SECURITY & RECOVERY

Forgot a Crypto Memo or Destination Tag? Recovery Guide

By Matt Barnez

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You sent XRP, XLM, ATOM, or another cryptocurrency to an exchange.

The blockchain transaction succeeded.

The receiving address is correct.

But your exchange balance still shows nothing.

Then you notice another field on the exchange's deposit screen:

Memo

or:

Destination Tag

And you realize you either forgot to enter it or entered the wrong one.

This is a different problem from sending crypto to the wrong address or using the wrong network.

In many memo/tag mistakes, the cryptocurrency may have successfully reached a wallet controlled by the receiving exchange. The problem is that the exchange cannot automatically determine which customer account should receive the deposit.

That means the funds are not necessarily lost.

Some exchanges can manually or automatically recover deposits with missing or incorrect memos or destination tags. Others may charge a recovery fee, impose specific eligibility requirements, or state that recovery cannot be guaranteed.

The most important rule is:

Once a transaction with a missing memo/tag has been successfully sent to an exchange, contact the receiving exchange, not the sending platform, to determine whether it can be recovered.

This guide explains why memos and destination tags exist, what happens when one is missing or incorrect, and how to approach recovery without creating a second mistake.

Quick Answer: Can a Deposit With a Missing Memo or Tag Be Recovered?

Sometimes.

The likely outcome depends mainly on where the cryptocurrency was sent.

Situation	Typical Next Step
Correct exchange address, memo/tag omitted	Ask receiving exchange for deposit recovery
Correct exchange address, wrong memo/tag	Contact receiving exchange immediately
Self-custody wallet that does not require a memo	There may be nothing to recover
Exchange offers an automated recovery tool	Submit the transaction through that tool
Exchange offers manual recovery	Provide the requested transaction evidence
Exchange says the deposit is not recoverable	There may be no practical recovery route
XRP sent without required destination tag	Receiving exchange must determine whether it can assign the deposit
XLM sent without required memo	Recovery depends on the receiving address type and exchange
ATOM sent without required exchange memo	Contact the receiving platform

Coinbase explains that centralized exchanges often use a shared address for multiple users and use a memo or destination tag to identify which individual customer should be credited. If that identifier is missing or wrong, the deposit may not be credited to the correct account.

What Is a Memo or Destination Tag?

A crypto address tells the blockchain where the cryptocurrency should go.

A memo or destination tag can tell a centralized platform:

“Which customer inside this exchange should receive it?”

That distinction is the key to understanding this problem.

Imagine an exchange has one large XRP address used to receive deposits for many customers.

Three users may all deposit XRP to:

Exchange XRP Address

But the exchange still needs a way to distinguish:

Deposit belongs to User A

Deposit belongs to User B

Deposit belongs to User C

It can do that using unique destination tags.

Conceptually:

Exchange XRP address + Tag 10001 → User A

Exchange XRP address + Tag 10002 → User B

Exchange XRP address + Tag 10003 → User C

The blockchain sends XRP to the exchange's address.

The exchange's internal accounting system uses the tag to determine which user should receive credit.

The XRP Ledger's own documentation confirms that destination tags can be used by exchanges and other businesses to identify the specific beneficiary behind a multi-purpose address.

Why Do Exchanges Use Shared Addresses?

An exchange does not necessarily create a completely independent blockchain address for every user and every cryptocurrency.

For some assets, custodial platforms may use a pooled or shared deposit address.

Users are then distinguished by another identifier.

This can simplify exchange wallet infrastructure.

But it creates an important requirement:

Address alone may not be enough.

For some deposits you need:

Address + Memo/Tag

Both pieces belong to the deposit instructions.

Memo, Destination Tag, Payment ID: Are They the Same Thing?

They serve a similar general purpose, but the terminology depends on the asset and platform.

You may encounter terms such as:

Memo

Destination Tag

Tag

Memo ID

Memo Text

Digital ID

Payment ID

Note

Do not assume the field is optional simply because it has a different name.

