

# Crypto Speak

DEMYSTIFYING BLOCKCHAIN VOCABULARY

Money Phlow  
HOLISTIC CRYPTO COACHING



**2FA**

Two-Factor Authentication

**ACH**

Automated Clearing House

**ADAM**

Association for Digital Asset Markets

**ADCA**

Australian Digital Commerce Association

**Address**

A unique string of letters and numbers to and from which cryptocurrency is sent. An address—which is usually a hashed version of a public key—functions like an email address

**Airdrop**

A distribution of cryptocurrencies to a pre-defined set of blockchain addresses, free of charge. Airdrops can generate awareness of the cryptocurrency being airdropped, helping drive adoption

**Alphanumeric**

Containing both letters and numbers.

**Altcoin**

A cryptocurrency that functions similarly to—but not exactly the same as—bitcoin. Typically, founders will detail in their whitepaper how their project's altcoin is distinct from bitcoin

**AML**

Anti-money Laundering

**AON**

All or none

**APEING IN**

buying into an NFT project, perhaps without due diligence



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<b>API</b>	Application Programming Interface
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<b>APR</b>	Annual Percentage Rate
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<b>APRA</b>	Australian Prudential Regulation Authority
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<b>ASIC</b>	Application-Specific Integrated Circuit
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<b>ASIC</b>	Australian Securities and Investments Commission
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<b>ATH</b>	All-Time High - the highest price a cryptocurrency has ever reached
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<b>ATL</b>	All-time Low
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<b>ATO</b>	Australian Taxation Office
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<b>Automated Market Market (AMM)</b>	Smart contracts that allow digital assets to be traded in a permissionless and automatic way by using liquidity pools, rather than a traditional market of buyers and sellers
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**Bagholder**

A bagholder is someone who is in a very unfortunate position. They hold crypto but, because the coin's price has collapsed for one reason or another, they are stuck with it. They aren't able to sell it, at least not without making a loss. The poor bagholder has been left holding the bag.

**BB**

Bollinger Band

**Bear Market**

A period in which the prices of cryptocurrencies are generally falling, and there is a negative outlook on the market.

**BEP-2**

The technical standard used to issue tokens on Binance Chain (not to be confused with Binance Smart Chain).

**BEP-20**

The technical standard used to issue tokens on Binance Smart Chain (not to be confused with Binance Chain).

**BFT**

Byzantine Fault Tolerance

**Bitcoin**

A peer-to-peer network of nodes that maintain a blockchain-based distributed ledger of bitcoin balances. The cryptocurrency native to the Bitcoin network is bitcoin.

**BIP**

Bitcoin Improvement Proposal

**Block**

A discrete group of valid transaction data that is cryptographically tied to the previous block; collectively forming a chain of blocks (i.e., a blockchain).

**Block Explorer**

A website or software application that allows users to browse and analyse the entire history of a specific blockchain network.

**Block Height**

The number of blocks that exist between a given block and the genesis block. The eighth block to be added to a given blockchain will have a block height of seven, for example.



**Block Reward**

The amount of newly minted cryptocurrency and transaction fees automatically awarded by the blockchain protocol to a miner when they successfully validate a new block

**Blockchain**

A database or decentralized ledger created and maintained by a peer-to-peer network of nodes. Blockchains comprise individual blocks that are each cryptographically linked to one another

**BLS**

Boneh–Lynn–Shacham

**Bond**

A type of debt security which effectively represents an IOU. Bonds are typically issued by governments and corporations when they want to raise money. (Head to [What Are Investment Bonds & How Do I Buy Them?](#) for more on bonds.)

**Brain Wallet**

An account generated from a seed or password or passphrase of your choosing.  
Humans are not capable of generating enough entropy and therefore the wallets derived from these phrases are insecure..  
Don't use Brainwallet

**Bridges**

Blockchain bridges help users transfer tokens between different blockchains.

**Broker**

An individual or firm (i.e., a brokerage firm) that typically charges a fee or commission for executing buy and sell orders submitted by cryptocurrency investors.

