



Tangem Beginner's Guide



Presented by
Sentinel Enterprises LLC

Table of Contents

Section	Title	Page
1	What Is Tangem?	5
2	Why Use a Hardware Wallet?	7
3	What's in the Box	9
4	Setting Up the Tangem App	11
5	Initializing Your Tangem Wallet	13
6	Securing Your Wallet	15
7	Adding & Receiving Crypto	17
8	Sending Crypto	19
9	Buying Crypto In-App	21
10	Best Practices & Long-Term Security	23
11	FAQ	25

This guide provides step-by-step instructions for setting up and using your Tangem hardware wallet securely. Follow each section in order for best results.

Quick Start Summary

Follow these five simple steps to go from unboxing to securely holding cryptocurrency. Each step is explained in detail in the following sections.

Carefully open your Tangem package and verify the that all cards are present and undamaged.

Install the official Tangem app from the App Store or Google Play Store. Make sure the developer is Tangem AG before downloading.

Open the app and tap your card against the back of your phone. A connection will be established automatically.

Set a strong access code (PIN) when prompted. This protects your account if your phone is lost or stolen.

Use the app to add your preferred cryptocurrencies, then transfer your crypto assets.

Important Reminders Before You Begin

- Never share your PIN or seed phrase with anyone — including anyone claiming to be from Tangem support
- Only download the Tangem app from official app stores — never from links sent via email or messaging
- Test your backup cards immediately after setup to confirm they work properly
- Keep your backup cards in physically separate locations from your primary card
- Write down your seed phrase on paper only — never take a photo or screenshot

📌 Pro Tip: Complete the entire setup process in one sitting if possible. This reduces the risk of misplacing cards or forgetting important steps.

Section 1: What Is Tangem?

Tangem is a Swiss-based company that produces hardware wallets in the form of smart cards and ring-shaped devices. Unlike traditional hardware wallets that connect to computers via USB, Tangem wallets use Near Field Communication (NFC) to interact with your smartphone — making them one of the most portable and user-friendly cold storage solutions available.

The Tangem Wallet is essentially a card-shaped hardware wallet about the size of a standard credit card. It contains a secure chip (EAL6+ certified) that generates and stores your private keys entirely offline. The private keys never leave the card, meaning they are never exposed to the internet, your computer, or even your phone's storage.

Each Tangem card is a self-contained cryptographic device. When you tap the card against your phone, the Tangem app communicates wirelessly through NFC to sign transactions and manage your assets — all while your private keys remain securely isolated within the card's chip.

Tangem supports thousands of cryptocurrencies including Bitcoin (BTC), Ethereum (ETH), XRP, and most ERC-20, BEP-20, and other major tokens. The wallet integrates with popular services and DeFi protocols, giving you full access to the crypto ecosystem while maintaining the security of cold storage.

One of Tangem's standout features is its backup system. You can link up to three Tangem cards together, creating an instant backup solution. If you lose one card, you still have access to your funds through the backup cards — with no seed phrase required for the initial setup.

Key Features

- **NFC-Powered:** No cables, no Bluetooth — just tap your card to your phone
- **EAL6+ Certified Chip:** Bank-grade security for your private keys
- **Fully Offline:** Private keys never leave the secure element
- **Credit Card Size:** Fits in your wallet like any other card
- **Multi-Currency:** Supports 1000+ cryptocurrencies and tokens
- **Instant Backup:** Link up to 3 cards for redundancy without seed phrases

□ Pro Tip: Tangem's approach eliminates many common failure points of traditional wallets — there's no USB cable to break, no battery to charge, and no complex setup process.

Section 2: Why Use a Hardware Wallet?

A hardware wallet is a physical device designed specifically to store your cryptocurrency private keys in a secure, offline environment. Unlike software wallets that run on internet-connected devices, hardware wallets keep your keys isolated — protecting them from hackers, malware, and online threats.

When you keep cryptocurrency on an exchange or in a software wallet on your phone or computer, your private keys are stored on an internet-connected device. This creates an attack surface that hackers can exploit through phishing, malware, keyloggers, or exchange breaches. Hardware wallets eliminate this risk by ensuring your keys never touch an online device.

