

Getting started with Cove Wallet

User guide

October 30, 2026 · @Matt

From installing the app to sending your first payment and putting savings on your Cove Card. About 20 minutes, plus the time to write or stamp your keys.

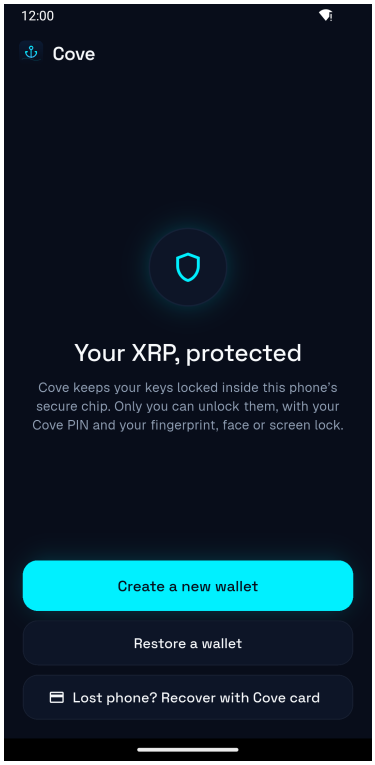
What you need

- **An Android phone (Android 11 or later) or an iPhone,** with a screen lock (PIN, pattern or password) set. Cove uses your phone's secure hardware, which only works with a screen lock.
- **Something to write your recovery key on:** paper and a pen to start with, or a stainless steel plate and stamping kit (see "The Cove Key" guide).
- **A Cove Card** (optional at first): for keeping savings offline. You can add it any time.
- **A little XRP** to start: from an exchange or from a friend. A new XRP Ledger account needs a small reserve to open (the app shows the current amount).

> **Why a card, not a hardware wallet?** Your phone already contains secure hardware built and tested by Apple and Google, and a Cove Card uses the same kind of secure chip as a bank card. Cove uses those instead of asking you to trust another gadget with its own battery, screen and firmware. The phone is your screen and everyday signer; the card keeps savings offline.

1. Install and create your wallet

Install **Cove Wallet** from Google Play or the App Store and open it.



Welcome ("Your digital assets, protected"): create a new wallet, restore one, or recover with your Cove Card.

Tap **Create a new wallet**. Cove makes your wallet's keys on this phone, from its secure hardware. Nothing is sent anywhere.

Already have a wallet? Restore a wallet takes a Cove Key, or the words (12 to 24) from Cove or another XRP Ledger wallet.

Make it yours. Before you write the key down, tap any word to bump it: Cove re-rolls just that word with your tap mixed in, so the key doesn't depend on the phone alone. Bump as many as you like (a counter shows how many), then tap **Set my key**: from then on it stays the same, even if you go back. (It's already strong before you start.)

2. Write down your recovery key

Cove now shows your **wallet recovery key**, once. It's the only way to restore your wallet if this phone is lost, so it's worth a few careful minutes.

The Cove Key: your recovery key, with less to write

Most wallets give you a recovery key as **24 words**. Cove shows the same key as the **Cove Key**: **12 short rows of 8 characters**, using only the digits `0-9` and the letters `A-F`.

- **It's the same key.** Each word on the standard 24-word list has a number, and the Cove Key simply writes the numbers instead of the words, two per row. Both restore exactly the same wallet.
- **It's less to write down.** 96 characters instead of about 130 letters, every row the same length, with no spelling to get wrong. Short enough to stamp into a steel plate.
- **It checks itself.** The last two characters of each row are a check. If you mistype a row when restoring, Cove tells you **which row** is wrong, instead of just "the key is wrong".
- **The 24 words are optional.** Prefer words, or want a key you can type into another XRP Ledger wallet? Switch to **24 words** at the top of the screen and write those instead. Write down **one or the other**: you don't need both.