**BTC**

Bitcoin

**BTD**

Buy the dip. In other words, you want to buy crypto when it is at its lowest, so you will make a profit if the market rallies. BTFD is exactly the same but incorporates a classic expletive.



**BTFD**

Buy the f\*cking Dip

**BUIDL**

A deliberate misspelling of 'build', this term is essentially a reminder to focus on improving the quality of tech and projects occupying the space

**Bull Market**

A sustained increase in prices encouraging a positive outlook on the market and the prices are generally rising

**Byte**

A unit of digital information. Typically, there are 8 bits in a byte. (A bit is a basic unit of information in computing and digital communications. It's a portmanteau of 'binary digit'.)



**Cantillon Effect** An effect that's described as a change in relative prices resulting from a change in money supply

**Cold Wallets** A type of wallet that is offline

**Confirmation Time** The amount of time it takes for an unconfirmed cryptocurrency transaction to be included into the blockchain by miners. Transaction fee size can greatly affect confirmation time.

**Contract For Difference (CFD)** A CFD is a broker-client agreement to pay the difference between a security's opening and closing price. CFDs are derivatives. So, when you buy or sell a CFD, you are not buying or selling the underlying asset.

**CPU** Central Processing Unit

**Cryptocurrency** A scarce digital asset or digital form of money enabled by blockchain technology. Cryptocurrencies are native to particular blockchain networks (e.g., bitcoin to Bitcoin).

**Cryptography** The practice and study of encrypting and decrypting information through complex mathematics. Cryptography is a significant component of blockchain technology.

**Crypto** Cryptocurrency

**Cryptosis** An obsession with cryptocurrency. If you are merely an investor, you probably don't have it. If, on the other hand, you spend all your time buying, trading, reading about and discussing it, possibly while using increasingly arcane crypto acronyms and crypto jargon, then you might have it.

**CSV** Comma-separated values

**CTF** Counter-terrorism financing

**Currency** A kind of money and medium of exchange. The most common type of currency is fiat currency.



**DAG**

Directed acyclic graph

**DAICO**

Decentralised autonomous initial coin offering

**DAO**

Short for 'decentralised autonomous organisation', it is represented by rules encoded as a computer program that is controlled by its stakeholders and has no central governing body.

**DApp**

Short for 'decentralised application', it is an app that is coded in a program running on a blockchain

**DBFT**

Delegated Byzantine Fault Tolerance

**DCA**

Dollar-cost averaging

**DD**

Due Diligence

**DeFi**

An abbreviation of 'decentralised finance', a term used to describe a suite of crypto projects that are decentralising financial services. This service eliminates intermediaries.

**Degen**

Short for 'degenerate'. 'Degen trading', or being in 'degen mode' is when a trader does trading without due diligence and research, and the term is often used to refer to yield chasers in the DeFi community who support unaudited projects.

**Demurrage**

Also referred to as a carrying cost of money, demurrage is a term that describes the cost associated with owning or holding currency over a given period.

**Derivative**

A security with a price that is dependent upon or derived from one or more underlying assets. The derivative itself is a contract between at least two parties. Common forms of derivatives are futures, forwards, options, and swaps.





## DEX

A DEX is a cryptocurrency abbreviation for decentralised exchange. In other words, it's a crypto exchange that allows people to trade cryptocurrencies without the need for a third party.

## DOJ

Department of Justice

## Dollar-Cost Average (DCA)

An investment strategy of spreading out asset purchases by buying at regular intervals and in roughly equal amounts.

## DPOS

Delegated Proof of Stake

## DYOR

Not a misspelling of a high-end fashion house, but the acronym for do your own research. In other words, you shouldn't just buy crypto on a whim. As well as DYOR, we would also suggest you take note that cryptocurrencies can be highly volatile. Prices can go down as well as up, and you should never invest more money than you can afford to lose.





