ChatGPT

NoOnes P2P Platform Overview and API Opportunity Mapping

Current UI & User Experience

Marketplace Structure: NoOnes provides a peer-to-peer crypto marketplace with both an **automated "Fast Trade" mode and a classic offer listing (OTC)**. In the mobile app, the Marketplace menu distinguishes **Fast Trade vs. OTC** trading, along with specialized sections. Fast Trade lets users simply enter how much crypto they want to buy/sell and automatically matches them to the best available offer, whereas the **"OTC" tab shows the traditional list of offers** posted by users (similar to Paxful's approach). Additional categories like **"Block" trades (large-amount deals)**, a dedicated **Gift Cards hub**, and a **"Silent Pool"** feature for selling altcoins at locked prices indicate NoOnes' expanded functionality beyond basic P2P. There's also a **"My Offers" dashboard** for users to manage the offers they've created. This segmented UI demonstrates that NoOnes combines quick-match trading with the flexibility of browsing individual offers, all within one app [1].

Offer Listings and Filters: In OTC mode, users see a scrollable list of active offers with rich details. Each offer entry displays the **seller's username** (often with badges like a verification check or special tags such as "Turbo"), their **feedback score and trade count** (e.g. *23257* positive, *33* negative, *3567 trades*, 100% completion), and an **online status indicator** ("Active now"). The **payment method and any labels** are shown (e.g. "Bank Transfer – All banks"), alongside the **fiat price per crypto** and the trader's limits (min–max trade amount in that currency). Notably, NoOnes highlights the offer's **price margin** relative to market: e.g. a badge might show **"-0.9%"**, meaning the offer is 0.9% *below* the market price (a better deal for the buyer) [2]. The UI even provides an equivalence like *"1.01 USD of BTC = 1 USD"*, translating the margin into how much BTC value equals $1 for this offer – in this case, you'd need $1.01 of BTC to get $1 USD, implying the buyer gets a ~1% discount [2]. This helps users quickly gauge competitiveness of each offer. Traders can **filter offers by cryptocurrency, fiat currency, payment method, and seller location**, and sort or refine results. There's also an option to show **"Recommendations" – i.e. top-rated sellers** based on reputation and past history [3]. In practice, this acts as a filter to highlight the most trusted/high-feedback vendors. The marketplace additionally calls out **"Featured offers"** on the Buy and Sell sections: these are offers hand-picked or algorithmically chosen to be promoted. Featured offers can come from **Expert Traders, highly trusted traders, or even users you have marked as trusted** in the past [4]. For example, if you've flagged someone as a trusted partner, their offers might get highlighted to you on the listing. Users can also save favorite offers for later and maintain a **Trusted list or Blocked list** of other traders. These social features tie into the UI – e.g. a trusted user's offers might show up with a special icon or in the Featured list for you [5] [6].

Offer Creation Workflow: Posting a new offer is a multi-step guided process, very similar on web and mobile. After clicking **"Create an Offer"**, the user goes through: **Step 1: Payment method**, **Step 2: Trade pricing**, and **Step 3: Trade instructions** [7]. In **Step 1 (Payment Method)**, you choose which **cryptocurrency** to trade and whether it's a Buy offer or Sell offer. Then you select one of the **500+ supported payment methods** (organized by category) and the **fiat currency** you want for the trade [8]

[9]. The UI provides a searchable dropdown for payment methods (with groups like Bank Transfer, Mobile Money, Gift Cards, etc.), and it displays the **escrow fee (%) that applies** for the chosen method [10]. (For example, some methods might carry a higher fee – NoOnes will show a note like "Escrow fee: 1%" so the vendor knows their cost). If the method is a bank transfer, the form will ask for the specific bank name and country to avoid confusion later [11]. Only one fiat currency is allowed per offer, and the platform restricts certain method/currency combos to prevent mistakes (e.g. you can't list a payment in an unsupported currency) [12]. NoOnes also enforces some **regional restrictions** on payment methods – for instance, some US-only apps are disabled in other countries [13]. Once the user fills these details, they proceed to Step 2.