Writing it down

1. Make sure no one can see your screen. Cove blocks screenshots and screen recordings of this screen.
2. Write all 12 rows in order, with their row numbers, all 8 characters each (or, in the **24 words** view, all 24 words in order).
3. Tap **I've written down all 12 rows** (or **all 24 words**).
4. Cove checks your copy, on Cove's own keyboard: **three rows** it picks, or, if you wrote the words, **six words** (the words in those rows). Tick **Verify complete key** to type back the whole key instead (all 12 rows or all 24 words): slower, but it proves your copy is exact. Then tap **Confirm**.

```
 1   345 1E7 85        Your key looks like this, but with your own
 2   559 223 BD        characters. This one is a public example:
 ⋮                     never use it.
12   1CF 400 94
```

Photo to come
Stamping a Cove Key into a steel plate
`photos/03-stamping-a-row.jpg`

Stamping a key into an 8 × 4 inch steel plate. Photos in this guide use the public example key, never a real one.

The **Cove Key** guide explains the format, how to stamp it into metal, and where to keep it.

3. Choose your Cove PIN

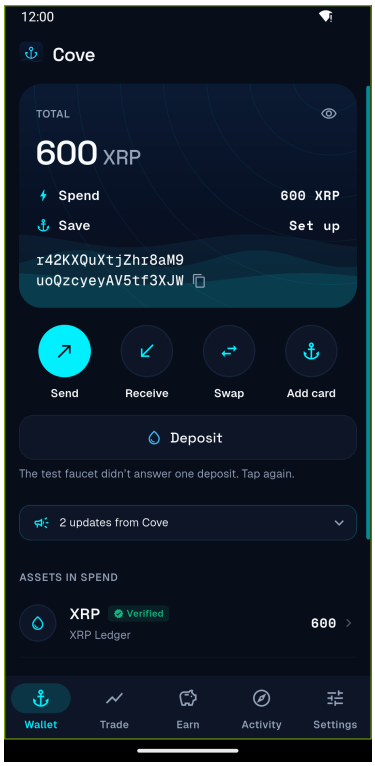
Choose a **Cove PIN**, at least 4 characters; 8 or more is stronger. Cove's keypad has the digits and the letters A to D, and its keys move every time it appears, so nobody watching learns your PIN from where you tap. Tap **Use keyboard** for any letters and symbols (Cove's own keyboard, never your phone's). Enter it twice.

Every time you unlock Cove you'll enter this PIN

and

confirm with Face ID, your fingerprint or your phone's screen lock: the keypad stays put and one line tells you what's next. Cove never stores the PIN, not even in scrambled form, so nobody can copy it off the phone. Wrong PINs are slowed down, then paused, and the 10th wrong PIN erases the wallet from this phone (Cove says how many tries are left). Nothing on the XRP Ledger is touched: your recovery keys or your Cove Card bring it back.

4. Your wallet



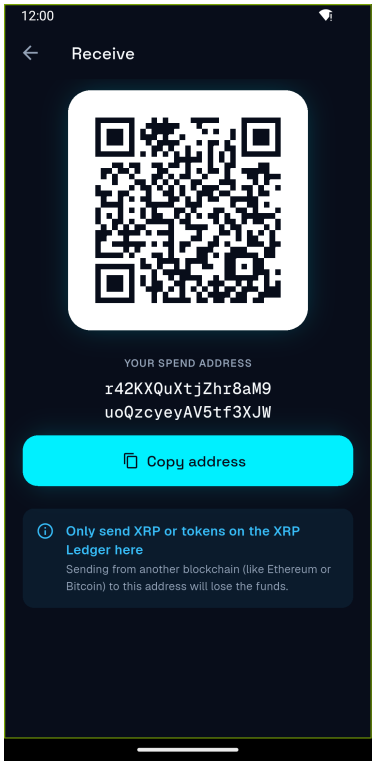
Home: your Spend balance, the main actions, your assets and contacts.

The tabs along the bottom are **Wallet**, **Trade**, **Earn**, **Activity** and **Settings**. Home's round buttons are **Send**, **Receive**, **Swap** and **Save** (**Add card** until you've set it up). The eye beside your balance hides the amounts.

