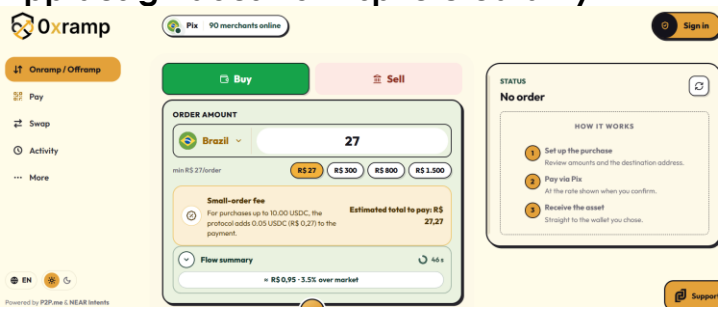
Report use of Oxramp.app
Colombia user
September 30, 2026

Observations and comments
0xramp.app is not found as an application in Google Play. It works as an online app and web service. I installed it on my phone directly from the website.

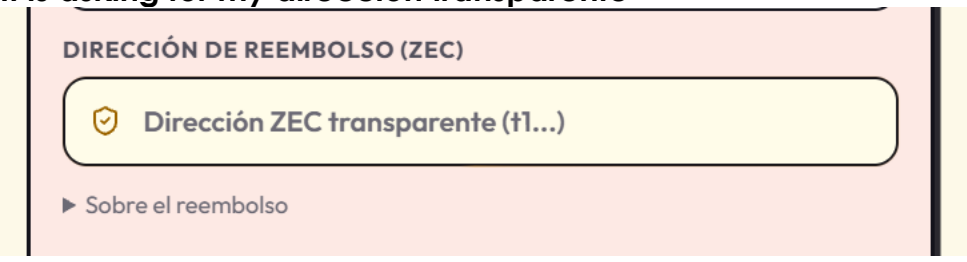
- Culturally in Colombia, it's not common to download applications outside of the Google Play Store, so this could be a credibility issue.
- Online fraud is common in Colombia, and I hesitated for a few minutes before installing it. I went ahead because you recommended it to me.

App design does not inspire credibility



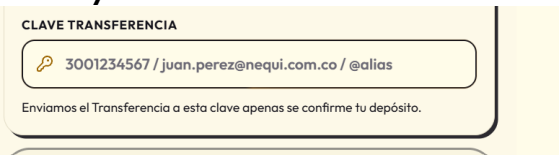
- The design of the buttons, boxes, and fonts used is very simple; it looks like an app quickly created with AI. The crypto apps I've used so far are simple but have attractive designs.
- It didn't give me much confidence at first; it's likely still in beta testing.
- The terminology on the buttons ("Ramp," "Swap") works for people with long experience in crypto. Some of my friends buy crypto, but they're not savvy.

It is asking for my direccion transparente



- I didn't know what that was or where to find my ZEC transparent address in the Zingo App.
- I'm not familiar with this cryptocurrency or the Zingo App; I only use BTC. It took me a few minutes to research online and find it.
- This is just a technical detail related to Zingo, not to the OxRamp service itself.

It's not clear which service is being used in Colombia. Please! The app should ask the user to double-type or double-check the "llave" (key) to which the money will be sent.



Llave: Code used in Colombia to send money, associated with a bank account.

- When making a sale, it's not clear through which service the money will be received in Colombia. It seems like it's asking me for my Nequi address. Nequi is very popular; however, the Bre-b system (which uses a personal key) is universal. Bre-b works with any bank account from any bank, including Nequi.
- Observation: It's not clear whether it only works with Nequi or if it also supports Bre-b keys.
- It would be very important to have double verification of the key where the money will be received. If there's a wrong number, the payment could be sent to someone else. This problem is very common in Colombia. In that case, OxRamp would have no way to respond if money is sent to the wrong key by mistake.

Executing the transaction: selling ZECs from the Zingo app into Colombian pesos

- It takes a few minutes to verify and send the money; in my case, it took about 6 minutes.
- Zingo took too long to send the ZEC, so the transaction was canceled.



- I had to try again. I repeated the steps, but I had to cancel myself because I needed to edit my key.

- The third transaction worked; it took about 10 minutes to receive the money. It was a bit frustrating to wait, I though the app was not working. It would be nice to have something indicating that it is working



- The money was deposited directly into my bank account without any problems.

0xramp did not return my ZECs to my Zingo wallet

- The second transaction was canceled, but Zingo still sent the ZECs.
- I thought the ZEC would be automatically returned. It never was. I contacted customer service the next day, and they explained that the money stays in the P2P wallet in OxRamp as USDC.



- The money was there; I tried to send it back to my Zingo wallet but wasn't able to. I had to sell it in the market instead.
- I sold the USDC (about 5 USD), and this time the transaction was smooth and fast.

Other General comments

- This app offers a good option for ramping from crypto to fiat in Colombia.
- I think it is amazing I can also buy any crypto using the app. I need to try this to check fees.
- The transaction privacy offered by the app is very attractive
- Transaction fee is a bit high for ramping zecs (2.9%). It charges about 3 percent for each transaction. I have been using a btc wallet for a few years now (Strike), I can receive US dollar directly and send the money to my bank account in Colombia for free. I get COP. I ramp my BTC into USD, the transaction fee is 0.9%.