Binance.US currently warns that platforms may use terms such as memo, tag, tag name, digital ID, label,l or note for this type of additional routing information.

Always follow the terminology and exact value shown by the receiving platform.

Which Cryptocurrencies Can Require a Memo or Destination Tag?

There is no universal list that applies to every exchange.

Whether a memo/tag is required depends partly on how the receiving platform has configured deposits for that asset.

Common examples can include:

XRP

XLM

ATOM

HBAR

STX

EOS

KAVA

BAND

RUNE

LUNC

Other assets supported through pooled deposit systems

For example, Coinbase currently lists memo/tag requirements for assets including ATOM, XLM, HBAR, STX and XRP.

Crypto.com also currently lists XRP, XLM, ATOM, BAND, STX, KAVA, RUNE and several other assets among deposits requiring both an address and a memo/tag on its platform.

The important point is:

Do not memorize a universal list. Check the receiving exchange's deposit screen every time.

An asset that requires a memo at one service may be handled differently by another.

XRP: What Is a Destination Tag?

XRP commonly uses the term:

Destination Tag

The XRP Ledger defines destination tags as numeric identifiers that can tell an off-chain system which beneficiary should receive a payment sent to a multipurpose address.

For example, an exchange could give you:

XRP address:

rExampleAddress...

Destination Tag:

123456789

Both pieces are part of your deposit instructions.

What Happens If You Send XRP Without the Destination Tag?

Suppose the transaction goes to the correct XRP address controlled by the exchange.

The blockchain may process the payment successfully.

The exchange now has XRP at its wallet address.

But its system may see:

Received 1,000 XRP

without the information needed to determine:

Which customer's internal account gets the 1,000 XRP?

The deposit can therefore exist on-chain without appearing in your exchange balance.

Kraken currently states that its XRP destination tag is used to determine which customer account should receive a deposit because its users share an XRP deposit address. Kraken warns that omitting the tag can substantially delay crediting and can make recovery impossible in some cases.

XLM: What Is a Memo?

Stellar uses a transaction field known as a Memo.

For custodial deposits, it has historically been used in much the same way:

Shared exchange address + customer-specific memo

Stellar's official documentation explains that custodial services commonly use pooled accounts and that transaction memos have historically been used to distinguish individual customers inside those pooled accounts.

So you might receive deposit details such as:

XLM address:

GABC...

Memo:

12345678

If the platform requires both, sending only the G-address may not be enough for automatic crediting.

An Important XLM Change: Muxed Addresses

XLM has an important exception that makes older advice potentially outdated.

Stellar supports muxed addresses.

A muxed address begins with:

M

instead of a traditional Stellar address beginning with:

G

A muxed address can embed an additional identifier into the destination itself.

That can eliminate the need for a separate memo in supported implementations.

Stellar's current documentation describes muxed accounts as a way to distinguish users sharing an underlying pooled account without requiring users to separately copy a memo.

Does Kraken Still Require an XLM Memo?

It depends on which address type is being used.

Kraken updated its XLM guidance on July 1, 20,26 and states that it supports Stellar muxed addresses.

If the user sends to Kraken's muxed XLM address, a separate memo is no longer required.

If the older/shared non-muxed address is used, the required memo must still be included.

This is an important example of why users should not rely on an old article saying:

“XLM always requires a memo.”

The correct rule is:

Follow the receiving platform's current deposit instructions.

ATOM: Why Can Cosmos Deposits Require a Memo?

ATOM deposits can also require a memo on centralized platforms.

Again, this does not mean every Cosmos wallet requires a memo for every transfer.

The memo can be part of the exchange's account-crediting system.

For example, Coinbase currently lists Cosmos (ATOM) as an asset for which it uses memo information, and Crypto.com currently requires both the deposit address and memo for ATOM deposits.

So an ATOM transfer can reach the exchange-controlled blockchain address while still failing to appear in the intended customer's account if the required exchange memo was omitted.