- **Spend** is your everyday account, on this phone. Payments and trades right after you unlock go through without asking again. After two minutes without one (or ten minutes in all), Cove asks for your PIN, and your phone shows its own confirmation with exactly what you're signing: check the address and amount there.
- **Save** is for savings, behind your Cove Card (step 8).
- **Notices** at the top bring Cove news, new features, events and messages from Cove. Swipe through them, tick one to hide it until you next open Cove, or fold the box away.
- If Save needs attention, Home says so in amber with **Open Save to fix it**: for example **Your card alone can move Save** (a Save set up before card + phone: one tap fixes it) or **Confirm your card** (one tap so Cove can check the key on Save's list is your card's).

5. Receive XRP

Tap **Receive** on Home to see your Spend address as text and as a QR code (once you have Save, switch to **Save** at the top for Save's address). Send XRP to it from an exchange or another wallet.

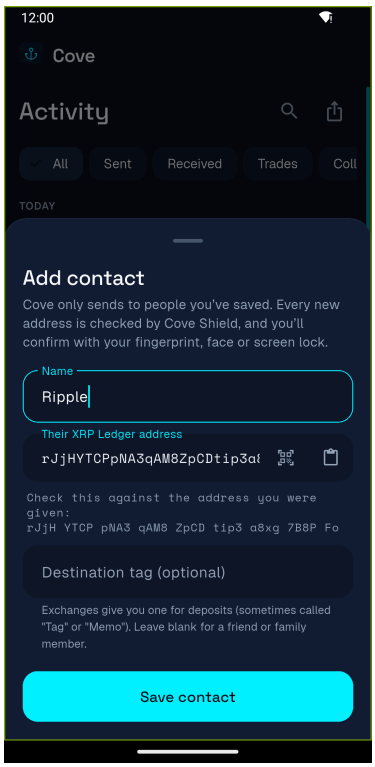


Receive: your address and QR code. Only send XRP or XRP Ledger tokens to it: coins sent from another blockchain are lost.

The first payment opens your account on the XRP Ledger, which sets aside a small reserve. The rest is yours to spend.

6. Add a contact

Cove only sends to people in your **address book**. That stops a mistyped, swapped or pasted address from taking your assets. On Home, under contacts, tap **Add**.



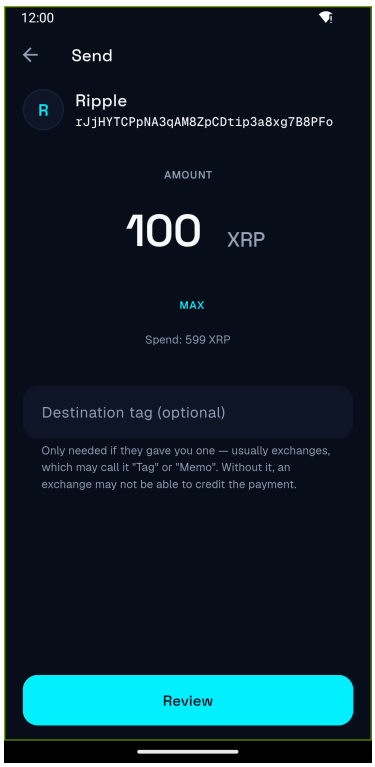
Add contact: type or scan their address, and compare it with the one you were given.

- **Scan QR code**, or type their XRP Ledger address.
- Add a **destination tag** only when an exchange gives you one for deposits.
- Tap **Save contact**, enter your Cove PIN and confirm with your fingerprint, face or screen lock: your phone's own confirmation shows the full address. **Cove Shield** checks it, on your phone, against a list of addresses known to be used in attacks, and refuses it if it's on the list.
- Already saved? Cove says **Already in your contacts as …** instead of saving it twice.

Cove always shows addresses in full, never shortened: attackers make addresses whose first and last characters match one you know.

7. Send

Tap **Send**, choose the contact, enter the amount, and tap **Review**. Cove shows exactly who receives what, and asks you to confirm. Add a destination tag only if they gave you one (exchanges usually do).



