

## Executive Summary

Crypto **on-ramp providers** were ranked across 20 countries (EU nations, UK, Switzerland, Canada), 6 payment methods, and 3 purchase brackets ( $\leq \text{€}500$ ,  $\leq \text{€}2,000$ ,  $\leq \text{€}10,000$ ). The ranking used a multi-factor score combining **payment reliability**, fees, KYC requirements, limits, and popularity. All data were drawn from the provided on-ramp dataset and decline index. **Table 1–3** below present the **Top-3 providers** per country, method, and amount bracket.

**Methodology:** Each provider's *card decline rate* was converted to a reliability score (higher if fewer declines). For example, Bit2Me's extremely low card decline ( $\sim 1.3\%$ ) gave it a near-max reliability score. Fees were normalized inversely – lower typical fees (e.g. Ramp's  $\sim 1.4\%$  via bank transfer) scored higher, whereas higher fees ( $\sim 8\%+$ ) scored lowest. *KYC compliance friction* was quantified by required steps: no ID ("0 steps") up to full ID+selfie+address ("3 steps"), normalized as 1 (no KYC) down to 0 (heavy KYC). Many providers offer "**low-KYC**" tiers for small buys – e.g. MoonPay requires full ID verification only beyond  $\sim \text{€}50$  <sup>1</sup> <sup>2</sup>, Mercuryo has *no KYC below €900* <sup>3</sup>, and Guardarian skips proof-of-address  $\leq \text{€}700$  <sup>4</sup>. Providers with such low-KYC thresholds earned higher scores in the  $\leq \text{€}500$  and  $\leq \text{€}2,000$  brackets. Purchase **limits** were checked against bracket maximums (a provider whose max limit fell below the bracket was penalized). Finally, a **popularity score** reflected brand presence – providers cited as "*large*" on-ramps (*Banxa, Transak, MoonPay, etc.*) <sup>5</sup> or integrated in many wallets (e.g. MoonPay, Ramp) received higher marks. All scores were scaled 0–1 and weighted (Decline 35%, Fee 25%, KYC 15%, Limit 10%, Popularity 15%). We validated the ranking stability by **shuffling weights**: most combinations were robust, though scenarios with many similarly-rated providers (e.g. small-amount SEPA purchases) showed slightly lower stability ( $\rho \approx 0.83$ , see **Log**).

**Top Performers:** **Bit2Me** emerged as the most consistently top-ranked provider. It supports both cards and bank transfers in Europe and Canada <sup>6</sup>, has negligible card declines (categorized "*low*" <sup>6</sup> with decline index  $\approx 0.013$ ), and charges  $\sim 1\%$  fee (often even **fee-free on first purchase** as a promotion <sup>6</sup>). Bit2Me's high limits (up to  $\text{€}20\text{k}$ ) and immediate KYC (ID only  $> \text{€}1000$ ) make it a reliable all-round choice. **Swipelux** also scored highly, particularly for card and mobile wallet methods. Its "*zero-KYC*" allowance (no ID for  $\approx \text{€}300$ ) <sup>7</sup> gave it an edge in  $\leq \text{€}500$  purchases, and it supports Apple Pay/Google Pay widely. **Ramp Network** ranked near the top especially for bank transfers, thanks to industry-low fees ( $\sim 1.4\%$  via SEPA vs  $\sim 3.9\%$  for card) and strong brand trust. **Mercuryo** performed well in small to mid purchases due to its no-KYC  $< \text{€}900$  policy <sup>3</sup> and broad payment options (cards, Apple/Google Pay, SEPA). Its decline rate is a bit higher ("*medium-high*") <sup>3</sup>, but Mercuryo's wide B2B integration (wallet widgets) and scale help keep fees  $\sim 3.9\%$  <sup>3</sup>. Other notable providers include **MoonPay** (very popular, but slightly higher fees  $\sim 4.5\%$  and KYC from  $\text{€}50$  <sup>2</sup>), **Ramp** (as noted), **Paybis** (low  $\sim 1.5\%$  fee, no fee on first buy, though limited Apple/Google Pay support), and **Guardarian** (very low fees  $\sim 1\text{--}2\%$  <sup>4</sup> with no address required  $\leq \text{€}700$ ). **Mt Pelerin** deserves mention for bank transfers: it allows **up to  $\sim \text{€}950$  with no KYC** (Swiss law) <sup>8</sup>, making it top-ranked for small SEPA buys in many countries. However, its daily limit ( $\sim \text{€}1000$ ) capped its score for larger brackets.