Step 2 (Trade Pricing): Here the vendor defines **how the price of the crypto will be set**. First, they must choose either **"Market price" (floating)** or **"Fixed price"** for the offer [14]. Market price means the offer's rate will auto-update with the market, whereas Fixed price locks the rate at creation time (note: for stablecoins like USDT, only market price is allowed, since a fixed price doesn't apply to an already stable asset) [15] [16]. If Market price is chosen, NoOnes by default uses an **index price (average ask)** from major exchanges (Coinbase, Bitstamp, Bitfinex) [17] as the baseline. There's a toggle for **"Advanced mode"** which allows more flexibility – for example, a seller can switch the reference exchange or, if dealing in a less common local currency, manually set an FX rate on top of USD [17] [18]. Next, the vendor enters their **margin percentage** – how much above or below the market price they want to trade [19]. This margin can be positive or negative. The UI immediately calculates and shows the effective rate and how much the vendor would earn at that percentage, giving real-time feedback (e.g. "At +5%, you will get \$105 for every \$100 worth of BTC") [20] [17]. The help center notes that **for selling crypto, a negative margin (underselling the market) is advised to attract buyers**, whereas **for buying crypto, a positive margin is advised** (offering above market to attract sellers) [21] [22]. The platform explicitly warns against setting an unrealistic margin just to negotiate later – *that is against the terms of service* [21]. After margin, the user sets the **trade limits**: a minimum and/or maximum fiat amount they are willing to trade in one go [23]. (There's also an option to make it an exact fixed amount offer, or otherwise any amount in the range is allowed. When a trade starts, the equivalent crypto amount up to that max will be escrowed [24].) They also set a **payment time limit** (in minutes) for the buyer to pay and click "Paid" – typically 30 minutes by default, but adjustable [25]. If the timer runs out, the trade auto-cancels to protect the seller's escrow. At this stage, if the platform requires a **security deposit** for creating this offer (NoOnes does this for certain high-risk categories or new vendors), the UI will alert the user that they'll need to lock up a deposit once the offer is created [26]. All these pricing details are double-checked, then the user continues to the final step.

Step 3 (Offer Terms & Visibility): In the last step, the vendor configures the **offer metadata and rules**. They can assign *Offer Tags* from a predefined list (e.g. "Instant payment", "Cash only", "Receipt required") which appear next to the payment method in listings [27]. They can also set a custom **label** – for bank transfer offers, this is often the bank name (the UI actually uses the bank name field as the offer label for bank-type methods) [28] [29]. Then the vendor writes their **offer terms (visible to everyone)** – a short description or requirements for the trade [30]. This is where a vendor might say "**Bank transfer only, must be same-name account**" or "**Gift cards must be physical cards with receipt**", etc. These terms show up publicly on the offer page. They also write **trade instructions** – a longer, private set of instructions visible *after* a trade begins [31]. For example, "Please send the payment receipt here" or "I will release crypto once I confirm the payment" – basically a step-by-step for the counterparty. The creator can impose some **trade requirements**: there's a checkbox to only allow partners who are ID-verified (if the user wants to deal only with verified users) [32]. In *Advanced options*, the vendor can fine-tune things like: require a minimum number of past trades from the buyer, set a maximum total trade volume for newly created accounts (to avoid large trades with brand-new users) [33] [34], or restrict the offer's visibility by country (either only show

to certain countries or hide from certain countries) [35]. They can also choose whether to allow users on VPN/tor to open the trade or not [36]. Another useful setting is **Working Hours** – the vendor can schedule the offer to be active only at certain times (e.g. only daytime hours on weekdays) [37]. This is helpful if, say, the payment method is only accessible during banking hours. After configuring these, the user hits **"Create Offer"** and the offer goes live.

Post-creation & Visibility: Once an offer is live, it appears in the public marketplace (Buy or Sell listings) **provided it's among the user's most competitive offers**. NoOnes has a rule to prevent a single trader from dominating the listings with many similar posts: **if you create multiple offers of the same type, crypto, payment, and currency, only the one with the best price for others will show publicly** [38] [39]. For example, if a user made two sell offers for BTC via bank transfer USD – one at +15% and one at +5% – only the +5% (cheaper for buyers) would be visible [40]. The less competitive one stays hidden unless the user deactivates the better offer [41]. This encourages vendors to avoid spamming and just adjust a single offer's price. Sellers can **edit or update offers** easily from their **Dashboard > My Offers** view, which shows all active and inactive offers in a list [42] [43]. There are toggle switches to quickly turn offers on/off without deleting them [44] – useful for managing availability. If editing, the process is similar to creation, split into pages for payment method, pricing, and terms, allowing changes to margin, limits, etc. (except *Special Offers*, which are one-time and can't be toggled on/off – they can only be canceled since they're private) [45] [46].