Send: the contact and the amount. Review shows the network fee before you approve.

Sending costs only the XRP Ledger's network fee (usually about 0.00001 XRP): Cove charges nothing on payments. After you approve, Cove tells you one of three things:

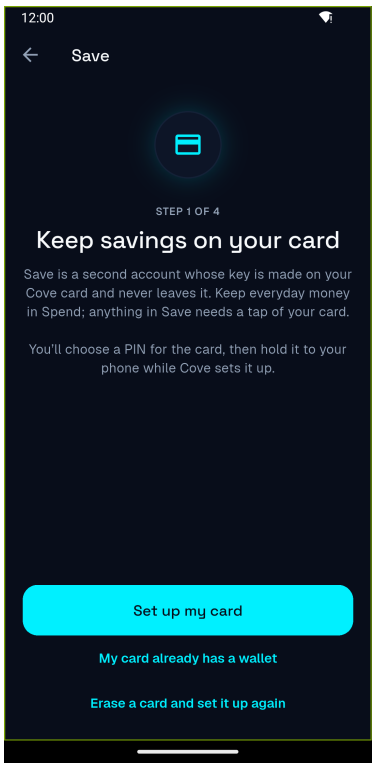
- **Payment sent**: it's on the ledger, with a receipt.
- **Still confirming**: the ledger hasn't answered yet. Check **Activity** in a minute before you try again: sending again could pay twice.
- **Nothing was sent**, and why.

Paying a shop or an invoice? In **Send**, tap **Scan to pay** and scan its payment QR code. Cove shows the amount, the full address and any destination tag (and, for a token, who issued it), without saving the address as a contact. Every such payment asks for your PIN and your phone's confirmation.

Activity lists every payment, with a receipt you can keep.

8. Keep savings on your Cove Card

Save is a second account for savings. It needs **two of three keys**: your **Cove Card**, **this phone**, and your **Save recovery key** (written down). Every day that's the card and the phone together, in one tap. So a stolen card and its PIN can't empty Save, and nor can a stolen phone. On Home, tap **Add card** (or **Settings → Add your Cove Card**).



Setting up Save: your card and your phone together; neither alone.

Restored your wallet from its key? If it already had a Save, Home shows **Save found** with its balance, and **Add card** glows: tap it and hold your card to the phone to link Save again. Nothing on the ledger changes.

1. **Set up my card.** Cove first checks the card (one tap, no PIN). Until Cove can prove cards genuine it says **Cove Card recognised**. Already used this card? Choose **My card already has a wallet**, or **Erase a card and set it up again**.
2. **Choose a card PIN** of 8 to 12 digits, on the same moving keypad as your Cove PIN: not repeated or sequential digits (Cove refuses the ones a thief would try first). The card itself checks it, and locks itself after too many wrong tries.
3. **Hold the card to your phone** while Cove sets it up: flat against the back of an Android phone, or the top of an iPhone. Keep it still until the app says it's done.
4. **Write down Save's own key** (KEY 1 OF 2; recommended, shown only this once). It's your card's key: with this phone or your Save recovery key it can move Save, just as the card can, so keep it like the card, in a different place from your other keys.
5. **Your Save recovery key** (KEY 2 OF 2): **Make a new one** (tap words to bump them, set it, then confirm rows), or **I already have a Save recovery key** for this card. With this phone it moves Save if you lose the card, and with the card it puts a new phone on Save. Alone it can't. **Keep it in a different place from your wallet recovery key.**
6. **Activate Save** by moving a little XRP from Spend: the XRP Ledger only opens an account once it holds its reserve.
7. **Make Save need two keys:** enter your card PIN and tap **Approve with card**. One tap sets Save's rules on the ledger: any two of your card, this phone and your Save recovery key, never one.
8. **Let your card rescue Spend:** no tap needed. If you lose this phone, the card brings Spend back on a new one.

Save is ready then lists **what you're keeping** and what each key can do on its own.

Photo to come
Tapping the Cove Card
`photos/05-card-tap.jpg`

Hold the card flat against the phone until Cove says it's done.