<b>ECC</b>	Elliptic-curve cryptography
<b>ECDSA</b>	Elliptic Curve Digital Signature Algorithm
<b>EEA</b>	Enterprise Ethereum Alliance
<b>EF</b>	Ethereum Foundation
<b>EIP</b>	Ethereum Improvement Proposal
<b>EMA</b>	Exponential moving average
<b>ENS</b>	Ethereum Name Service
<b>ERC-20</b>	Short for 'Ethereum Request for Comment number 20', it is a standard for creating interoperable tokens on the Ethereum Virtual Machine or the Ethereum blockchain.
<b>ESMA</b>	European Securities and Markets Authority
<b>ETF</b>	Exchange-traded fund
<b>ETH</b>	Ether
<b>Ethereum</b>	The name of a native cryptocurrency, second only to Bitcoin in market capitalisation. It was conceived in 2013 by Vitalik Buterin.
<b>ETP</b>	Exchange-traded product
<b>Ethereum vs Ether</b>	Ethereum is the name of the network (blockchain) that ether runs on. Ether (abbreviated as ETH) refers to the cryptocurrency that runs on the Ethereum network. These two terms are commonly (incorrectly) used interchangeably.

**EVM**

Ethereum Virtual Machine

**Exchange**

An abbreviation of 'decentralised finance', which is a term used to describe a suite of crypto projects that are decentralising financial services.

**Exchange-Traded Fund (ETF)**

An investment fund that can be traded on a stock exchange just like listed company shares. There are ETFs based on market sectors, asset classes, market caps, and foreign markets.

**Exit Scam**

If a coin has an initial coin offering, or ICO (another cryptocurrency acronym), and the creators then disappear with all the money, then that's an exit scam. It has the same end result (lots ofrekt bagholders) as a pump and dump, but is not quite the same thing.





<b>FA</b>	Fundamental analysis
<b>FATF</b>	Financial Action Task Force
<b>Faucet</b>	A website that gives away free crypto.
<b>FDIC</b>	Federal Deposit Insurance Corporation
<b>FDV</b>	Short for 'Fully Diluted Valuation', it is a measure of the total value of a cryptocurrency project, assuming all of it is in circulation
<b>Fiat</b>	Government-issued currency, such as USD, EUR, AUD, etc.
<b>Fiat Currency</b>	Money that has no intrinsic value and is declared legal tender by a government. Examples of fiat currencies include the U.S. dollar, Japanese yen, and Australian dollar.
<b>FinCEN</b>	Financial Crimes Enforcement Network
<b>FINRA</b>	Financial Industry Regulatory Authority
<b>Flipping</b>	On one hand, you have bitcoin (BTC). On the other hand, there's ether (ETH). Fans and investors of ETH are awaiting the day when their crypto, backed by the blockchain that gave the world concepts such as smart contracts, finally becomes worth more than a BTC. When that happens – if that happens – it will be known as The Flipping.
<b>FOMO</b>	An acronym for 'fear of missing out', FOMO refers to the anxiety that one feels when they believe they're missing out on a potentially lucrative investment or trade opportunity.
<b>FOSS</b>	Free and open-source software
<b>FORK</b>	A split in a blockchain into two separate chains



**FREN**

Friend

**FSA**

Financial Services Agency

**FSOC**

Financial Stability Oversight Council

**FUD**

Short for fear, uncertainty, and doubt, FUD refers to any baseless, negative information that is intentionally spread by those seeking to gain—often financially—from FUD-induced hysteria.

**Fundamental Analysis**

The process of looking at a company or cryptocurrency at the most fundamental financial level.

**Funding Rate**

Periodic payments made to either long or short traders, calculated based on the difference between perpetual futures markets and spot prices. When the market is bullish (bearish), the funding rate is positive (negative) and long (short) traders pay short (long) traders.

**Futures**

A type of derivative contract that represents a binding agreement to buy or sell a given cryptocurrency at a specified price and date. Upon expiration, futures are either cash-settled or physically delivered.

**FVEY**

Five Eyes





**G20**

Group of Twenty

**G7**

Group of Seven

**Gas**

A unit value that quantifies the work Ethereum does. Gas exists in order to incentivise node operators on the Ethereum network to process transactions as a sort of fee paid.

