

Before you send money

Eight checks, all free, all of which you can do yourself in under half an hour. This is the only stage where the outcome is still entirely in your hands.

1. Check how old the website is

Go to rdap.org and add /domain/ and the site name. Look at the registration date. A platform taking deposits on a domain registered weeks ago is not the established firm it claims to be. This single check is free and is one of the most reliable there is.

2. Search the exact company name on the regulator's register

FINRA BrokerCheck, the SEC's EDGAR, your state securities regulator, and the CFTC RED List. A firm claiming to manage money and appearing in none of them is not regulated, whatever certificates are on its website.

3. Withdraw something before you deposit more

A small amount, all the way out, to an account you control, with no new conditions. This one test settles more than any amount of reading.

4. Verify the person independently

Reverse image search their photographs. Ask for a video call you schedule, at a time you choose. Synthetic personas rarely survive either.

5. Refuse to move platforms

A request to continue on WhatsApp, Telegram, or an app installed from a link rather than an official store is disqualifying on its own.

6. Check the address on a site you navigated to yourself

Never a link they sent. Compare the address in full, not the first and last few characters.

7. Ask who holds the money and under what licence

Then verify with that custodian directly, using a number you found yourself.

8. Apply the delay test

Tell them you will decide in 48 hours. A genuine opportunity survives that. Watch what the pressure does.

An honest note on odds.

No agency publishes a crypto-fraud recovery rate, and we will not invent one. For most individual cases with no identified exchange account, recovery should not be expected. The reason to work through this list anyway is that the mechanisms which do sometimes work are time-limited in hours, and using them costs you effort rather than money.