Buyer Workflow: From the buyer's side, the journey starts at the marketplace. A buyer can use the **Fast Trade** option for convenience: for instance, **to convert BTC to NGN, a user can go to Fast Trade, choose "Sell BTC, receive NGN", enter the BTC amount, and click Sell – the system will automatically search and match the best available offers to fulfill that amount** [47] [48]. This is a quick-sale feature that skips manual browsing. Buyers who want more control will switch to the **OTC (classic) view** where they can **browse individual offers**. They will typically set the filters for what they need: e.g. *Bitcoin*, *NGN*, *Bank Transfer*, location *Nigeria* to see all Nigerians buying BTC via bank transfer. They might also tick "Recommended only" to focus on top-rated sellers [3]. The platform then shows the list of matching offers with the same details described earlier (price, limits, seller stats, etc.). Buyers can click on an offer to view the **offer detail page**, which includes the seller's full terms and conditions and any additional info. At this point, the buyer will see **the seller's exchange rate offer, the payment window, min/max, and the seller's instructions or requirements** clearly before initiating [49]. They can also see the seller's profile (feedback score, number of past trades, verification badge, maybe how long they've been on the platform). If the buyer is happy with the terms, they proceed to **start a trade** by entering the amount they want to trade (if not already specified) and clicking **"Start Trade"** [50] [51]. For certain types of trades, NoOnes might prompt for extra information at this moment – for example, if the buyer is selling crypto and needs to **provide bank account details** to receive a bank transfer, the interface will ask for those details (account number, bank name, etc.) right after clicking start [52]. This info is then shared in the trade chat for the seller to see (so the seller knows where to pay). Once the trade is initiated, the **trade chat** screen opens for buyer and seller. NoOnes secures the trade by moving the crypto amount into **escrow** on behalf of the seller at trade start. The buyer now sends the payment externally (or fulfils whatever the offer requires, like uploading a gift card). The chat is used to confirm details and for the buyer to mark **"Paid"** when they have completed the payment on their end. The seller, upon verifying they've received the money (or code, etc.), will then **release the crypto from escrow** to the buyer's NoOnes wallet [53] [54]. If anything goes wrong – e.g. the buyer claims they paid but the seller disagrees – either party can raise a **dispute**. NoOnes moderators then review the chat and evidence to resolve it [53] [55]. (Notably, NoOnes moderators can see the trade chat but **not any private messages outside the trade** – the help center reminds users to keep all

transaction details in the NoOnes chat so that moderators can assist if needed [56].) If the payment window expires before the buyer clicks "Paid," the system auto-cancels the trade to free up the escrowed crypto [25]. When a trade completes successfully, both parties are encouraged to leave feedback for each other, which affects their reputation scores. Buyers can also **add the seller to their Trusted list** if it was a good experience, making future interactions easier.

Existing "Suggested" Features: NoOnes does incorporate a few recommendation-style elements in the UI, though these are relatively basic. As mentioned, there is a filter for *Recommended sellers*, which presumably surfaces offers from traders with top reputation or an "Expert Trader" status (a badge earned via consistent volume and good feedback). Also, **Featured Offers** on the marketplace are a form of suggestion – these offers are highlighted by the platform (criteria include being an expert trader, or someone the user trusts, etc.) [57]. This draws attention to certain offers that NoOnes deems attractive or trustworthy. For new users, NoOnes heavily promoted the ability to **import Paxful feedback** and **earn badges/Sats rewards** as a way to suggest reliable traders: e.g. Paxful refugees got a "welcome badge" and their prior reputation carried over, which the UI displays to reassure others [58]. On the buyer side, when using Fast Trade, the **system itself is essentially suggesting and auto-selecting the best offer** available for the given criteria (taking into account price and probably vendor rating). However, what NoOnes currently lacks is a *real-time, dynamic suggestion* for pricing a new offer or alerting a vendor to market conditions. The interface when creating an offer gives static info (market price and how your margin translates to profit) but **does not tell a user if their price is, say, much higher than the average offer on the market**. Vendors typically have to research that themselves by scanning existing listings or using the NoOnes **Crypto Calculator tool** for conversions [59]. In summary, the UI provides filtering and some curated highlights, but **there's no "AI" or smart recommendation engine yet for optimal pricing or trading decisions**. This is where a "Suggested Offer" feature could augment the user experience.