**GDPR**

General Data Protection Regulation

**Genesis Block**

The first block in a blockchain. Because its block height is always equal to zero, the genesis block is also referred to as 'block zero'.

**Genesis Drop**

An artist's or project's first ever NFT drop

**Ghost**

Greediest Heaviest Observed Subtree

**GM**

Good Morning

**GMI**

Gonna Make It

**GN**

Good Night

**Governance**

Governance refers to the processes of governing a given system. In the crypto space, governance describes the mechanisms through which decisions are made on key risk parameters, proposed improvements and other matters.

**GPU**

Graphics processing unit

**Grandpa**

GHOST-based Recursive ANcestor Deriving Prefix Agreement

**Gwei**

Short for GigaWei. Wei is the smallest unit of ether. Just like cents to dollars.

**Halving**

A scheduled event in which the amount of newly minted cryptocurrency awarded for successfully mining a block (i.e., the block subsidy) halves.

**Hard Fork**

A code change in a blockchain protocol so significant that it becomes incompatible with older versions.

**Hard Wallet**

A hardware wallet is a cryptocurrency wallet that stores the user's private keys (a critical piece of information used to authorize outgoing transactions on the blockchain network) in a secure hardware device

**Hash**

A code change in a blockchain protocol so significant that it becomes incompatible with older versions.

**Hash Rate**

The speed at which miners are computing hashes. In the cryptocurrency space, measurements of hash rate are typically approximations.

**Hedge Fund**

A pool of money contributed by private investors and run by a fund manager. The hedge fund manager's goal is to generate as high a return as possible whilst taking on as little risk as possible.

**Hexadecimal**

Used all over Ethereum for a variety of things, a hexadecimal string is comprised of the numbers 0 1 2 3 4 5 6 7 8 9 and A B C D E F.

**HODL**

A deliberate misspelling of 'hold', the phrase originated in 2013 when a user posted to the Bitcoin Forum message board, "I AM HODLING." It is used to reinforce a long-term outlook by cryptocurrency owners.

**Hot Wallets**

A private storage method connected to other devices or the internet.

**HSM**

Hardware security module

**HTLC**

Hashed Timelock Contract



I

**IC** Integrated circuit

**ICO** Initial coin offering; used as a fundraising method for new projects

**IDI** Insured depository institution

**IEO** Initial exchange offering

**IFO** Initial futures offering

**IICO** Interactive initial coin offering

**Index Fund** A type of mutual fund or exchange-traded fund (ETF) that is designed to track the returns of a market index such as the ASX 200.

**Interoperability** The extent to which blockchains are cross-compatible and can leverage other blockchains' unique properties.

**Interoperable** The ability to be compatible across different blockchains.

**IPFS** InterPlanetary File System

**IRA** Individual Retirement Account

**IRL** In Real Life

**IRS** Internal Revenue Service

K

**KFTC** Korea Fair Trade Commission

**KYC** Know your customer; the process of verifying customer identity

M



**L1** Layer 1

**L2** Layer 2

**Lambo**

A Lamborghini. This high-end Italian sports car seems to be the goal of many online crypto enthusiasts. The idea is that, when the coin they hold finally reaches the moon, then the first thing they will buy will be this particular motor. Often found in the form of a question, ie, "When Lambo?" means "When will this crypto's price go up to the point when I'll be able to afford a Lamborghini?". The honest answer is usually "not soon".

**Layer 2**

A collective term for solutions that help scale applications. In the context of crypto, Layer 2 refers to a secondary framework or protocol that is built on top of an existing blockchain.

**Leverage**

A technique involving the use of borrowed funds (i.e., debt) that allows traders to open a position that is larger than the balance of their account.

**LFG**

Looking for group. Many people on online gaming platforms use the acronym to look for teams in online multiplayer games, often to find players with similar stats.

**Liquidate**

The process of turning property or assets into cash.

**Liquidity**

The ease with which an asset can be converted into cash without affecting its market price.