The fundamental principle behind hardware wallet security is simple: your private keys are generated and stored on a dedicated secure chip within the device. When you need to sign a transaction, the wallet does so internally and only broadcasts the signed transaction — never exposing the private key itself.

Hardware wallets also protect you from exchange failures. The cryptocurrency industry has seen numerous exchange collapses — from Mt. Gox to FTX — where users lost access to funds held on the platform. With a hardware wallet, you hold your own keys, meaning you have true ownership of your assets regardless of what happens to any exchange or service provider.

Tangem takes hardware wallet security a step further with its card-based design. There's no screen or buttons to malfunction, no firmware updates that could introduce vulnerabilities, and no USB connection that could be compromised. The simplicity of the design is itself a security feature.

Comparison: Storage Methods

Feature	Exchange	Software Wallet	Tangem Hardware
Private Key Control	Exchange holds keys	You hold keys	You hold keys
Internet Exposure	Always online	Device-dependent	Fully offline
Hack Risk	High (centralized target)	Medium	Minimal

Physical Theft Protection	None	None	Card + PIN required
Portability	App-dependent	Phone required	Card fits in wallet
Backup Method	Account recovery	Seed phrase	Backup cards

□ Pro Tip: The most important rule in crypto: 'Not your keys, not your coins.' A hardware wallet ensures you are the only person with access to your private keys.

Section 3: What's in the Box

When you purchase a Tangem Wallet set, you receive everything you need to start securing your cryptocurrency. The packaging is designed to be tamper-evident, ensuring that your cards haven't been compromised before they reach you.

The standard Tangem Wallet package includes the cards themselves, each sealed in protective packaging. You'll also find a getting-started card with basic instructions and a QR code to download the official Tangem app. The packaging also includes information about your warranty and support resources.

It's important to inspect your package carefully upon arrival. Check that the security seals are intact and that there's no evidence of tampering. The cards should be in pristine condition with no scratches or damage to the NFC antenna area. If anything looks suspicious, contact Tangem support immediately — do not use potentially compromised cards.

Some Tangem packages come with multiple cards (typically 2 or 3) that can be linked together as backups. If you receive multiple cards, treat each one with the same level of security. Each card has the potential to access your funds once they're linked to the same wallet.

Package Contents

Item	Description	Notes
Tangem Card(s)	The hardware wallet itself	EAL6+ secure chip inside
Protective Sleeve	Card protection	Keep card in sleeve when not in use
Quick Start Card	Setup instructions	Has QR code for app download
Security Seal	Tamper evidence	Check intact on arrival
Warranty Info	Product warranty details	Register for full support

📌 Pro Tip: Keep your original packaging and warranty information in a safe place. You'll need these if you ever require support or warranty service from Tangem.

Section 4: Setting Up the Tangem App

The Tangem app is your gateway to managing cryptocurrency with your Tangem card. Available for both iOS and Android, the app provides an intuitive interface for viewing balances, sending and receiving funds, and accessing additional crypto services.

To get started, download the official Tangem app from the App Store (iOS) or Google Play Store (Android). Be extremely careful to download only the official app — verify the developer is listed as 'Tangem AG' and check that the app has a large number of downloads and positive reviews. Scammers occasionally create fake wallet apps to steal funds.

Once installed, open the app and follow the onboarding screens. The app will explain the basics of how Tangem works and ask you to accept the terms of service. You don't need to create an account or provide any personal information — Tangem is designed to be completely non-custodial and privacy-focused.

After the initial setup, the app will prompt you to scan your Tangem card. Hold the card against the back of your phone (near the camera area on most devices) where the NFC antenna is located. The app should detect the card immediately and show a confirmation message.

If your phone has trouble reading the card, try removing any thick phone case, ensure NFC is enabled in your phone settings, and move the card slowly around the back of your phone to find the sweet spot where the NFC antennas align. Some phone models have NFC antennas in different locations.

Setup Steps

1. Open App Store or Google Play Store
2. Search for 'Tangem — Crypto Wallet'
3. Verify developer: Tangem AG
4. Download and install the app
5. Open the app and complete onboarding
6. When prompted, tap your card to the phone

7. Follow any additional security prompts

□ Pro Tip: Enable app updates automatically to ensure you always have the latest security patches and features.