API Surface & Documentation

API Access and Auth: NoOnes offers a comprehensive REST API for programmatic trading, which requires authentication for **all** endpoints – even those that might not seem user-specific (like getting currency lists) [60]. There are **two types of API keys**: the legacy HMAC keys and newer OAuth2 keys [61]. HMAC keys (configurable in a user's account settings) allow access to that user's own account via signature authentication, while OAuth2 keys (managed on a separate Developer Portal) support both **"Direct Access"** to the owner's account and **"Delegated Access"** to act on behalf of other users (with their consent) [62] [63]. The OAuth route uses a client credentials flow to obtain a JWT from `auth.noones.com`, then calls the API at the gateway `api.noones.com` [64]. In both cases, endpoints expect an `Authorization` header with a valid token; requests without auth will be rejected. The base URLs differ slightly: HMAC keys use the marketplace domain (e.g. `https://noones.com/api` for older endpoints) [65], whereas the OAuth2 developer API uses a dedicated endpoint (e.g. `https://api.noones.com/noones/v1` as the base, per the Postman collection) [66]. NoOnes' API documentation is defined via an **OpenAPI (Swagger) schema**, and they provide an official Postman collection for developers to explore the methods. The docs encourage using Postman to try calls out-of-the-box [67] [68].

Available Endpoints: The NoOnes API covers essentially all functionalities of the platform – managing offers, trades, user profiles, wallets, etc. Most endpoints are RESTful (HTTP POST is used for many actions) and correspond closely to UI actions. For example, under the `offer` category, we have endpoints to **create offers, update them (including price updates), activate/deactivate offers, delete offers, and fetch offers** [69] [70]. There's `POST /offer/create` to make a new offer, `POST /offer/update` to edit

an offer's details, `POST /offer/turn-off` or `/turn-on` to toggle visibility [71] [72], and even a specific `POST /offer/update-price` to adjust just the margin/price quickly [73]. For retrieving offers, `POST /offer/list` **returns the current user's own offers**, whereas `POST /offer/all` **retrieves offers across the marketplace** [74] [70] (this likely accepts filters for currency, payment method, etc., similar to the UI search). There's also an `offer/get` to fetch details of a specific offer by its identifier [75]. Beyond offers, the **trade endpoints** allow automation of the trading process: e.g. `POST /trade/start` to initiate a trade on a given offer, `POST /trade/cancel` to cancel an open trade, `POST /trade/paid` to mark payment as sent, `POST /trade/release` to release escrow, and even `POST /trade/dispute` and `POST /trade/dispute-reasons` to handle dispute creation [76] [77] [78]. Essentially any button a user clicks in the trade flow has a corresponding API call. There are also **chat endpoints** (`trade-chat/post` to send a message, `trade-chat/latest` to fetch recent messages, and even image upload routes for attachments in chat) [79] [80]. User profile management is present (`/user/info`, `/user/block`/`unblock`, `/user/trust`/`untrust`, etc., to replicate the social features) [81] [82]. We also see **notification endpoints** (`/notifications/list`, `/notifications/mark-read` etc.) and **feedback endpoints** for the review system [83] [84]. For payments and wallets: there are endpoints for listing **payment methods** (`/payment-method/list`) and their categories (`/payment-method-group/list`) [85] [86], retrieving current **crypto prices/rates** (`/currency/rates`, `/currency/price` – possibly to get market price info) [87] [88], and managing **bank accounts** on file for fiat payouts (`/bank-account/create`, `/bank-account/list`, etc.) [89] [90]. The breadth of the API suggests even internal or less common features are exposed – for instance, `POST /offer-tag/list` to list available offer tags [91], and `POST /currency/list` vs `/currency/list-auth` (the latter maybe including restricted currencies for that user) [92]. Overall, the API surface is quite extensive and on par with Paxful's API, enabling full automation of the trading workflow.

WebSockets & Webhooks: The publicly documented API does not include WebSocket endpoints for real-time updates; instead, NoOnes provides **Webhooks for push notifications**. According to the help center, developers can register a webhook URL to get events like *trade started, trade succeeded, new trade chat message, etc.*, which is preferable to polling [93] [94]. The webhook setup involves adding a URL in the Developer page and selecting which events to subscribe to, with NoOnes sending signed HTTP callbacks. This "push" model helps avoid constantly querying the API for updates (and hitting rate limits) [95]. As for rate limits, the docs don't publish a global rate limit number publicly, but some endpoints have their own limits – e.g. there's a *"refresh last seen"* ping (`user/touch` to keep the account online) that is limited to **360 requests per hour (1 per 10 seconds)** [96]. This implies a general rate limit policy exists to prevent abuse (commonly, APIs might allow a few hundred calls per minute overall). The API returns specific error codes for exceeding limits or other errors – for example, error code 1013 means an endpoint is forbidden for your API key scope [97] [98], and code 1010 indicates too many requests or a resource fetch failure which could be rate-related [99].

