there, transfer to a compatible wallet/exchange or use one of the withdrawal routes.

Always confirm the asset, network, fee and destination shown in the app before sending.

WITHDRAW OR MOVE FUNDS



PERSONAL TEST STATUS: My next withdrawal will be a small Sendana-to-card test. This route has not yet been personally verified by me.

Sendana states that it is a fintech, not a bank; wallet balances are stablecoins and are not government-insured bank deposits.

Check the exact asset, network, fee, limits and destination shown in the Sendana app before each transaction.

PERSONAL ROUTE

CEX.IO — my main personal cash-out route

I mainly use CEX.IO to convert and withdraw. Its help centre documents Visa/Mastercard deposits and card withdrawals, while also stating that payment-method availability depends on location, currency and verification level. New users should check their own account instead of assuming the same options will appear. [1][2]

[Open CEX.IO using my referral link](#)

ALTERNATIVE

Kraken — an additional on-ramp to test

Kraken welcomes clients from many regions, but account features and card funding vary by verified residence and provider. Card or digital-wallet purchases can trigger a temporary withdrawal hold, so do not assume you can buy and immediately transfer out. [3][4]

[Visit Kraken](#)

ALTERNATIVE

RedotPay — available to investigate

RedotPay documents credit/debit-card crypto purchases. Jamaica is not listed in its current location-based access restrictions, but the bank can still decline a card payment and availability can change. Test the complete flow with a small amount first. [5][6]

[Visit RedotPay](#)

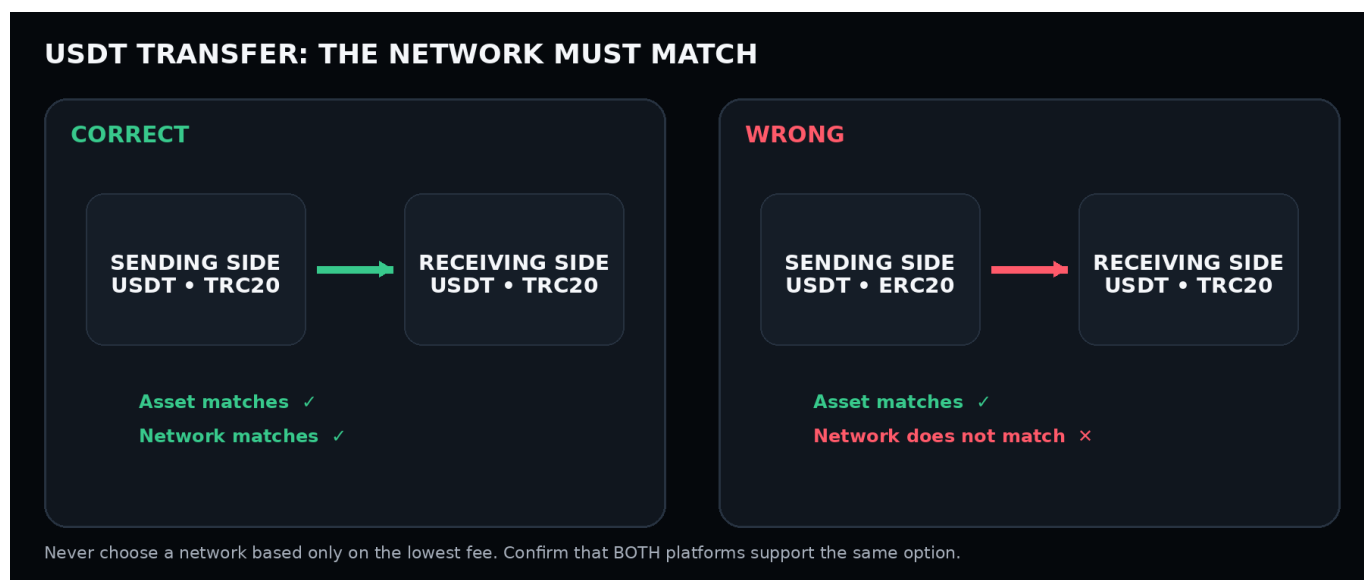
CARD TIP

An eligible Visa or Mastercard from a Jamaican bank may work where the provider and card issuer allow it. Your bank can still approve or decline the transaction. Start with a small amount and review the fee and exchange rate before confirming.

2. USDT and why beginners see it often

USDT is a stablecoin designed to track the U.S. dollar. It is commonly used as a trading quote currency and to transfer value between supported platforms.