**Liquidity Pool**

A smart contract holding 2 tokens, enabling trading between them.





**LN**

Lightning Network

**LND**

Lightning Network Daemon

**Liquidity Provider  
(LP)**

A party who deposits an equivalent value of 2(or more) tokens into a liquidity pool. They take on price risk and are compensated with fees.

**Long**

A trading position opened by investors and traders who buy a cryptocurrency with the expectation to sell it at a higher market value in the future.

L

M

**MACD**

Moving average convergence/divergence

**Mainnet**

A trading position opened by investors and traders who buy a cryptocurrency with the expectation to sell it at a higher market value in the future.

**Margin Trading**

A method of trading cryptocurrencies where traders use funds borrowed from third parties in order to leverage their positions.

**Market Cap**

Calculated by multiplying circulating supply by market price, market cap(italisation) represents the total trading value of a given cryptocurrency.

**Market Maker**

Participant of the market who creates buy and sell orders.

**MAST**

Merkelised Abstract Syntax Tree

**MAXI**

Maximalist

**Mempool**

Short for 'memory pool', a mempool is a collection of all cryptocurrency transactions that are waiting to receive their first confirmation from a miner.

**Merkle Tree**

A method of structuring data that can significantly reduce the amount of data that a trusted authority must maintain for verification purposes. Merkle trees are widely used in public blockchain networks.

**Mining**

The process of verifying transactions and recording them on a blockchain. Mining is performed by so-called 'miners'. In exchange for their efforts, miners are compensated in cryptocurrency.

**MINT**

The creation of a new NFT token



**MMORPG**

Massively multi-player online role-playing game

**MoE**

Medium of exchange

**Moon /  
Mooning**

The moon is probably the most important place in crypto. If holders of a particular cryptocurrency feel confident, or want to generate confidence, in the coin, then they will quite often talk of it going "to the moon" when it, they hope, explodes in price and, theoretically, makes them wealthy. Of course, this often doesn't happen. If a currency gets a sudden price spike, then that is sometimes called 'mooning'.

**MPC**

Multi-party computation

**MTO**

Micro token offering

**Multi-Signature**

A digital signature scheme that enables multiple users to authorise a cryptocurrency transaction before it is broadcasted to the corresponding blockchain network.

**Mutual Fund**

A pool of money contributed by many multiple investors and run by a fund manager. The portfolio of a mutual fund will typically include assets like stocks and bonds.

**MVP**

Minimum viable product

**MVRV**

Market value to realised value

**NFT**

Non-fungible token, a unique digital asset representing ownership of a specific item or piece of content, verified on the blockchain.

**NGMI**

Not going to make it

**Node**

A participant in a blockchain network that communicates with other nodes to ensure its security and integrity. Nodes are able to validate transactions.

**Non-Fungible Token (NFT)**

NFTs are tokens that represent scarce digital content items. As distinct from cryptocurrencies like bitcoin, NFTs are not interchangeable.

**No Coiner**

Someone who either doesn't have any bitcoin, any one of a particular crypto (depending on the crypto being discussed), or does not own any cryptocurrency whatsoever. Can be used as a semi-derogatory term for people who are cynical about crypto.

**NVT**

Network value to transactions



**OCO**

One-cancels-the-other

**OFAC**

Office of Foreign Assets Control

**OG**

OG stands for the 'Original Gangster'. These are cryptocurrency traders who have been around, and are still around since the first 2013 and 2014 bitcoin rushes.

**Off-Ramp**

A solution that allows investors and traders to convert cryptocurrencies to fiat currencies. Off-ramps are offered by most leading cryptocurrency exchange operators.

**On-Ramp**

A solution that allows investors and traders to convert fiat currencies to cryptocurrencies. On-ramps are offered by most leading cryptocurrency exchange operators.

**Open Source**

Code that is designed to be publicly accessible, meaning anyone can see, modify and distribute the code as they see fit.

**Options**

A type of derivative contract that gives the owner the right—but not the obligation—to buy or sell an underlying cryptocurrency at a specified price on or before a specified date, depending on the form of the option.