Screenshot to come
Save is ready
`screenshots/12-save-ready.png`

Save is ready: move assets between Spend and Save whenever you like.

On the **Save** screen: **Add to Save**, **Take to Spend**, and **Save's signers**, which reads Save's rules from the ledger and names each one (your Cove Card, this phone, your Save recovery key, any co-signer) in full; **All as expected** means nothing else can sign for Save.

A backup card (optional): a second card with the same key, kept somewhere else, so losing one card isn't losing Save. Choose **Add a backup card first** during setup, or **Settings → Add a backup card** later (it asks for Save's own key, as you wrote it down). Only use a Cove Card you got from Cove, and hold it to your phone yourself.

Share control of Save with a co-signer (optional)

A co-signer is someone you trust (a partner, a relative, an adviser) who must also approve anything leaving Save. It's multi-signature, without any extra software or devices: they just need Cove on their own phone.

1. **Settings → Co-signer.** Choose them from your contacts, or **Add a new contact**: a short name and their Cove address (on their phone: **Cove → Settings → Co-sign** shows it).
2. **Every Save transaction then needs your card and them.** (Your card and your Save recovery key together can't move Save without them, or remove them.)
3. **Hold for 3 days** is on. Money leaving Save then waits 3 days after your co-signer approves, and they can cancel it until then. It's there for the day someone forces you to send: they'd have to wait days, and one call to your co-signer stops it. Turning it off later (**Stop the hold**) needs your co-signer's approval and waits the hold too.
4. **Add (their name):** Cove shows an invitation. Your co-signer scans it in their Cove (**Settings → Co-sign → Scan code**), reads what they're agreeing to, taps **Accept** and shows you a code back. Tap **Scan acceptance**.
5. Enter your card PIN and hold the card to your phone. From then on every Save transaction needs your co-signer too.

Sending from Save with a co-signer: your card signs first and Cove shows a code. Your co-signer opens **Settings → Co-sign → Scan code** in their Cove, reads what the payment does, and taps **Approve, held 3 days**. Nothing passes through a server. Their Cove shows you a receipt to scan, and Save shows **Held until ….** Save can't send anything else until this one goes through or expires. To cancel, ask your co-signer.

A backup co-signer (optional): someone who approves when your co-signer can't, such as your lawyer. On the Co-signer screen, **Add a backup co-signer**; they accept an invitation the same way, and your co-signer approves adding them. With your co-signer, they could also move Save without you, which is what settling an estate needs: choose them with that in mind.

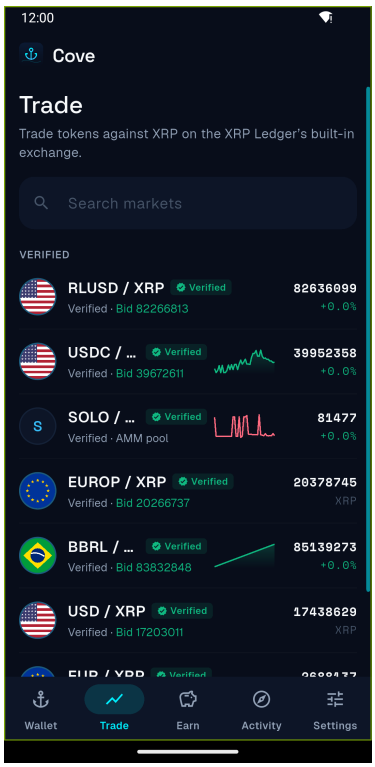
Removing your co-signer needs their approval. Save then needs your card and this phone again.

If you co-sign for someone: approved transfers are listed under **Settings → Co-sign**, **Held by you**. When one is ready, Cove says **Ready to release. Talk to (them) first.** Call them before you tap **Release**: if anything is wrong, or you can't reach them, tap **Cancel**. You have a week after the hold to release it. Agree a word with them in advance that means "I'm being forced"; if they say it, cancel.