Section 5: Initializing Your Tangem Wallet

When you first tap your Tangem card to the app, you'll begin the wallet initialization process. This is where your private keys are generated inside the card's secure chip. This generation happens entirely within the card — the keys are never transmitted to your phone or anywhere else.

The initialization process will ask you to create an access code (PIN). This is a critical security feature — even if someone steals your physical card, they cannot access your funds without knowing this PIN. Choose a code that isn't easily guessable (avoid birthdays, sequential numbers, or repeated digits).

During setup, you'll have the option to create a seed phrase (backup phrase) or rely solely on the backup card system. While Tangem's card-to-card backup is innovative, many users choose to also write down a seed phrase as an additional layer of protection. This gives you three total backup methods: the primary card, backup card(s), and the seed phrase.

If you choose to generate a seed phrase, the app will display 12 or 24 words. Write these down in the exact order shown on a physical piece of paper (never screenshot or photograph them). Store this paper in a secure, fireproof location separate from where you keep your Tangem cards. Anyone with access to these words can access your funds.

The final step is optional but highly recommended: adding a backup card. If your package came with multiple cards, you can link them together during initialization. Simply tap each additional card when prompted. Each linked card becomes a complete clone of your wallet — any card can access the same funds independently.

Security Note: Your access code (PIN) is stored only on the card itself, not in the app. If you forget your PIN, you'll need to use your seed phrase or backup card to recover access. There is no 'forgot password' option — Tangem has no ability to reset your PIN.

Pro Tip: Consider using a PIN that's at least 6 digits long. While 4 digits is the minimum, longer codes provide significantly more protection against brute-force attempts if someone obtains your physical card.

Section 6: Securing Your Wallet

Security is the primary reason for using a hardware wallet, and Tangem provides multiple layers of protection. Understanding these security features helps you use your wallet safely and avoid common mistakes that could compromise your funds.

The first layer of security is the card's physical secure element. This EAL6+ certified chip is the same grade used in passports and payment cards. It's designed to resist physical tampering, side-channel attacks, and sophisticated extraction attempts. The private keys are generated inside this chip and mathematically cannot be exported.

Your access code (PIN) is the second layer. Every time you tap your card to perform an action, you must enter this code. After multiple incorrect attempts (typically 10), the card will automatically wipe its keys and become unusable. This prevents brute-force attacks on your PIN.

The third layer is the absence of a seed phrase by default. While you can create one during setup, Tangem's default backup method uses additional cards. This eliminates the most common security failure in crypto: someone finding a written-down seed phrase. With card backups, there are no words to lose, photograph, or have stolen.

Beyond the technical protections, your behavior is the most important security factor. Never share your PIN, never photograph your seed phrase, and never enter your seed phrase into any website or app other than the official Tangem app during recovery. Be wary of phishing attempts — Tangem will never ask for your PIN or seed phrase via email, phone, or social media.

Security Best Practices

- ✓ Store backup cards in physically separate locations
- ✓ Never keep your PIN written down with your cards
- ✓ Don't photograph or screenshot your seed phrase
- ✓ Verify app authenticity before downloading updates
- ✓ Be cautious of anyone asking about your crypto holdings
- ✓ Consider a fireproof safe for your most critical backup

□ Pro Tip: Treat your Tangem card like a high-value credit card. Keep it in your wallet, don't bend it excessively, and protect it from extreme temperatures and liquids.

Section 7: Adding & Receiving Crypto

Receiving cryptocurrency with Tangem is straightforward. Each cryptocurrency you add to your wallet gets its own unique receiving address. To receive funds, you simply share this address with the sender or use it when withdrawing from an exchange.

To add a new cryptocurrency to your wallet, open the Tangem app and tap your card. The main screen shows your current token holdings. Tap the 'Manage Tokens' or '+' button to browse available cryptocurrencies. Tangem supports thousands of tokens across multiple blockchains including Bitcoin, Ethereum, BNB Chain, Polygon, and many others.

When you select a token to add, the app will generate the appropriate receiving address for that blockchain. For example, adding Ethereum creates an Ethereum address, while adding Bitcoin creates a Bitcoin address. Make sure you only send each cryptocurrency to its specific address — sending Bitcoin to an Ethereum address will result in permanent loss of funds.