**Oracle**

A blockchain middleware that serves as a secure connection between smart contracts and off-chain data; significantly bolstering the functionality of smart contracts.

**Order Book**

A list of buy and sell orders on an exchange

**OTC**

Over the counter

**OTP**

One-time password

<b>P2E</b>	Play to earn
<b>P2p</b>	Peer to peer
<b>P2SH</b>	Pay to Script Hash
<b>P2TR</b>	Pay to Taproot
<b>P2WPKH</b>	Pay to Witness Public Key Hash
<b>P2WSH</b>	Pay to Witness Script Hash
<b>Permissionless</b>	Not needing permission to join or interact with/something that is public.
<b>PFP</b>	Profile picture
<b>PGP</b>	Pretty Good Privacy
<b>Phishing</b>	A method of obtaining personal information such as usernames, passwords and banking details through deceptive means. Phishing is a common type of cyber attack.
<b>PKI</b>	Public key infrastructure
<b>PMF</b>	Product-market fit
<b>PnD</b>	Pump and dump
<b>PoA</b>	Proof of authority



**Ponzi Scheme**

A scam that involves an investment scheme where early investors are being paid by funds from new investors; also referred to as a pyramid scheme.

**PoS**

Proof of stake

**PoW**

Proof of work

**POAP**

Proof of appearance protocol from @poapxyz

**PROBABLY NOTHING**

Often used sarcastically to mean the opposite. It probably is something.

**Price Floor**

The general low price for a collection of items (usually referring to NFT's). For example, if the lowest available price of a collective of NFT's is 1 Eth, then we consider the price floor of this NFT to be 1Eth.

**Private Key**

A unique string of letters and numbers that essentially functions as a user's digital signature. It is vital that private keys are kept secret.

**Proof Of Stake**

A mechanism by which block validators are selected based on how much cryptocurrency they are staking (i.e., committing funds to help maintain blockchain network).

**Proof Of Work**

A mechanism by which cryptocurrency miners expend computing power to solve cryptographic puzzles; proving they have done so by writing the solution to the blockchain.

**Protocol**

A set of rules that tells something how to do certain actions. The rules set forth in protocols can be encoded in software. Examples include the Bitcoin protocol and Internet Protocol (IP).

**PSD2**

Payment Services Directive

**Pseudonymous**

Writing under a fake name. In this case, we are signing transactions under an "alias," which is our private key.

P

## Pump and Dump

A pump and dump is a scam which sees a trader, or a group of traders, buy up a coin at a low price. This causes, or at least should cause, the price to go up. Once it hits a certain level, the coin is sold, which may cause the price to collapse. If you get caught by a pump and dump, there's a good chance you will be a bagholder and end up rekt. Similar to, but not the same as, an exit scam.

## Public Key

A unique string of letters and numbers that is visible on a blockchain. A public key can be derived from a private key—but the opposite is not possible.

## Pullback

A decline in the charts from a recent peak.

## Put Option

An option contract where the owner has the right, but not the obligation, to sell a specified amount of an underlying asset at a specified price (i.e., strike price) within a specified time.

## PvE

Player versus environment

## PvP

Player versus player

## PWG

President's Working Group on Financial Markets

Q

## QoQ

Quarter-over-quarter

## Query

A precise request for information retrieval with databases and information systems. Query languages are programming languages used to create queries in databases and information systems.

M



**Rekt**

A slang version of the word "wrecked" that is most commonly used to describe a margin trader who has just had their position liquidated. This bit of crypto slang, which comes from the world of video games, means that they lost a lot of money when their coins have collapsed.

**Repo Market**

The repo market is where banks, financial institutions and other participants borrow and lend cash for short periods in exchange for high-quality securities. (Repurchase agreements, or repos, are short-term loans which are often made overnight.

**REST**

Representational state transfer

**Retail Investor**

A non-professional investor. Also often referred to as an 'everyday investor'.