Self-Custody Wallets Are Different

This distinction prevents a lot of unnecessary panic.

Suppose you send XRP or XLM to your own self-custody wallet.

The wallet gives you a unique address that you control.

In many such situations, you do not need a memo or destination tag because there is no centralized exchange trying to distinguish your account from thousands of other customers behind one shared address.

Coinbase currently explains that tags and memos generally are not required when sending to a private/self-custody wallet because the destination address itself uniquely identifies the recipient.

Crypto.com's self-custody wallet guidance makes the same distinction for XRP and XLM.

Therefore:

Do not assume that seeing an empty memo field means you made a mistake.

First confirm whether the recipient actually required one.

The Receiving Platform Decides Whether a Memo Is Required

This is one of the most useful rules to remember.

The sender does not decide whether the memo is necessary.

The recipient's deposit instructions do.

Suppose you withdraw ATOM from Exchange A to Exchange B.

Exchange A asks:

Memo?

You need to check Exchange B.

If Exchange B provides:

Address + Memo

Enter both.

If Exchange B provides only:

Address

Do not invent a memo.

Coinbase's current guidance explicitly says that memo/tag requirements when sending to another exchange are determined by the receiving platform.

I Forgot the Memo. What Should I Do First?

Do not send another transaction yet.

Do not contact random “recovery experts.”

And do not attempt to change the completed blockchain transaction.

Start by confirming one specific scenario:

The transaction went to the receiving exchange's correct address, but the required memo/tag was missing.

Once that is established, the problem belongs to the receiving exchange's account-crediting system.

Step 1: Find the Transaction Hash

Locate the transaction in the wallet or exchange that sent the cryptocurrency.

Copy the:

TxID / Transaction Hash

The receiving exchange will normally need this to find the transaction on-chain.

Do not send only a screenshot.

Provide the actual transaction identifier.

Step 2: Confirm the Receiving Address

Compare the on-chain destination with the deposit address the receiving exchange provided.

This article assumes:

The address itself is correct.

If the address is not controlled by the intended exchange, a memo/tag recovery process cannot solve that problem.

Likewise, if you discover that the transaction was sent on the wrong blockchain, move to the separate guide:

Sent Crypto on the Wrong Network? Recovery Options for ERC20, TRC20 & BEP20 Transfers

Do not confuse a network mistake with a missing identifier.

Step 3: Find the Memo or Tag You Should Have Used

Return to your receiving exchange account.

Open the deposit page for the same asset.

Locate the identifier assigned to you.

For example:

XRP Destination Tag:
123456789

or:

ATOM Memo:
7654321

Save the exact value.

Support may ask:

What memo/tag should the original deposit have contained?

Do not invent one or use an identifier belonging to another account.

Step 4: Check Whether the Exchange Has a Deposit Recovery Tool

Before opening a normal support ticket, check whether the receiving platform offers:

Deposit recovery

Missing memo recovery

Asset recovery

Uncredited deposit recovery

Deposit self-service recovery

Some exchanges now automate parts of this process.

For example, Binance.US introduced a deposit-recovery tool in 2026 that specifically supports some deposits that were not credited because of errors, including a missing memo.

When such a tool exists, use the official tool rather than contacting someone through social media.

Step 5: If There Is No Recovery Tool, Contact the Receiving Exchange

If the transaction successfully reached an exchange-controlled address but lacked the required memo/tag, the receiving exchange is normally the party capable of investigating it.

Why?

Because that exchange controls the destination wallet and its internal customer-account records.

The sending wallet cannot simply add a memo after the blockchain transaction is complete.

Coinbase explicitly states that when crypto has already been sent from Coinbase without a memo to a recipient that requires one, Coinbase cannot retrieve it; the user should contact the receiving wallet or exchange.

This gives us a simple rule:

After successful delivery, memo recovery happens on the receiving side.

What Information Should You Give the Exchange?

Prepare the evidence before contacting support.