Settling a Save without its owner (when they have died, or asked you to): if you're one of two co-signers on their Save (a co-signer and a backup co-signer), **Settings → Co-sign → Saves you co-sign → Settle this Save…**. Choose what to send (XRP, or each token, one at a time) and where it goes (your Spend or one of your contacts), then **Settle and sign**. The other co-signer approves it as usual, and their hold applies. With only one co-signer, a Save can't be settled this way: it needs the owner's card or Save recovery key.

9. Trade and Earn

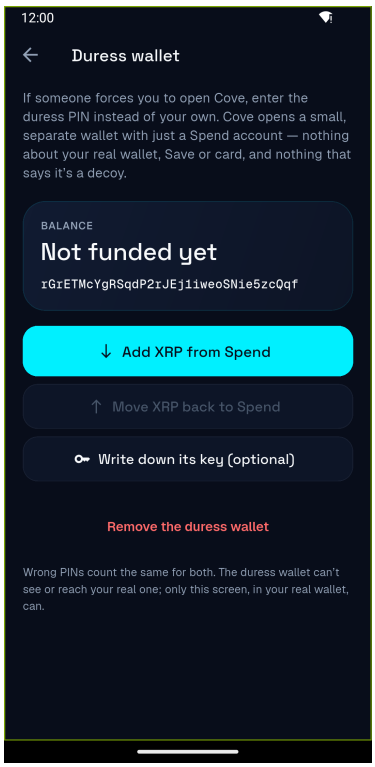
- **Trade:** trade tokens using decentralized exchanges. Cove shows the order book and recent prices, for tokens Cove has reviewed. **Swap** on Home converts in one step, with **25% / 50% / 75% / MAX** shortcuts.
- **Cove's fee:** trades, swaps and pool deposits and withdrawals pay Cove 0.5% of their XRP side, shown as **Cove fee** before you confirm and paid only once the trade has gone through. It follows what you trade, with no cap; after 1,000 XRP of fees in a day, Cove asks you to confirm each one. If a fee wasn't paid, Cove asks (**Cove's fee for your last trade**) before your next trade.
- **Earn:** deposit into liquidity pools and earn a share of their trading fees: XRP, the pool's token (RLUSD, say), or both together, typed in either (to put in a token, hold some first: get it in Trade). Withdraw as both, in the pool's ratio then, or as XRP or the token alone: the pool swaps the other side for you, and Cove shows what that costs. Small pools offer both only when one side alone would cost over 2%. Pool shares appear on Home under **Earning in pools**. **Search pools** finds one by its token. **Est. APR** is from the pool's fees over recent days, measured by Cove.
- **Which tokens and pools:** Cove's reviewed list, which your Cove checks is signed by Cove before using it. Unreviewed tokens and pools appear only with developer mode on, behind a warning.
- ★ **Cove Star** marks Cove's top picks: the deepest trading and sensible returns, from issuers Cove has reviewed. It's a highlight, not advice, and the picks change as markets do.
- **Dimmed** markets and pools have too little trading to buy or deposit without losing money to slippage ("Not enough trading on the XRP Ledger yet"). Selling and withdrawing always work.
- The **(i)** button beside Trade and Earn explains all of this.



Trade: verified tokens, their prices, and the order book.

10. If someone forces you to open Cove

A **duress wallet** is a second, small wallet behind a second PIN. If someone forces you to open Cove, enter the duress PIN: Cove opens the duress wallet, with nothing that mentions Save, your card or your real wallet. Set it up in **Settings → Duress wallet**.



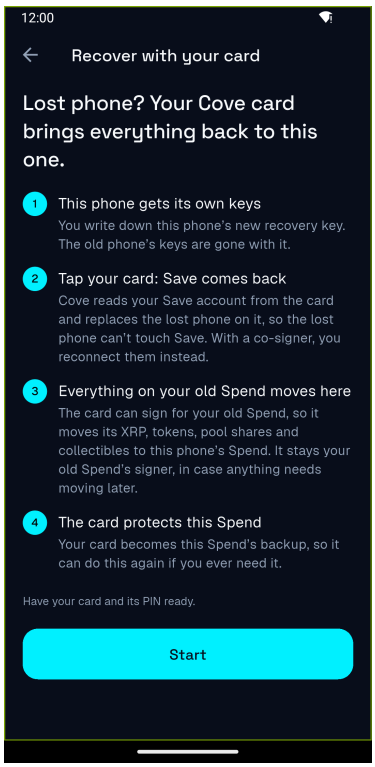
Duress wallet: set it up, fund it with a little XRP so it looks used, and let your Cove Card recover it.

