



Onramp

2025's Best-Kept Onramping Secrets

Fees, Failure & fragmentation in the
fiat-to-crypto solutions of today

1. Fees - you are being lied to

Not all fees are created equal. Not even the ones that are advertised as exactly the same.

Try a simple swap on five different onramps that quote tell you their fees are 3%, and you'll get five different outputs. What's going on here?

Well, your onramping partner told you about their fee. Chances are, though, they haven't told you about the 'under-the-hood' costs that go into a fiat-to-crypto transaction.



HIDDEN FEES

Why 3% fees does not mean 3% fees:

1. Network fees: This one is obvious: the busier a blockchain network, the higher the fee. These fees are required to deposit crypto in the user's wallet - but is each ramp provider as efficient in setting (and quoting) network fees?
2. Fees hidden in Spreads: Ramp providers might buy crypto at market rates. They might also not. There could be legitimate spread, or a cost of liquidity for onramps if they cannot buy at market rates. More often than not, they use the lack of transparency to hide fees.



If a ramp provider is giving your business a discount on end-user fees, they are likely adding those same fees in the spread again!

In our most recent analysis of 20 leading onramps, it was revealed that a \$200 USD → BTC transaction could vary by more than 10% from solution to solution.

Your onramp's advertised fee doesn't paint the full picture. To calculate the route that ensures the most bang for your users' buck, you need to take into account the hidden costs.

Crucially, you should be looking beyond the fee percentages — and asking: how can I avoid these traps? How do I ensure my users are getting the highest crypto possible?



How to get your users the lowest fees

1. Ensure you make ramps compete on fees: The best way to ensure your users get low fees, is by ensuring ramps have to compete to get the right to service your user. Market forces take care of the rest, as ramps will start under-cutting each other on fees - especially at Onramper's scale!
2. Make sure you can track hidden fees: Build out the analysis capabilities to understand whether onramps are playing games with hidden fees. Use this to call out misbehavior and keep ramps honest.
3. Contract for spreads: while ramps will pretend this is impossible, make sure spreads are contracted for clearly to prevent hidden fees.

Onramper ensures industry-wide competition between ramps, while giving its clients full fee transparency insights across all ramps in Onramper Terminal.



2. The majority of card transactions crash and burn

Even if a hidden gem of an onramp with zero fees and market-rate conversions did exist, it would be useless if your users still ran into failed transactions. And the majority of them do.

As an industry serious about mass adoption, we need to be measuring performance, not in fees, but in success rates: the percentage of fiat-to-crypto swaps that actually work for users.

On average, 8 out of 10 onramp transactions fail

Here's the biggest determinators leading to failed check-outs:



Country-onramp mismatch



KYC denials



Card declines



Lack of local payment methods



The lack of smart routing



Did you know?

Even onramps that claim to be 'global' generally have sub-1% success rates in most non-western countries they claim to support.

Our proprietary data reveals that onramps are not nearly as successful as they claim to be. Any onramp reporting over 50% end-to-end conversion globally is lying to you - and you would do well to stay clear of them.

This is a well-known bottleneck among players in the space — and it's one that we absolutely need to tackle.

Granted, it's no easy feat. Every individual and every transaction is so unique that it's impossible for a single onramp to guarantee consistently high success rates.

Take, for example, credit cards. Many onramps will claim to support credit card transactions globally, but achieve 1% card acceptance rates ('authorisation rates' in many countries. In the west (US & EU) only around 60% of cards are accepted, with 4 out of 10 being declined!

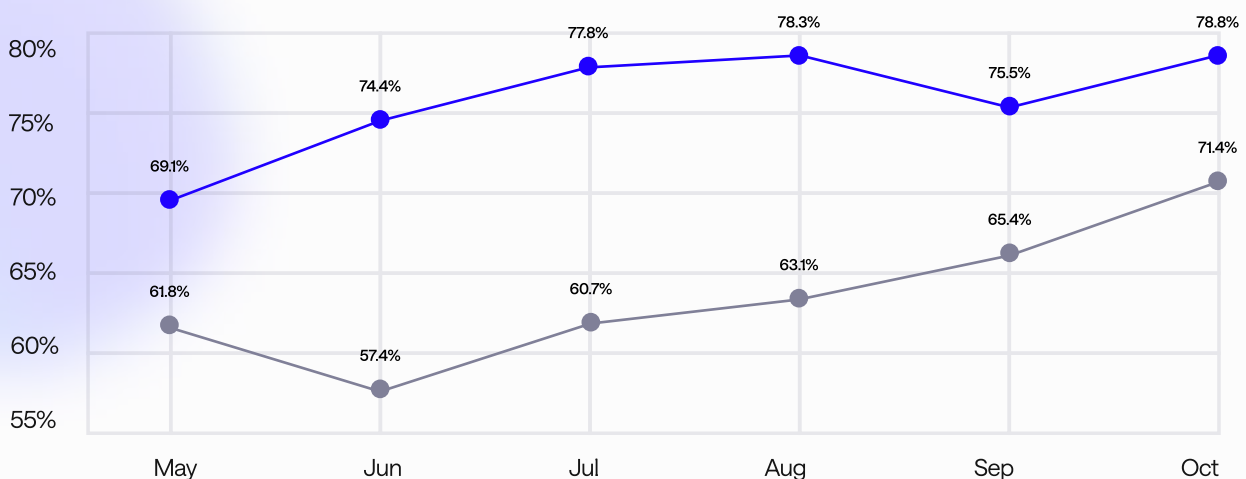
It is key to learn from the past, which is why the best platforms use a smart onramp recommendation engine, capable of boosting card acceptance rates.