Typical information includes:

Cryptocurrency

Example: XRP

Amount

Example: 1,250 XRP

TxID

Complete blockchain transaction hash

Receiving address

The exchange-controlled address

Correct memo/tag

The identifier assigned to your account

Actual memo/tag used

State clearly whether it was blank or incorrect

Sending wallet or exchange

Date and approximate time

The exchange may request additional evidence depending on its recovery procedures.

Example Support Message

Instead of writing:

My XRP disappeared.

use something like:

I deposited 1,250 XRP to the correct XRP deposit address for my account, but I accidentally omitted the destination tag. The transaction is confirmed on the XRP Ledger. My correct destination tag is [TAG], and the transaction hash is [TXID]. Can you confirm whether this deposit is eligible for missing-tag recovery?

That immediately identifies the problem.

The Exchange May Ask for Proof of the Sending Transaction

Some platforms require more than the public transaction hash.

They may want evidence showing that you initiated the deposit.

For example, the platform may request:

Screenshot from the originating wallet

Withdrawal record from the sending exchange

Transaction amount

Date

Sending address

Other ownership evidence

Binance.US's current recovery procedure warns that screenshots of a public block explorer are not necessarily sufficient as supporting evidence for missing-memo recovery; it may require documentation from the originating wallet or exchange instead.

Why?

Because anyone can view a public blockchain transaction.

Knowing the TxID does not by itself prove that the transfer belongs to you.

What If You Entered the Wrong Memo Instead of Leaving It Blank?

This can be more complicated.

Suppose your correct XRP destination tag is:

12345

but you entered:

12354

The blockchain may still process the payment successfully.

The destination address is valid.

The destination tag is also a technically valid number.

But the exchange's internal system may not associate that tag with your account.

In some circumstances, the incorrect identifier could potentially correspond to another internal destination.

That is why you should contact the exchange immediately.

Do not try to contact another exchange user yourself.

The receiving exchange must reconcile:

The blockchain transaction

The incorrect identifier

Customer ownership

Its internal account records

Coinbase currently tells users who entered the wrong destination tag when sending funds to Coinbase to contact support with the transaction hash; Coinbase says it may be able to assist with recovery.

Wrong Memo vs Missing Memo

They are closely related, but not identical.

Missing Memo

The exchange may see:

Deposit to shared address

but:

No customer identifier.

Wrong Memo

The exchange sees:

Deposit to shared address

with:

An incorrect customer identifier.

The second case may require additional internal investigation because the exchange needs to ensure the deposit has not been associated with another account.

Do not assume that support can simply replace one number with another instantly.

Can the Blockchain Memo Be Edited After the Transaction?

No.

Once the transaction has been finalized, you generally cannot edit it and insert the missing memo afterward.

The original blockchain record remains:

Address + no memo

or:

Address + incorrect memo

Recovery does not mean modifying history.

Instead, recovery typically means the receiving exchange identifies the existing on-chain deposit and manually or automatically associates it with the proper customer—or returns it when its recovery process supports that outcome.

Can the Sending Exchange Cancel the Transaction and Add the Memo?

Not after a successful blockchain transfer.

Suppose:

Exchange A → Exchange B

Exchange A successfully sends XRP to Exchange B's address without the required tag.

Exchange A no longer controls the XRP.

It cannot simply recall it, edit the destination tag,g and resend the same transaction.

The funds are now associated with the receiving blockchain address.

That is why recovery normally has to happen through Exchange B.

Can an Exchange Charge a Recovery Fee?

Yes.

Manual recovery can require engineering, compliance,ce and wallet operations, and some exchanges charge fees.

Policies vary considerably.

For example, Crypto.com currently states that deposits with a missing or incorrect memo/tag may be manually recoverable in some cases and lists a 50 USDT/USDC recovery fee. It also warns that recovery is not always possible.

Binance.US's June 2026 recovery documentation currently states that eligible deposits without a memo are subject to a 5% processing fee through its recovery tool.

These examples should not be treated as universal prices.