Fund it from somewhere else if you can (an exchange, another wallet): **Show its address to fund it**. Moving XRP between it and Spend works too, but Cove warns first: **This links the two wallets**. The XRP Ledger is public, so anyone who looks the duress wallet up can then find your real one.

Using the duress wallet locks your real wallet on this phone for 3 days. During that time your own PIN is answered just like a wrong PIN, so whoever is forcing you can't tell. Changing the phone's clock or restarting it doesn't shorten it. If you need your assets sooner, recover on another phone with your recovery key or your Cove Card.

11. If you lose something

You lost	What to do
Your phone (card in hand)	On the new phone: **Lost phone? Recover with Cove Card** on the Welcome screen. Have your card, its PIN and your Save recovery key ready. The card brings back everything in your old Spend and your duress wallet. With your Save recovery key, it brings back Save too: Save needs two keys, so the card alone can't (no key to hand? **Skip for now**: Spend still comes back). With a co-signer, Cove reconnects them instead.
Your phone (no card)	**Restore a wallet** with your wallet recovery key. If you have Save, Home shows **Save found**: tap **Add card** and your card to link it again.
Your card	**Settings → Lost your card? → Move Save funds to Spend**, with this phone and your Save recovery key (with a co-signer, they approve it too). Then unlink the lost card: whoever finds it can't move Save with it alone.
Phone and card	Restore with your wallet recovery key, then use your Save recovery key.
A written key	Your assets are safe while you have the phone and card. Make a new wallet and move your assets into it to be covered again.



Lost phone? Your Cove Card brings Spend back to a new phone, and Save too with your Save recovery key.

12. Settings worth knowing

- **Notifications** are on: news and alerts from Cove, and a daily check of this phone's security, from Cove's own server (no Google, no push service). The check sends things like whether the phone is jailbroken or rooted, never your keys, addresses or balances. Turn it off any time.
- **Lock when leaving Cove** (immediately, unless you choose 30 seconds to 5 minutes) and **Auto-lock** after 1 minute to 1 hour without a touch. **Lock now** locks at once.
- **Cove Shield** lists the addresses Cove blocks, and lets you add your own.
- **Erase Cove from this phone** needs your PIN and two confirmations. It deletes the wallet from this phone only: your recovery keys or card bring it back.

13. Coming to Cove

Cove adds features through app updates; this guide covers what's in the app today (Cove 0.4.25). Planned next: Cove Shield updates within minutes of Cove confirming an attacker, a check that a backup card is genuine, buying XRP in the app with a card (where available), a **Recovery check** screen, and more networks beyond the XRP Ledger. New features are explained in the Home notices when they arrive.

14. Staying safe

- Cove will **never** ask for your recovery key, Cove PIN or card PIN by email, message or phone, or anywhere except its own screens.
- Keep your two recovery keys in **different places**, and your card away from both: your wallet recovery key and your Save recovery key together can move Save.

- Keep in Spend only what you'd carry in a physical wallet; the rest belongs in Save.
- When Cove asks you to confirm, **check the address and amount on your phone's own confirmation**: no app can change it. If Cove warns that it isn't what Cove showed you, don't confirm.
- **Settings → About** rates this phone **Secure**, **Warning** or **Insecure** for your keys. Cove won't open the wallet on an Insecure phone (no secure hardware or screen lock, or a modified system).
- Install updates: they bring security fixes and Cove Shield updates.

Cove Technology LLC. More detail: "The Cove Key" guide, and the Cove Wallet whitepaper. Privacy policy: covewallet.net/privacy.