USDT is still a crypto asset. It is not the same thing as U.S. dollars held in a Jamaican bank account, and different networks can carry the same USDT token.



3. How to move crypto safely

Slow down here. Most preventable transfer mistakes happen because the address, asset, network or memo/tag was not checked.

- 1 On the receiving platform or wallet, choose Deposit or Receive.
- 2 Select the exact asset you want to receive — for example, USDT.
- 3 Choose a network that BOTH the sender and receiver support.
- 4 Copy the deposit address. If the destination requires a memo or tag, copy that too.
- 5 On the sending side, choose Withdraw or Send and select the same asset and network.
- 6 Paste the address and verify the first and last characters, the fee and the amount.
- 7 For a new route, send a small test amount first. Send the remainder only after it arrives.

DO NOT CHOOSE A NETWORK JUST BECAUSE IT IS CHEAP

The lowest fee is useless if the receiving service does not support that network. Match the asset and network exactly on both sides.

4. Where should you keep crypto?

The right answer depends on what you are doing with it and who controls the keys.

WHERE SHOULD YOU KEEP CRYPTO?

EXCHANGE

Best for: active trading

Platform custody

Convenient, but keep only what your plan requires.

SOFTWARE WALLET

Best for: flexible self-custody

You control the recovery phrase

Examples: Trust Wallet and Coinbase Wallet.

Never share your seed phrase.

HARDWARE WALLET

Best for: longer-term holdings

Keys protected by a dedicated device

Example: Trezor. Buy only through a link you trust.

Never share your seed phrase.

SOFTWARE WALLET

Trust Wallet

A flexible self-custody software wallet. You are responsible for the recovery phrase and for choosing the correct network when receiving or sending.

[Visit Trust Wallet](#)

SOFTWARE WALLET

Coinbase Wallet

Another self-custody software-wallet option. Coinbase Wallet is separate from simply holding assets in a Coinbase exchange account.

[Visit Coinbase Wallet](#)

HARDWARE WALLET

Trezor

I use Trezor for longer-term holdings. For now, use the official Trezor website below. This is not a referral link. Never buy a used device and never share the recovery phrase.

[Visit the official Trezor website](#)

YOUR RECOVERY PHRASE IS THE MASTER KEY

Never send your seed/recovery phrase or private key to anyone. Do not enter it into a link from a DM, "support agent," giveaway or random website. Anyone with it may be able to control the wallet.

5. Getting money back out

The reverse flow is usually: wallet/trading platform → supported off-ramp → sell or convert → withdraw using a method shown in your account.

- 1 Choose an off-ramp that currently shows a withdrawal method available to your account.
- 2 On the off-ramp, open Deposit and select the exact asset and network.
- 3 Send a small test amount from your wallet or trading platform.
- 4 After it arrives, convert or sell the crypto into a supported fiat currency.
- 5 Review the fee, rate, limits and destination before withdrawing.
- 6 Save transaction records and confirmation emails.

CURRENT AND PROMISING CASH-OUT ROUTES

CEX.IO remains my current personal cash-out route. Sendana now has a clearer flow: incoming USD to its virtual account is converted to USDC, and listed withdrawal options include eligible Visa/Mastercard card transfer, MoneyGram cash pickup, U.S. ACH bank transfer and transfer to an external USDC wallet or compatible exchange. My next withdrawal will be a small Sendana-to-card test, so that particular route is not yet personally verified by me. [7][8]

6. What can you do after you have crypto?

Your next step depends on your objective.

- Hold or invest in selected assets.
- Move value between your own wallets or supported platforms.
- Use supported crypto payment services.
- Trade spot or derivatives/futures where you are eligible.
- Use self-custody for longer-term storage.

TRADING RISK

Crypto prices can move sharply. Futures and leverage magnify both gains and losses, and you can lose your trading balance. Learn the mechanics and risk management before increasing size.

7. Personal trading — Bitbase

For someone who wants to trade a personal crypto account, Bitbase is a partner platform I use and promote.

- 1 Create and verify your Bitbase account using my referral link.

- 2 Open Deposit and choose the asset you plan to send, such as USDT.
- 3 Choose a network that is supported by both Bitbase and the sending platform.
- 4 Copy the Bitbase deposit address and complete a small test transfer.
- 5 After the deposit arrives, move funds to the relevant trading or futures wallet if the platform requires it.
- 6 Before placing a trade, understand order type, leverage, liquidation, stop loss and take profit.

[CREATE A BITBASE ACCOUNT WITH FILNFT](#)

8. Prop-firm trading — Hyro Trader

A prop-firm account is not the same as depositing your own balance on an exchange.