Always check the current policy of the exchange that received your funds.

How Long Does Missing-Memo Recovery Take?

There is no universal recovery time.

The process depends on factors such as:

Receiving exchange

Cryptocurrency

Wallet architecture

Whether automated recovery exists

Whether manual wallet operations are necessary

Evidence required

Internal security procedures

Whether the wrong memo could correspond to another account

A self-service recovery tool may be faster than a complex manual investigation.

But you should not expect the normal blockchain confirmation time to tell you how long recovery will take.

At this stage:

The blockchain transaction is already complete.

The waiting time is primarily about the receiving platform's recovery process.

Is Recovery Guaranteed?

No.

This is important.

Even when the transaction visibly reached a wallet controlled by the exchange, that does not create a universal guarantee that the exchange will recover it.

Kraken warns that an XRP deposit without the required destination tag can in some circumstances be irretrievable. Its XLM documentation contains a similar warning for deposits using addresses that require a memo.

Coinbase likewise warns that omitting or entering an incorrect memo/tag can delay transactions or lead to loss of funds.

Therefore, the correct expectation is:

Potentially recoverable—not guaranteed recoverable.

Why Can't the Exchange Simply Credit It Immediately?

From the user's perspective, it may seem obvious:

“You have my crypto. Just put it in my account.”

But the exchange may need to prove that the deposit actually belongs to you.

Imagine a shared exchange address has received hundreds of transactions.

One transaction arrives without a memo.

Anyone who sees that public transaction could potentially claim:

“That's mine.”

The exchange therefore needs an evidence process.

It may need to match:

Transaction hash

Amount

Sending platform

Correct account memo

Account ownership

Additional evidence

That is why manual recovery can take longer than an ordinary deposit.

What If My Transaction Used the Correct Memo but the Deposit Is Still Missing?

Then this article may not describe your problem.

If:

The address is correct

The required memo/tag is correct

The correct network was used

The blockchain transaction succeeded

but the receiving platform still has not credited the transaction, continue with:

Crypto Transaction Successful but Not Received? What to Check Before Contacting Support

That article deals specifically with completed transactions that remain uncredited for reasons other than a missing memo/tag.

This distinction prevents the two articles from duplicating each other.

What If I Used the Wrong Network and Also Forgot the Memo?

You now have two separate errors.

The wrong-network problem needs to be evaluated first because the receiving exchange may not even monitor the blockchain on which you sent the asset.

Start with:

Sent Crypto on the Wrong Network? Recovery Options for ERC20, TRC20 & BEP20 Transfers

Then disclose the missing memo/tag as part of the recovery request.

Do not assume that fixing the memo alone solves an unsupported-network transfer.

What If I Sent to the Wrong Address?

A memo cannot fix an incorrect blockchain address.

This article applies when:

Receiving address = correct

but:

Memo/tag = missing or wrong

If the actual blockchain address is incorrect, the problem is ownership of the destination address, not internal exchange routing.

What If I Forgot the Memo When Sending to My Own Wallet?

First verify whether your wallet required one at all.

Many self-custody wallets use individual addresses and therefore do not require an exchange-style account memo.

For example, Crypto.com states that its self-custody XRP/XLM wallet does not require destination tags/memos for receiving because the addresses are unique to individual wallet owners rather than shared among users.

So:

No memo + self-custody address

is not automatically an error.

The recipient's instructions determine whether one was necessary.

What If the Wallet Shows a Memo Field but Says “Optional”?

Then treat it as optional unless the recipient specifically requires a value.

Blockchain memo fields can have uses beyond exchange account routing.

For example, Stellar's protocol allows memos to carry information such as:

Payment references

Invoice information

Refund references

Other routing data

A memo existing as a blockchain feature does not automatically mean every transfer must contain one.

This is why:

“This coin supports memos”

is different from:

“This receiving exchange requires a memo for this deposit.”