**Regional Availability:** Most providers support the entire EU; we used EU averages for any EEA country not explicitly listed. The UK was treated similar to EU (major providers like MoonPay, Banxa, etc. serve UK users, often via Faster Payments). Canada is supported by many (Transak, Banxa, Mercuryo, etc.), but some EU-only services (Guardarian, Mt Pelerin, etc.) were excluded from CA rankings. Local payment methods were a factor – only UK providers support Faster Payments (hence those cells show

no providers for other countries), and SEPA is available chiefly for EU/EEA. In Canada, only card and possibly SWIFT bank wires are usable (reflected by gaps in SEPA/Faster Payments for CA).

**Full Results:** Tables 1–3 present the top three on-ramps for each scenario. In cases where fewer than three providers serve a combination (e.g. *Faster Payments* outside the UK), the cell is marked “—”. Please refer to the accompanying JSON and CSV for complete numeric scores and metrics per provider.

### Top 3 Providers (Amount ≤500)

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
Poland	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Czechia	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Lithuania	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Latvia	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Estonia	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Finland	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Sweden	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Switzerland	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
Denmark	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Norway	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Spain	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Portugal	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Netherlands	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Germany	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Romania	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
Hungary	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis
United Kingdom	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	<b>Ramp, Bit2Me, Wert</b>	Bit2Me, Mt Pelerin, Paybis
Ireland	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
Canada	Swipelux, MoonPay, Banxa	MoonPay, Transak, Banxa	Banxa, Transak, MoonPay	—	—	Banxa, Transak, MoonPay
France	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mt Pelerin, Mercury	—	Bit2Me, Mt Pelerin, Paybis

### Top 3 Providers (Amount ≤2000)

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
Poland	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Czechia	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Lithuania	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Latvia	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Estonia	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Finland	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Sweden	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
Switzerland	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Denmark	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Norway	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Spain	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Portugal	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Netherlands	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Germany	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Romania	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Hungary	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
United Kingdom	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	<b>Ramp</b> , Transak, Banxa	Bit2Me, Mercury, <b>Ramp</b>

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
Ireland	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>
Canada	Swipelux, MoonPay, Banxa	MoonPay, Transak, Banxa	Banxa, Transak, MoonPay	—	—	Banxa, Transak, MoonPay
France	Swipelux, Mercury, Kado	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, Mercury	Bit2Me, Mercury, <b>Ramp</b>	—	Bit2Me, Mercury, <b>Ramp</b>

### Top 3 Providers (Amount ≤10000)

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
Poland	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Czechia	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Lithuania	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Latvia	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Estonia	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Finland	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
Sweden	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Switzerland	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Denmark	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Norway	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Spain	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Portugal	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Netherlands	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Germany	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Romania	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Hungary	Swipelux, Mercury, MoonPay	Mercuryo, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury

Country	Apple Pay	Google Pay	Card	SEPA	Faster Payments	Bank Transfer
United Kingdom	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	<b>Ramp</b> , Transak, Banxa	Bit2Me, <b>Ramp</b> , Mercury
Ireland	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury
Canada	—	—	Banxa, Transak, MoonPay	—	—	Banxa, Transak, MoonPay
France	Swipelux, Mercury, MoonPay	Mercury, Ramp Network, MoonPay	Bit2Me, Swipelux, <b>Ramp</b>	Bit2Me, <b>Ramp</b> , Mercury	—	Bit2Me, <b>Ramp</b> , Mercury

**Key Takeaways:** Bit2Me leads in most EU scenarios, combining **high reliability** and **low fees** <sup>6</sup>. Regional newcomers like **Wert** appear for UK Faster Payments due to unique no-document allowance up to \$1k <sup>9</sup>. **Banxa** and **Transak** dominate Canada thanks to broad support and compliance with local requirements. For **small purchases (≤€500)**, providers that avoid burdensome KYC (e.g. *no ID required*) and have local payment options score best – this is evident by the strong performance of Mercury, Swipelux, and Mt Pelerin in that bracket <sup>3</sup> <sup>8</sup>. As **amounts increase**, KYC requirements equalize (virtually all providers require full verification by €10k) and **fees and limits** become decisive: low-fee brokers like Ramp and high-limit platforms like Bit2Me rise to the top for larger transactions. Users are cautioned that some high performers are region-specific (e.g. Guardarian is EU-only <sup>10</sup>), and that bank transfer methods may not be available in all countries (no Faster Payments outside UK, etc.). Overall, this multi-factor analysis highlights a *handful of on-ramps (Bit2Me, Ramp, Swipelux, Mercury, MoonPay)* that consistently offer the best blend of payment success, affordability, and user experience across Europe and Canada. <sup>6</sup> <sup>11</sup>