You generally purchase an evaluation or account program, trade under the firm's current rules, and may receive access to a funded account and profit split if you meet its requirements. Rules can include profit targets, daily loss limits, maximum drawdown, consistency requirements and prohibited strategies.

- Read the current rules before paying for an account.
- Understand whether drawdown is static, trailing or balance/equity based.
- Know the payout requirements and prohibited strategies.
- Choose risk based on the account rules — not only the headline account size.

[OPEN HYRO TRADER — COUPON FILNFT](#)

9. Learn the actual trading process — DTT

Knowing how to buy USDT does not teach you when to enter, where to exit or how much to risk.

DIRECTION → TARGET → TIMING

The DTT ecosystem teaches a structured price-action process: determine the market direction, identify the likely target, then wait for timing and confirmation before executing. It also includes planning tools, a trading journal, risk-management support and community access.

THE NATURAL NEXT STEP

First learn how to get money into crypto, move it safely and cash out. Then, if trading is your goal, learn a repeatable process and risk framework before trying to scale.

[VISIT TRADEWITHDTT.COM](#)

10. Beginner security checklist

Complete these before you start moving meaningful amounts.

- ☐ Enable app-based two-factor authentication (2FA) on exchanges.
- ☐ Use a unique password for every important financial account.
- ☐ Bookmark official websites instead of trusting links in random DMs.
- ☐ Never share seed phrases, private keys, passwords or 2FA codes.

- ☐ Double-check the asset, network, address and memo/tag before sending.
- ☐ Use a small test transaction when learning a new route.
- ☐ Be suspicious of guaranteed returns, account managers requesting deposits and fake support accounts.
- ☐ Keep records of deposits, withdrawals, fees and trades.
- ☐ Buy hardware wallets only through links and sellers you trust; avoid used devices.

11. Your quick-start plan

A simple order of operations for a complete beginner.

- ☐ Choose one on-ramp and complete KYC.
- ☐ Enable 2FA before funding the account.
- ☐ Test a small purchase or deposit.
- ☐ Learn how USDT and networks work.
- ☐ Practice one small transfer to a wallet or trading platform.
- ☐ Practice one small transfer back to your chosen off-ramp.
- ☐ Choose your path: invest, personal trading or prop trading.
- ☐ If trading, learn a system and risk management before sizing up.

12. Quick links

Scan with your phone camera or tap the clickable link below each code.

Sendana USD / USDC + cash-out option  Visit official Sendana site	CEX.IO My current cash-out route  Open CEX.IO referral link
Bitbase Personal trading account  Open Bitbase with FILNFT	Hyro Trader Prop-firm trading  Open Hyro with coupon FILNFT
Trezor Official hardware-wallet site  Visit official Trezor site	DTT Trading education, tools and community  Visit TradeWithDTT.com
SCAN TO OPEN THE LIVE GUIDE Use the web version for the most current links and future updates. tradewithdttdtt.com/crypto-start-jamaica.html	

AFFILIATE DISCLOSURE

CEX.IO, Bitbase and Hyro Trader links are referral or affiliate links. I may receive a benefit if you register through them. Sendana and Trezor link directly to their official websites and are not referral links. Always review the service, fees, rules and eligibility for yourself.

13. Important Jamaica note and sources

Crypto is high risk, and service availability can change.

Bank of Jamaica states that cryptocurrencies are not legal tender in Jamaica, are not issued or guaranteed by the central bank, and carry risks including volatility, cyber-fraud/hacking and settlement risk. The public is urged to conduct due diligence. [9]

EDUCATIONAL PURPOSE ONLY

This guide explains processes and shares personal platform routes. It is not financial, investment, tax or legal advice and does not promise profits. Confirm current platform terms and consult a qualified professional where appropriate.

- [1] CEX.IO — card withdrawals and availability: [Official source](#)
- [2] CEX.IO — payment methods: [Official source](#)
- [3] Kraken — regional availability and funding limitations: [Official source](#)
- [4] Kraken — buying crypto and withdrawal holds: [Official source](#)
- [5] RedotPay — location-based access restrictions: [Official source](#)
- [6] RedotPay — buying crypto with a card: [Official source](#)
- [7] Sendana — virtual USD account, automatic USDC conversion and country availability: [Official source](#)
- [8] Sendana — card transfer, MoneyGram, U.S. ACH and USDC withdrawal fees: [Official source](#)
- [9] Bank of Jamaica — caution on cryptocurrencies: [Official source](#)