XRP Recovery Example

Imagine:

Asset: XRP

Receiving exchange address: Correct

Required destination tag: 75198342

Tag actually entered: Nothing

Blockchain status: Successful

The XRP Ledger shows the XRP arrived at the exchange address.

What should you do?

1. Save the transaction hash.

2. Confirm the destination address matches the exchange.
3. Find your correct destination tag.
4. Check for the exchange's missing-deposit recovery tool.
5. Otherwise, contact the receiving exchange.
6. Provide proof that the transfer belongs to you.

Do not:

Send another large XRP transaction.

Ask the sending exchange to reverse the completed payment.

Give anyone your seed phrase.

XLM Recovery Example

Imagine:

Asset: XLM

Receiving destination: Exchange pooled G-address

Required memo: 742819

Memo used: Blank

Blockchain status: Successful

The XLM may have reached the exchange's pooled Stellar account while lacking the internal identifier needed for automatic crediting.

Contact the receiving exchange and provide:

TxID

Amount

Correct memo

Receiving address

Originating platform details

However, first verify whether the receiving exchange was using a traditional G-address + memo or a modern muxed M-address.

On Kraken, for example, the current muxed XLM address does not require a separate memo, while its non-muxed deposit method does.

ATOM Recovery Example

Suppose Exchange B tells you:

ATOM address:
cosmos...

Memo:
428912

You send ATOM to the correct address but omit 428912.

The Cosmos transaction may still succeed on-chain.

But Exchange B may not know that the deposit belongs to your internal account.

Your next step is not to resend the ATOM.

Instead:

Contact Exchange B with the TxID and the correct memo.

Whether the deposit can be credited depends on Exchange B's recovery policy.

Should You Send Another Transaction With the Correct Memo?

Not as a way of “fixing” the original transaction.

A second transaction with the correct memo creates a new deposit.

It does not modify the first one.

There are situations where an exchange's recovery instructions might specifically ask for an additional verification transaction, but do this only when the official recovery process tells you to.

Do not independently send more crypto hoping that the exchange will somehow combine the two transactions.

Can a Tiny Test Transaction Help?

Yes—before the main transfer.

Coinbase currently recommends making a small test transfer when you are unsure whether a memo/tag is required.

But make sure the test amount satisfies any minimum-deposit requirements of the receiving platform.

A sensible workflow for a large transfer is:

Generate current deposit details

↓

Copy address

↓

Copy required memo/tag

↓

Send qualifying test amount.t

↓

Confirm that it is credited correct.ly

↓

Send the larger amount using the same verified details

This is much safer than discovering a missing memo after a large transaction.

Do QR Codes Always Include the Memo?

Do not assume so.

QR implementation can vary by asset and platform.

Kraken, for example, currently tells users to make sure the tag or memo is included when using QR codes for XRP, XLM, and STX, while EOS memos may need to be entered manually.

After scanning a QR code, verify:

Address

and

Memo/tag

before approving the transaction.

A QR code reduces typing errors, but it does not remove the need to check the final transaction details.

Never Guess a Memo or Destination Tag

Suppose the exchange page does not clearly display your memo.

Do not enter:

0

or

123456

or

a memo from a previous account

or

a tag copied from an online tutorial.

A memo/tag is often customer-specific.

Using another identifier can make recovery more complicated than leaving the field empty.

Return to the receiving platform and obtain the exact current deposit information.

Never Reuse Someone Else's Memo

Even when two people use the same exchange deposit address, their memos may be completely different.

For example:

Alice

Same XRP address

Tag: 100025

Bob

Same XRP address

Tag: 901622

The shared address identifies the exchange.

The tag distinguishes Alice from Bob.

Using Bob's tag does not mean:

“The exchange knows I meant Alice.”

It may instead direct the platform's internal system toward the wrong customer identifier.

Can Someone Steal My Crypto Just by Knowing My Memo?

Normally, knowing an exchange memo/tag is not equivalent to having a private key.

The memo is primarily routing information.

It does not give someone control over the blockchain wallet.