Internal vs. Public Endpoints: NoOnes' API documentation covers the official endpoints available to third-party developers. All the major functionalities are included, so there's not much need for unofficial endpoints. However, a few features might use internal APIs not explicitly documented. For instance, the **Fast Trade matching** (where NoOnes finds the best offer for you) is likely handled server-side – there's no direct "match me the best offer" endpoint documented, which suggests the official way is for a developer to replicate this by calling `/offer/all` with criteria and picking the best price themselves. Similarly, the **Gift Card Hub's automated trades** might involve internal verification calls (e.g. checking a gift card code's balance). These aren't detailed in the public docs. The mobile app could be calling some private endpoints to validate gift card codes or to orchestrate multi-step fast trades. But importantly, the building blocks for a

"Suggested Offer" system – such as retrieving all current offers, getting market rates, and creating or updating offers programmatically – *are* available through the documented API.

OpenAPI and Postman: NoOnes prides that since early 2022, all their API methods are described in an OpenAPI spec [67]. The Developer Portal (dev.noones.com) includes this documentation (which unfortunately requires login or doesn't load easily without scripts, but the content is accessible via Postman and help center articles). For developers, one quick way to explore is the **Postman Public API Network**, where NoOnes has published a collection with pre-defined requests for all endpoints. Using that, one can see the base URL and required headers. For example, the Postman collection confirms that the base path is `https://api.noones.com/noones/v1` and that requests expect `Content-Type: application/x-www-form-urlencoded` for form submissions and `Accept: application/json` responses [66] [100]. This indicates the API largely uses form fields (key=value pairs in the body) similar to Paxful's API style, as opposed to JSON payloads. The Postman docs also list common **error codes** and reasons (1001 through 1014 cover various validation and trading errors) [101] [102], which helps developers handle failure cases. To summarize, the NoOnes API is full-featured and well-aligned with the platform's UI capabilities, albeit requiring proper auth and respecting any rate limits/webhook usage to stay efficient.

Product Priorities & Pain Points

From public communications and media, a few clear themes emerge about NoOnes' product focus:

- **Global South & Financial Inclusion:** NoOnes explicitly targets regions like Africa, South/Southeast Asia, and Latin America that have been underserved by major exchanges. The platform positions itself as *"designed to cater to the needs of Global South citizens"* [9]. Ray Youssef (former Paxful CEO, now CEO of NoOnes) has emphasized that in 2025 and beyond, **emerging markets will drive crypto growth**, and NoOnes wants to be the go-to P2P solution in those areas [103]. This means supporting *local currencies*, *mobile money systems*, and trading patterns common in those regions. Indeed, NoOnes supports **450+ payment methods including various mobile wallets and gift cards popular in Africa** [9] (e.g. M-Pesa in East Africa, MTN Mobile Money in West Africa, etc.), and has on/off-ramp integrations for certain local currencies. For example, they offer **fiat off-ramp for NGN, KES, GHS, etc.** and even a Virtual **Visa card product** so users can spend crypto directly [104] [105]. This focus addresses a pain point for users who lost Paxful or Binance access: NoOnes provides a home where their local currency is supported and there are ample traders to match with.

- **Liquidity and User Migration:** A key challenge for a new P2P exchange is liquidity – having enough buyers and sellers and competitive offers. NoOnes tackled this by actively courting **Paxful's user base** when Paxful shut down, and more recently **Binance P2P users** in regions where Binance faced regulatory issues (e.g. Nigeria). NoOnes built an **"Import your account"** feature allowing Paxful users to carry over their profile, reputation, and even past partners [106] [107]. This eliminated the cold start problem for trust – a new NoOnes user could log in with Paxful credentials and find their KYC, feedback score, and trade history already there [108]. Product-wise, they also offered **promotional incentives**: for example, in Nigeria after Binance's exit, NoOnes gave **free USDT trades (zero fees)** for a period, **welcome SATS (satoshi) bonuses** and badges to users who joined from other platforms, and **VIP support** for high-volume traders [58] [109]. These moves aim to boost liquidity by attracting power sellers and buyers. In marketing speak, *"everyone eats"* in the NoOnes community – Ray has mentioned their mission of inclusivity and making sure active traders can thrive [110] [111]. For a vendor, this means NoOnes is trying to provide more trade flow (through promotions and user

acquisition) and lower fees as volume grows. Indeed, NoOnes advertises **volume-based discounts on fees** (heavy traders can drop fees from ~1% down to 0.5% or less) [112], which is a direct pain point solver since fees on P2P trades can otherwise eat profit.