How to get your users the best conversion on cards:

While other considerations like fees are important, any onramp-related discussion should revolve around maximizing transaction success. The right ramp provider has to be served for each individual user by smart onramp recommendations.

The impact of Onramper's recommendation engine on 'Authorization Rates' in the EU and US:



Onramper recommendation



Onramper recommendation





2. One onramp won't cut it. Neither will five.

The payment and KYC methods available to your customers in the Netherlands aren't necessarily available to those in India. With so much variation, it's no surprise that your onramp favors certain buyers more than others.

One size doesn't fit all.

Of the 75+ onramps we examined over time, not a single one is capable of outperforming others in all regions. In fact, local onramps outperform 'global' big-name onramps constantly!

Local payment methods excel.

It's not all bad: onramps that specialize in local payment methods tend to see higher success rates. Unfortunately, no one provider can offer extensive access to a global network of these.

Success rates - Cards vs APMs

Continent	Cards	Alternate payment methods (APMs)
Africa	5.98%	5.27%
Asia	7.15%	46.19%
Europe	31.72%	57.23%
North America	19.14%	51.37%
Oceania	42.63%	36.54%
South America	16.61%	46.47%
Completion Rate	21.02%	49.69%



Fixing the fundamental problem

When onramps work, they work well.

But they'll never work consistently. No single onramping solution can deliver results for all customers — the scale required is just too vast.

Can't I just integrate them all?

You could, but it will be expensive to do, as most charge integration costs. It might broaden your reach, too, provided you are happy with the tremendous overheads required. Integrating and maintaining even a handful of onramps will cost you time, money and dev resources. But this approach won't reduce fees nor friction.

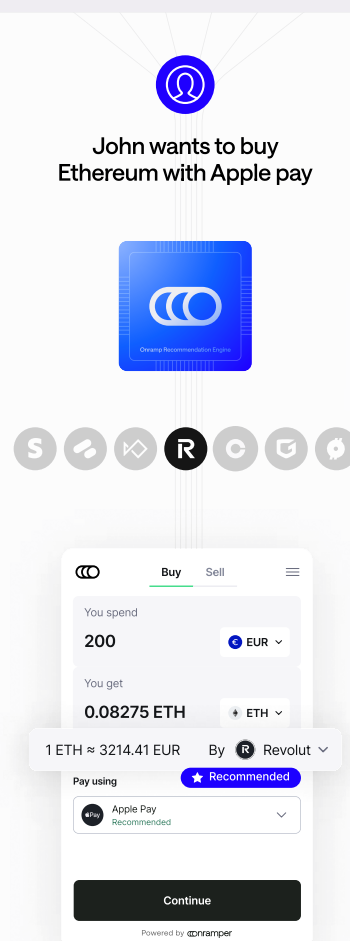
Choose aggregation

Why reinvent the wheel when you could just plug in a tried-and-tested solution?

An aggregator is built on cutting-edge intelligence and smart routing rules.

By taking into account the user's profile, their needs, and all fees, it matches them with the onramp most likely to ensure success — while guaranteeing the best deal available. For you, it means instant global coverage and better success rates with just a single integration.

Onboard up to
70% more customers.





Unlock new markets with our global reach

190+

Countries supported



122

fiat currencies



2000+

cryptocurrencies across 165 chains



local payment methods in a single widget/API



Use custom routing rules to get the best results

	MoonPay	You get 520 USD
	Banxa	519.98 USD
	Onramp Money	519.54 USD

offramp

You send

0.001

BTC ▾

You get

94.4952

USD ▾

swaps

You send

500

~\$500

DAI ▾

Polygon

You get

498.066668

~\$497.8320 (-0.43%)

Swap by

USDT ▾

Avalanche

XOSwap

terminal

Total Volume

\$42.75...

Completion Rate

58.7%

Authorization Rate

89.0%

Completion Rate and Authorization Rate



Volume



Volume by Onramp...



14 days free

Build the platform your competitors hate you for.

Try it free for two weeks
— then, get 10% off with the
code **THREESECRETS**.

Eight lines of code to instantly
expand your core product offering.

Claim your plan

Save 25% when you pay in crypto

Choose smarter onramping today.

In the market for a custom
onramping solution?

Let's make it happen.

Get in touch