However, you should still avoid unnecessarily publishing account-specific deposit information, and you should never confuse:

Memo/tag

with:

Privatekey/seedd phrase

They have completely different security roles.

Never Give a “Recovery Agent” Your Seed Phrase

A missing memo is particularly attractive to scammers because the victim often knows that the transaction reached an exchange address but cannot access the funds.

Someone may contact you and say:

“I can attach the missing memo.”

“I can reverse the blockchain transaction.”

“Send me your recovery phrase.”

“Connect your wallet to this recovery site.”

Do not do it.

A legitimate exchange does not need your private key to find a transaction that has already reached its own deposit address.

For an exchange deposit, use only:

Official exchange app

Official support portal

Official deposit-recovery tool

Your seed phrase cannot “add” a memo to an already completed transaction.

Who Should You Contact?

This table makes the responsibility clearer.

Situation	Who to Contact
Sent from Exchange A to Exchange B without memo	Exchange B
Sent from self-custody wallet to Exchange B without memo	Exchange B
Sent from Exchange A to self-custody wallet that required no memo	Usually no memo recovery is needed
Sending exchange has not actually broadcast transaction	Sending exchange
Correct memo used but exchange does not credit successful transaction	Receiving exchange / Article 3 troubleshooting
Wrong network used	Follow wrong-network recovery process

For a genuine missing-memo deposit:

Receiving platform is the key party.

Missing Memo Recovery Decision Tree

Use this process.

1. Did the receiving platform actually require a memo/tag?

No:

The missing memo probably is not the cause.

Yes:

Continue.

↓

2. Did the transaction reach the correct receiving address?

No:

A memo recovery procedure will not fix the address mistake.

Yes:

Continue.

↓

3. Was the correct network used?

No:

Use the wrong-network recovery guide.

Yes:

Continue.

↓

4. Was the memo/tag missing?

Yes:

Continue to recovery.

No:

Was it incorrect?

Yes:

Contact the receiving platform.

↓

5. Does the exchange offer a recovery tool?

Yes:

Use the official tool.

No:

Contact official support.

↓

6. Prepare evidence

Collect:

TxID

Asset

Amount

Receiving address

Correct memo/tag

Sending platform

Date/time

↓

7. Follow the exchange's recovery instructions

The exchange may:

Credit the deposit

Return it

Charge a recovery fee

Request more evidence

Determine that recovery is not possible

The outcome depends on its policy.

What Not to Do After Forgetting a Memo

Do Not Panic and Send Again

The first deposit may still be recoverable.

Do Not Ask the Sender to Reverse a Successful Blockchain Transaction

It generally cannot simply be recalled.

Do Not Change Networks

The memo problem has nothing to do with choosing a cheaper or different network.

Do Not Submit Random Memo Values

Use only the value assigned by the recipient.

Do Not Contact People Claiming to Be Exchange Staff on Social Media

Use official support.

Do Not Pay a Private “Blockchain Recovery Service”

Only the entity controlling the receiving exchange wallet can resolve an exchange-account routing problem.

Do Not Share Your Seed Phrase

It is irrelevant to the exchange's internal crediting process and could compromise your entire wallet.

How to Prevent Memo and Tag Mistakes

The safest recovery process is preventing the error.

Before sending:

Generate Fresh Deposit Instructions

Open the receiving exchange directly.

Do not rely solely on deposit details saved months ago.

Copy Both Fields

When the exchange gives:

Address

and

Memo/Tag

treat them as a pair.

Read the Warning on the Deposit Screen

Many exchanges explicitly state:

Memo required

before displaying the deposit details.

Do not ignore the notice.

Check the Recipient's Requirements

Especially when transferring between two exchanges.

The sender's interface may simply show an optional memo field.

Only the receiving platform knows whether it is mandatory.

Verify After Scanning a QR Code

Check that both address and memo/tag were populated correctly.

Use a Test Deposit for Large Transfers

Confirm that the exchange successfully credits it before sending the remaining amount.