- **Transparency & Trust (Public Metrics):** One of NoOnes' bold differentiators is its stance on **transparency**. They launched a public-facing **"CEO Dashboard"** where they publish live stats about the platform – number of users, trades, volumes, even the status of their crypto reserves. The tagline is *"Revolution in Transparency"*, showcasing **liquidity totals and other metrics in real-time** [113]. For example, NoOnes shares data like how many BTC are in escrow, how many trades completed today, and even KYC statistics. A tech tweet noted that the CEO dashboard was updated to include *"KYP/KYC/PoA stats"* (Know Your Peer, Know Your Customer, Proof of Address verifications) [114]. This level of openness is unheard of among competitors – most exchanges keep numbers secret. NoOnes believes showing the health of the marketplace builds user trust and holds them accountable. It's part of their *"nothing to hide"* ethos [115]. This transparency push was also likely a response to Paxful's collapse and users feeling blindsided – Ray Youssef wants to assure the community that NoOnes will not obscure issues. In fact, when an ~$8M security breach happened in Jan 2025, Ray publicly disclosed it and addressed it head-on [116], reinforcing that trust through honesty (contrast this with how some platforms quietly cover up incidents). For our purposes, this means NoOnes likely has internal dashboards and data that could be leveraged for a "Suggested Offer" system – they have the data and they're willing to share some of it publicly.

- **User Privacy & Compliance Balance:** NoOnes tries to straddle the line between being **compliant enough** to operate (avoiding outright bans) yet **privacy-friendly** to users. Notably, they allow users to trade up to **$50,000 without submitting ID** [117] (an extremely high threshold compared to other platforms). You only need ID verification for certain actions (like creating offers or higher limits). They even support trading privacy coins like **Monero (XMR)** – which many regulated exchanges avoid – and do so *without KYC* [118] [119]. This appeals to users who value anonymity. At the same time, NoOnes positions itself as *operating within legal frameworks*. For example, when Binance was forced out of Nigeria, NoOnes was quick to highlight that it *"aligns with regulatory guidelines while maintaining a user-friendly interface"* [120] [121], implying they won't suddenly exit due to non-compliance. They have a proper legal presence in UAE/Europe and presumably have a better relationship with regulators (or at least a smaller target on their back than Binance). So the product priority here is: **remain accessible in countries where others get banned** by being proactive with compliance, but **don't over-regulate users** – continue to allow easy access and smaller peer-to-peer trades without heavy friction. This is a selling point for many vendors who chafed under Binance's stricter KYC or regional blocks. NoOnes also introduced a concept called **"KYP – Know Your Peer"**, which is more about community trust (users verifying each other informally or building trust scores) rather than top-down ID checks. It's a different approach to safety, alongside the standard escrow and dispute system.

- **Competition with Binance P2P:** Binance's P2P platform was a dominant player, but its weakness is that it's tied to a larger exchange subject to strict KYC/AML and, in some places, regulatory shutdowns. NoOnes capitalizes on this by presenting itself as a **dedicated P2P alternative with more freedom**. In a Guardian Nigeria article, for instance, NoOnes is described as *"a dependable alternative to traditional P2P platforms"* with a unique community mission [122] [123]. After Binance left Nigeria, a **void in the market** opened – NoOnes stepped in to claim those users. They stress features Binance P2P lacked: e.g. **direct access to the CEO/hotline** for issues, 24/7 human support

(Binance often relies on bots) [124] [109], **faster dispute resolution** (NoOnes promises *express* disputes and even an option to appeal a dispute decision) [125] [126], and a general feeling of a community-driven platform vs. a corporate platform. For instance, NoOnes runs an official Discord and engages the community for feedback, something one wouldn't see with Binance [127]. From a product standpoint, NoOnes seems to prioritize **user feedback and iterative improvement** – they even have a link in the footer for "Import Feedback" [59], suggesting a mechanism to bring in reviews/testimonials from Paxful, or simply to gather suggestions. In sum, the story NoOnes tells is: *"We have low fees, lots of local options, no trade limits, and we're transparent and close to our users – unlike the big exchanges."* This is where they want to differentiate. For our "Suggested Offer" concept, this means NoOnes would likely be open to features that **give more power and information to the individual trader** (since that aligns with their decentralized, user-empowering philosophy).