**ROI**

Return on Investment

**RPG**

Remote procedure call

**RPG**

Role-playing Game

**RSA**

Return on Investment

**RSI**

Relative Strength Index

**Rug Pull**

Another term for an exit scam, where the founders of a crypto artificially inflate the price by one means or another, luring in crypto investors, then pull the rug by cashing in all their own holdings, causing the price to crash.



## SaaS

Software as a service

## SAFT

Simple agreement for future tokens

## Sandbox

An isolated testing environment that enabled developers to run and test applications before the changes are deployed on the main net

## Satoshi / Sats

The smallest denomination of bitcoin (i.e., one hundred millionth of a single bitcoin, or 0.00000001 BTC). The plural form—satoshis—is commonly shortened to 'sats'.

A reference to Satoshi Nakamoto, the anonymous founder of Bitcoin who vanished shortly after his creation, leaving the project to be decentralized and collectively managed

## Satoshi Nakamoto

The name used by the person(s) who invented Bitcoin, authored the Bitcoin whitepaper, and published the original Bitcoin client software.

## SEC

Securities and Exchange Commission

## Security

In finance, a security is an investment which can be traded in financial markets. (Securitisation refers to the process of transforming assets into interest-bearing securities.)

## SegWit

Segregated Witness

## Seed Phrase

Also known as a mnemonic phrase, a seed phrase—which is typically 12 or 24 words in length—stores the information needed to recover a wallet.

## Seigniorage

The profits earned by central banks or other monetary authorities through the production and maintenance of fiat money.

## Sentiment Analysis

The process of aggregating a large number of text documents and categorising them in a way that indicates the current level of sentiment over a given asset.





**SER** Sir; a polite way of disagreeing with someone

**SFYL** Sorry For Your Loss

**SHA** Secure Hash Algorithm

**SHA** Secure Hash Algorithm

**Share** Part ownership of a company. An investor will typically buy shares on a stock market such as the Australian Securities Exchange (ASX). Once they do, they become a shareholder of the company they bought shares in.

**SHILL** The act of unsolicited endorsing in public

**Short** A trading position opened by investors and traders—known as short sellers—who believe the market value of a given cryptocurrency will decline in the future.

**Side Chain** A separate blockchain ledger that runs parallel with the primary blockchain.

**Slashing** A security mechanism in Eth 2.0 designed to prevent attacks on the network.

**Slippage** The difference between the expected price of a trade and the actual price at which it executes. Slippage is typically less severe on highly liquid exchanges.

**SMA** Simple moving average

**Smart Contract** Computer code that is able to be stored and executed on a blockchain. Smart contracts self-execute when and if certain predetermined conditions are met.

**SMR** State machine replication

**SMSF**

Self-Managed Superannuation Fund

**Soft Fork**

A code change in a blockchain protocol that is backwards-compatible. That is to say, soft forks do not mandate all participating nodes update their software.

**Solidity**

A type of cryptocurrency designed to maintain as stable a price as possible. Despite offering the same utility, the form and function of stablecoins differ tremendously.

**SoV**

Store of value

**Stablecoin**

A digital asset that's value is pegged to another currency (fiat or digital). This pegging of value is intended to combat volatility. In theory, 1 Dai will always be worth \$1 (however, at the time of writing, CoinMarketCap lists the value of 1 Dai to be \$1.01).

**Stacking Sats**

Bitcoiners use this Matt Odell-coined term to share ways they've been accumulating bitcoin. Common examples: buying on Cash App, earning via Lolli, and profitably trading BTC-paired altcoins.

**Staking**

The process of participating in the validation of transactions on a proof-of-stake (PoS) blockchain.

**Strike Price**

The set price at which an option holder can buy or sell the underlying asset when the option is exercised. Strike price is sometimes called 'exercise price'. (With options, to 'exercise' means to put into effect the right to buy or sell the underlying asset.)

**STO**

Security token offering



<b>TA</b>	Technical analysis
<b>TBC</b>	Token bonding curve
<b>TCR</b>	Token-curated registry
<b>TEE</b>	Trusted execution environment

**Technical Analysis** The process of forecasting the direction of an asset's price movements by relying on historical price and volume data.