To receive funds, tap on the cryptocurrency you want to receive and select 'Receive.' The app will display your address as both a QR code and a text string. The sender can scan the QR code or copy the address to send funds to you. Always double-check that the address shown matches the cryptocurrency you're expecting to receive.

After the sender initiates the transaction, you'll need to wait for blockchain confirmations before the funds appear in your wallet. Bitcoin typically requires 3-6 confirmations (about 30-60 minutes), while Ethereum and other networks may be faster. The app will show a pending status and update automatically when confirmations are received.

For users receiving frequent payments or running a business, consider using the address book feature in the Tangem app to save frequently used addresses. This reduces the risk of sending to incorrect addresses and speeds up repeat transactions. Always verify saved addresses periodically in case recipients change their addresses.

⚠ Warning: Always verify the first and last few characters of any address before sharing or using it. Consider sending a small test amount first when receiving from a new sender or exchange. Never share your private keys or PIN with anyone requesting payment — legitimate senders only need your public address.

□ Pro Tip: You can use the same Tangem address repeatedly for receiving funds. However, for privacy-focused cryptocurrencies like Monero, using a new address for each transaction provides additional anonymity. For Bitcoin, some users prefer generating new addresses for each receipt to improve privacy on the public blockchain.

Section 8: Sending Crypto

Sending cryptocurrency from your Tangem wallet is a simple but carefully designed process that ensures your funds go exactly where you intend. The combination of NFC verification and manual confirmation makes it extremely difficult to accidentally or maliciously send funds to the wrong address.

To send cryptocurrency, open the Tangem app and tap your card (entering your PIN when prompted). Select the cryptocurrency you want to send from your holdings list. Tap 'Send' and enter the recipient's address. You can paste an address copied from another app, scan a QR code, or select from previously used addresses.

After entering the recipient address, input the amount you want to send. The app will show you the equivalent value in your local currency and display the network fee that will be charged. Network fees vary based on blockchain congestion — during busy periods, fees may be higher. You can often choose between standard and priority transaction speeds with corresponding fee differences.

Before confirming the transaction, carefully review all details. Check that the recipient address matches exactly what the recipient provided — cryptocurrency transactions cannot be reversed. Verify the amount and ensure you're comfortable with the network fee. The app will show a summary screen with all transaction details.

To complete the transaction, tap your card to the phone one final time. This NFC tap is the cryptographic signing step — the card internally signs the transaction with your private key and returns only the signed transaction to the app. The private key never leaves the card. After signing, the app broadcasts the transaction to the blockchain network.

You can track your transaction status within the Tangem app. Most transactions confirm within minutes, though network congestion can cause delays. If a transaction seems stuck, you may be able to speed it up by increasing the fee (on supported networks) or simply wait for network conditions to improve. Never attempt to send the same payment twice unless you're certain the first attempt failed.

⚠ Warning: Cryptocurrency transactions are irreversible. There is no customer service to call, no chargebacks, and no way to recover funds sent to the wrong address. Always triple-check addresses before confirming. Be especially cautious when copying and pasting addresses — malware can sometimes alter clipboard contents to replace addresses with hacker-controlled ones.

📌 Pro Tip: When sending to a new recipient for the first time, consider sending a small test amount first. Once confirmed, you can send the remainder with confidence. For large transfers, this small extra step can prevent catastrophic losses from a typo or copied wrong address.

Section 9: Buying Crypto In-App

The Tangem app integrates with third-party services that allow you to purchase cryptocurrency directly with traditional payment methods. This feature eliminates the need to use a separate exchange to buy your first crypto — you can go from fiat currency to secure cold storage in minutes.

To buy cryptocurrency in the app, tap your card and select the 'Buy' option from the main screen. The app will show you available purchase providers that operate in your region. Different providers support different payment methods, cryptocurrencies, and fee structures, so you may want to compare options.

Common payment methods include credit/debit cards, bank transfers (ACH/SEPA), and in some regions, Apple Pay or Google Pay. Each method has different processing times and fees. Card purchases are typically instant but carry higher fees, while bank transfers have lower fees but may take 1-3 business days to process.

Select the cryptocurrency you want to buy and enter the amount (either in your fiat currency or the crypto amount). The provider will show you the total cost including all fees and the exchange rate being offered. Compare this rate to market prices — some providers charge a premium above market rate in addition to their stated fees.