- **Current Pain Points for Users:** Despite the positives, users on NoOnes likely still face some challenges. **Liquidity** (especially in less popular payment methods or new markets) can be a pain point – e.g., a vendor might struggle to find buyers for a rare gift card or a buyer might see wide spreads for certain fiat/crypto pairs. The "Fast Trade" feature is meant to alleviate waiting by matching instantly, but if the underlying offers are few, it might not always find a match or could yield a suboptimal rate. **Price discovery** is another challenge: vendors have to guess the right margin. They do have reference to an external market price, but *peer-to-peer pricing can differ based on payment method premiums*. Currently, a vendor has to manually scan similar offers to know what margin others are charging for, say, *PayPal USD for BTC*. There's no built-in tool showing average P2P prices for that method at the moment. This lack of pricing guidance can lead to trial-and-error or new sellers posting uncompetitive offers and getting no trades (or conversely, posting too generous a price and getting arbitraged). **Security & fraud** is always a concern in P2P: NoOnes has an escrow and dispute system like Paxful did. They've tried to innovate with things like the **Gift Card checker** – a tool that likely lets sellers verify if a gift card code has balance before releasing crypto, addressing a common scam scenario [58]. That's a product priority (reduce fraud) and a pain point being solved. Another pain point: **platform trust** – after Paxful's collapse, users are wary of keeping funds in any P2P platform. NoOnes responded with the transparency dashboard and by encouraging users to withdraw to their own wallets (even integrating Nostr for Bitcoin withdrawals via Lightning, according to some announcements). They also set up a **Nostr relay and social features** as part of being a "financial communication super app" [128] [129] – this is niche, but it shows they prioritize giving users ownership (Nostr is a decentralized social network protocol). For everyday workflow, one pain point might be **offer management and repricing**: crypto prices are volatile, so a fixed-price offer can become outdated quickly. NoOnes allows floating "market price" offers which helps, but if a vendor uses a fixed price, they must manually update it or set shorter time limits. There might be internal demand for an easier way to keep prices in sync or get alerts when their offer's price is way off the current market – something a Suggested Offer system could handle.

In conclusion, NoOnes' product strategy is about **maximizing peer-to-peer freedom (many payment methods, few limits)**, **building trust through transparency and community engagement**, and **quickly capturing market share** from fallen or withdrawn competitors by offering similar or better features (reputation transfer, low fees, strong support). They address user pain points like slow dispute resolution, lack of platform honesty, and limited payment options by essentially doing the opposite of larger corporate exchanges. Any new API features or tools (like our "Suggested Offer" idea) would likely be embraced if they **increase liquidity, improve pricing efficiency, and help users trade more confidently**, as those align with NoOnes' goals of a vibrant, "everyone wins" marketplace.

User Workflows & Decision Points for “Suggested Offer” Features

Understanding how users (especially vendors) navigate NoOnes currently can highlight where real-time pricing intelligence or recommendations would be most valuable:

- **Pricing a New Offer (Vendor Perspective):** When a vendor is on the **Trade Pricing step of creating an offer**, they decide on a margin and price. This is a **critical decision point** where they balance being competitive versus making profit. Right now, the interface gives them the market price and lets them input any margin. The only guidance is the text note advising what typical traders do (negative margin for selling, etc.) [21] . The vendor can also see their *effective price* as they type the margin, which is helpful, but **they don’t see what others are charging in that moment** through the UI. Many experienced vendors will open a separate tab (or use another phone) to search the marketplace for similar offers to gauge the going rates. This process is manual. **Opportunity:** At this moment, a “Suggested Price” feature could be extremely helpful – e.g., the system could fetch current average margins for that crypto/payment method and display *“Most sellers are offering between -5% and -3%. Setting -4% would likely attract buyers quickly.”* This could be shown as a tooltip or a colored indicator on the margin input field. It would prevent newcomers from, say, setting +10% when all competitors are -5% (which would almost guarantee no takers). The data for this could come from analyzing the `/offer/all` results in real-time. Additionally, NoOnes could highlight if **demand is high**: e.g., *“There are 50 active buyers waiting in this category”* or *“Liquidity is low right now for this payment method – you might consider a wider margin.”* Currently, vendors get no such live feedback about supply/demand tension.