**Testnet** An alternative blockchain network that is used—predominantly by developers and programmers—for testing and experimentation purposes.

**TGE** Token generation event

**TL;DR** Too long; didn't read

**TLS** Transport Layer Security

**TPS** Transactions per second

**Token Contract** The address location of the actual token contract that manages the logic for the tokens. **It does not refer to the address that holds your own personal tokens!**

**Transaction** A malicious operation where the creators of a cryptocurrency withdraw liquidity and run away with investor funds.



## Transaction Fee

An amount of cryptocurrency included in a transaction that is collected by a miner of said cryptocurrency. Transaction fees incentivise miners to process transactions.

## Token

A digital asset that exists on a blockchain but is not the main cryptocurrency of that blockchain. Examples of tokens that exist on the Ethereum blockchain are BAT, DAI, and OMG.

Different tokens have different functions, such as storing value, representing a vote, or many others that are being created all the time.

## TXID

Transaction ID





**UASF**

Representational state transfer

**UGC**

User-generated content

**UI**

User Interface

**Unit Bias**

The tendency for investors to buy shares and cryptocurrencies based on their relatively low per-unit cost. Typically, these investors fail to appreciate the relationship between the total supply of units and per-unit cost.

**Universal 2nd Factor (U2F)**

An authentication method that requires a physical device.

**UoA**

Unit of account

**Utility Token**

A token that is used to interact with a product or service. Filecoin is built on top of the InterPlanetary File System (IPFS), and uses its Filecoin token to pay users who offer storage space to the decentralized storage network. Votem hopes its VAST token can be used to "enable citizens around the world to easily vote online and from their mobile devices with an unprecedented level of verifiability, accessibility, security, and transparency."

**UTXO**

Unspent transaction output

**UX**

User experience

**Volatility**

The frequency and severity with which the market price of an asset fluctuates. Generally speaking, rising volatility is associated with rising uncertainty among investors and traders.

**Volume**

The quantity of all trades happening in a given timeframe.

**VPN**

Virtual private network

**WAGMI**

We're all gonna make it

**Wallet**

A software application or hardware device that manages private keys. These keys are needed to access the specific blockchain address to which a user's cryptocurrency belongs.

**Weak Hands**

If you see your crypto fall down, even though it may not be a pump and dump, and you are selling, then it's possible that you have weak hands. In contrast, if you decide to HODL when things aren't going brilliantly because you think your coin will go to the moon so you can get that Lambo, then you have diamond hands.

**Web3**

Describes the vision of a serverless internet or decentralised web. That is, a version of the internet where each user is in control of their own data and identity.

**WEN**

When

**WETH**

Wrapped ether

**Whale**

A whale is a very important concept in crypto. They are someone who owns a lot of a particular cryptocurrency. They have the power to influence the price of a coin. For instance, if one individual buys up a whole load of a coin, then the price of that coin will probably go up.

On the other hand, if they sell a lot of their tokens, then that will send the price down. If a whale is, in and of themselves, cynical about the crypto market and expects it to fail, then they are known as a bearwhale.

**Whitelist**

A pre-approved list of participants that are allowed access to a token sale.

**Whitepaper**

A document prepared by a project's founders detailing the problem the project addresses and how a blockchain-based cryptocurrency is fundamental to said project's existence.



y

**Yield** Income return of a financial asset. Yield is typically expressed as a percentage.

**Yield Farming** Also referred to as liquidity farming, yield farming describes the practice of generating passive income by providing liquidity—or another value-added service—to a DeFi protocol. Income received is denominated in the protocol's native crypto token.

**YoY** Year-over-year

**YTD** Year to date

z

**Zero-Knowledge Proof** An encryption scheme used to prove to someone that you know something without revealing what that something actually is.

**ZKP** Zero-knowledge proof

**ZKP** Zero-Knowledge Succinct Non-Interactive Argument of Knowledge

M



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