After confirming the purchase details, you'll be redirected to the provider's interface to complete payment. Depending on the provider and amount, you may need to complete identity verification (KYC) with your first purchase. This typically involves submitting a photo ID and sometimes a selfie for compliance with financial regulations.

Once your purchase is complete, the cryptocurrency will be deposited directly into your Tangem wallet — typically within minutes for card purchases or 1-3 business days for bank transfers. You'll see the new balance reflected in your app immediately upon arrival. There's no need to manually transfer funds from an exchange; the crypto goes straight to your secure cold storage.

Note: Cryptocurrency purchases through third-party providers are subject to their terms, fees, and verification requirements. Tangem facilitates the integration but the actual purchase is handled by the provider. Keep records of all purchases for tax purposes. Prices shown may include a spread above market rate in addition to stated fees.

□ Pro Tip: For large purchases, consider using bank transfer instead of card payment. The lower fees can save significant money on transactions over \$1,000. Always compare the total cost (including all fees and spread) across multiple providers before committing to a purchase.

Section 10: Best Practices & Long-Term Security

Owning cryptocurrency comes with the responsibility of securing it for the long term. Unlike bank accounts with FDIC insurance and fraud protection, you are solely responsible for your crypto assets. Following established best practices helps ensure your funds remain safe for years to come.

The foundation of long-term security is proper backup management. If you created a seed phrase during wallet initialization, store it in multiple physically secure locations. Consider using a metal seed phrase backup (stamped into stainless steel) rather than paper, which can be destroyed by fire, water, or decay over time. Never store your seed phrase digitally — no photos, cloud storage, or password managers.

Regular testing of your backup is essential. Every few months, verify that your backup cards still work by tapping them to the app. If you have a seed phrase backup, consider performing a test recovery on a spare device (never on your primary phone if you can avoid it). The worst time to discover a backup problem is when you actually need it.

Keep your Tangem app updated. Security vulnerabilities are discovered and patched regularly. Enabling automatic updates ensures you receive security fixes promptly. However, always verify that updates come from the official App Store or Google Play Store — never install apps from links sent via email or messaging apps.

Consider your operational security (OPSEC) — the practice of keeping your crypto ownership private. The fewer people who know you hold significant cryptocurrency, the lower your risk of being targeted by thieves or social engineering attacks. Be cautious about discussing your holdings publicly, especially on social media or in crypto-focused forums.

Physical security of your cards is equally important. While the PIN protects against unauthorized use, you should still treat your Tangem cards like cash or credit cards. Don't leave them visible in your car, at your workspace, or in hotel rooms. When traveling, consider carrying only one card and leaving backups in a secure location. A fireproof safe at home provides excellent protection against both theft and environmental damage.

Finally, stay informed about the evolving crypto security landscape. Follow reputable security researchers, subscribe to Tangem's official communications, and periodically

review your security practices. The threat landscape changes constantly, and staying informed is one of the best defenses against emerging attack vectors.

Security Checklist

Task	Frequency	Priority
Verify backup cards work	Every 3 months	Critical
Update Tangem app	As released	High
Review stored seed phrase condition	Every 6 months	High
Check phone for malware/apps	Monthly	Medium
Verify no unauthorized transactions	Weekly	High
Update emergency access plan	Annually	Medium
Review and update PIN strength	Annually	Medium
Test seed phrase recovery	Every 12 months	High

📌 Pro Tip: Create an inheritance plan. If something happens to you, your family needs a way to access your cryptocurrency. Consider a safety deposit box with instructions or a trusted estate attorney who knows how to handle crypto assets. Document your holdings and backup locations without including sensitive access information.

Section 11: Frequently Asked Questions

Q: What happens if I lose my Tangem card?

If you have a backup card linked to the same wallet, simply use the backup card — your funds are accessible immediately. If you created a seed phrase during setup, you can also recover your wallet on a new Tangem card or compatible wallet using that phrase. Without either backup method, your funds are permanently inaccessible — Tangem cannot recover your keys.

Q: Can I use Tangem without a smartphone?

No — Tangem requires an NFC-enabled smartphone to function. The card itself has no screen or buttons. It relies on the phone for the user interface while keeping the private keys securely on the card.

Q: What if Tangem goes out of business?