A Simple Pre-Transfer Rule

For cryptocurrencies that may use tags or memos, do not think of the destination as only:

Wallet address

Think of it as:

Deposit instructions

Those instructions may contain:

Address

Network

Memo/Tag

The transaction should match all required fields.

Why This Problem Is Different From a Normal Missing Deposit

This distinction is important for Brokerate's article structure.

In a normal missing deposit, you may still be asking:

Was the transaction sent?

Is it pending?

Are there enough confirmations?

Is the exchange under maintenance?

Those questions belong in:

Crypto Deposit Not Showing? Why Your Exchange Deposit Is Missing and How to Fix It

In a missing-memo case, we already know something much more specific:

The transaction reached the receiving exchange, but the account-routing identifier is missing or wrong.

That changes the solution.

The issue is no longer simply finding the transaction.

It is getting the receiving platform to identify which customer should receive it.

Why This Problem Is Different From “Successful but Not Received”

A successful transaction can remain uncredited for many reasons.

For example:

Wallet synchronization

Exchange processing

Asset support

Token display

Internal crediting delay

Those belong in:

Crypto Transaction Successful but Not Received? What to Check Before Contacting Support

This article addresses only one specific post-confirmation cause:

The receiving platform required a memo/tag, and the sender omitted it or entered it incorrectly.

Is a Missing-Memo Deposit Lost?

Not automatically.

A useful distinction is:

Blockchain Destination

Where did the cryptocurrency physically move on-chain?

Exchange Account Destination

Which customer should the exchange credit internally?

With a missing memo, those two can diverge.

The blockchain may have successfully delivered:

XRP → Exchange wallet

while the exchange cannot determine:

XRP → Your customer account

This is why recovery can sometimes be possible.

The exchange may already control the funds.

It simply needs to establish who owns the deposit.

But recovery still depends on the exchange's technical and operational capabilities.

Brokerate Assessment

A missing memo or destination tag is best understood as an exchange account-routing problem, not automatically as a failed blockchain transfer.

For pooled deposit systems, two pieces of information can serve different roles:

Address → identifies the exchange wallet

Memo/tag → identifies the customer

When the address is correct but the memo is missing, the blockchain can complete its job while the exchange's accounting system cannot complete its own.

That distinction explains why users sometimes see:

Transaction: Successful

while:

Exchange balance: $0

It also explains why the receiving exchange is central to recovery.

The sender cannot rewrite a completed transaction and attach a new memo. Only the custodian controlling the destination can investigate its wallet records and determine whether the transaction can be manually assigned or returned.

Brokerate considers three precautions particularly important:

Never assume a memo is optional just because the wallet lets you leave it blank.

Never assume a cryptocurrency always requires a memo—follow the receiving platform's current instructions.

Never use a private recovery service for an exchange-routing mistake.

XLM also demonstrates why current platform instructions matter. Newer systems such as Stellar muxed addresses can embed customer-identification information into the address itself, meaning advice that was correct for a traditional shared address may not apply to every modern deposit address.

Final Verdict

Forgetting a memo or destination tag does not automatically mean your XRP, XLM, ATOM, or other cryptocurrency is permanently lost.

When you sent the asset to the correct exchange-controlled address, the blockchain may have successfully delivered the funds.

The missing piece is often:

Which exchange customer should be credited?

When this happens:

Confirm the correct address → find the TxID → find your correct memo/tag → use the receiving exchange's recovery tool or official support.

Be prepared to provide proof that the transaction belongs to you.

Recovery may be automatic, manual, subject to a fee, or unavailable depending on the exchange.

And remember that the memo requirement is determined by the receiving platform.

XRP may require a destination tag at an exchange. ATOM may require a memo. XLM may use a traditional address plus memo—or, on platforms supporting Stellar muxed addresses, the account identifier may already be built into the address.

So before your next transfer, do not ask only:

“Is the address correct?”

Ask:

“Did the recipient give me any other information that must travel with this deposit?”

That second field can be just as important as the address itself.