Your funds are safe regardless of Tangem's corporate status. The private keys are on your card, not Tangem's servers. As long as you have your card (and backups), you maintain full access. The app is also designed to be open-source compatible, ensuring long-term accessibility.

Q: Is Tangem waterproof?

Tangem cards are rated IP68+ for water and dust resistance. They can withstand accidental exposure to water, including brief submersion. However, prolonged exposure to extreme conditions (boiling water, extended submersion) should be avoided.

Q: How many cryptocurrencies can Tangem hold?

Tangem supports thousands of cryptocurrencies simultaneously. There is no practical limit to the number of different tokens you can hold. You can add and manage as many as you need through the app's token management system.

Q: Can someone steal my funds if they steal my card?

No — the card requires your PIN (access code) to authorize any transaction. After 10 incorrect PIN attempts, the card automatically wipes itself. Without your PIN, the card is useless to a thief.

Q: Does Tangem work with DeFi protocols?

Yes — Tangem integrates with WalletConnect, allowing you to connect to decentralized applications (dApps), DeFi protocols, NFT marketplaces, and other Web3 services. You maintain the security of cold storage while accessing the full ecosystem.

Q: What is the difference between Tangem Wallet and Tangem Note?

Tangem Wallet cards can be linked together for backup and support full wallet management. Tangem Note is a simpler, single-card product designed for pre-loading specific amounts of cryptocurrency as gifts or for specific purposes.

Q: How do I update the card's firmware?

You don't — Tangem cards have no updateable firmware. This is actually a security feature: there's no firmware that could be compromised through malicious updates. The card's functionality is fixed in hardware.

Q: Is there a monthly fee or subscription?

No — Tangem has no recurring fees or subscriptions. You purchase the card once and can use it indefinitely. The only costs are blockchain network fees when sending transactions, which go to miners/validators, not Tangem.

Q: Can I use Tangem with an iPhone?

Yes — Tangem works with both iOS and Android devices. Your iPhone needs to have NFC capability (iPhone 7 and newer). The Tangem app is available for free download from the Apple App Store. Simply tap your card to the top back of your iPhone where the NFC antenna is located.

Q: How do I link backup cards?

During initial wallet setup, the app will prompt you to add backup cards. Simply tap each additional card to your phone when instructed. Each card becomes an identical clone of your wallet. You can also add backup cards later through the app settings menu by selecting 'Link New Card' and following the prompts.

Q: What should I do if my card is damaged?

If your card is physically damaged but still readable, immediately transfer your funds to a new wallet or backup card. If you have a linked backup card, use it to access your funds and order a replacement. If you don't have a backup but wrote down your seed phrase, you can recover your wallet on a new Tangem card using that phrase.

Q: Can I connect Tangem to MetaMask?

Yes — Tangem supports WalletConnect, which allows you to connect to MetaMask and many other Web3 applications. Open the dApp you want to use, select WalletConnect as your connection method, and confirm the connection in your Tangem app. You'll tap your card to approve transactions just as you do within the Tangem app.

📌 Pro Tip: For questions not covered here, visit Tangem's official support center at tangem.com or contact their support team directly through the app.

Resources & Disclaimer

Official Tangem Resources

Resource	URL/Contact
Official Website	tangem.com
Support Center	support.tangem.com
App (iOS)	App Store — search 'Tangem'
App (Android)	Google Play — search 'Tangem'
Email Support	support@tangem.com
Community (Telegram)	t.me/TangemCards
Twitter/X	@Tangem

Community & Educational Resources

Resource	Description
r/Tangem (Reddit)	Community discussions and troubleshooting
YouTube Tutorials	Search 'Tangem setup guide' for video walkthroughs
CoinGecko	coingecko.com — Track cryptocurrency prices
Blockchain Explorers	Use to verify transactions on-chain

Disclaimer

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Cryptocurrency investments carry significant risk. The value of cryptocurrencies can be extremely volatile, and you may lose some or all of your investment. Never invest more than you can afford to

lose. Past performance does not guarantee future results.

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The security of your cryptocurrency is your sole responsibility. Sentinel Enterprises LLC cannot recover lost passwords, seed phrases, or funds sent to incorrect addresses. Follow all security recommendations and maintain proper backups.

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