- **Offer Repricing and Maintenance:** After an offer is live, the market conditions can change. Vendors do get notifications if, say, someone starts a trade or sends a message, but they **don’t get alerts like “your offer is now the 5th cheapest, consider updating price.”** They would have to proactively check if their offer is still competitive. On platforms like Binance P2P, some vendors constantly repriced to stay on top; NoOnes similarly allows quick price updates (there’s the `offer/update-price` endpoint and toggle on/off). A potential **Suggested Offer alert** could notify a vendor: *“Your offer has gone 2% above the market average due to price movements”* or *“Another vendor just undercut your price by 1%.”* This could be an app notification or email. This kind of signal would be valuable during volatile times or if a new competitor arrives. It addresses the pain point of having to babysit the listings.

- **Fast Trade Matching (Buyer Perspective):** When a buyer uses Fast Trade, the system is essentially doing what an *algorithmic recommender* would do – finding the best offer(s) to fulfill the request. If the buyer’s amount is large, it might even need to split across multiple offers. The user doesn’t see this complexity; they just get a quote or immediate trade. There is an opportunity to extend this concept: perhaps a **“Suggested Offers for You”** section could be shown to a buyer who is browsing manually. For example, based on their past trades or saved payment methods, highlight a few offers: *“These offers might suit you – Seller X has a great rate and high trust.”* In the Monierate tutorial for converting BTC to NGN, it mentions that after applying filters, the user can see recommendations and then click an offer [130] . So the app might already sort by some relevance (maybe default sorting *is* by a combination of price and rating). If not, implementing a smart sort that isn’t just by price but by a composite score (taking into account seller reliability, speed, etc.) would effectively create a “recommended” offer at top. For our purposes, focusing on the vendor side (pricing suggestions)

likely has more impact, but buyer-side suggestions (which offer to pick) can also increase successful trades.

- **Supply/Demand Signals for Vendors:** Vendors often specialize in certain payment methods. For instance, a vendor might primarily trade Amazon gift cards for BTC. They would benefit from knowing **real-time demand**: e.g., *"In the past 24h, 30 trades for Amazon gift cards were completed, average margin -10%, and currently 5 buyers are online looking for BTC via Amazon gift card."* NoOnes does not display such stats in the UI, but possibly internally they have an idea of volume. A vendor currently has to infer demand from how often their offers get taken or by watching the marketplace (which is not very transparent for demand – you can't tell how many buyers are searching). A **dashboard or API that surfaces trade volumes, average completion times, etc., per payment method** would let power sellers optimize their pricing and inventory of payment methods. Since NoOnes values transparency, they might consider exposing some aggregated stats – indeed they already publish overall platform volumes on the CEO dashboard. But more granular stats (like *gift cards trading volume this week*) could be an internal tool. In absence of that, a suggested-offer system could at least use such data behind the scenes to notify vendors: *"Gift card trades are slowing down today"* or *"Lots of buyers are looking for mobile money – consider creating an offer in that category."* This crosses into product suggestion territory (telling a vendor what to trade, not just how to price), but it's related: it's about **supply-demand matching**.

- **Trade Execution & Completion:** During an ongoing trade, the main "suggestion" the system might give is if something seems off – for example, reminding the buyer to mark paid, etc. But that's more of a UX reminder than a pricing suggestion. One area, though, is when a **trade is taking too long or a buyer hasn't been found**. For instance, if a vendor's offer has been online but hasn't gotten a trade in several days, the system could suggest: *"Your offer hasn't attracted trades lately. Try adjusting the price or payment time."* Currently, the **Trade Statistics** tab in the user's dashboard shows their own trade counts and maybe success rate [131], but doesn't explicitly advise on improving it. A proactive tip like this could encourage a stagnant vendor to tweak their offer rather than leave the platform. NoOnes likely knows which offers are idle.

- **User Desire for Insights:** Given NoOnes' user base includes former Paxful traders, many are savvy and would appreciate more data. On forums and social media, P2P traders often ask for features like price alerts or market research tools. NoOnes has partially addressed this by providing a **Crypto Calculator** (for quick currency conversions with market rate) and by allowing exporting trade history. However, users probably **wish for a built-in analytics tool**: e.g., a chart of BTC price vs. P2P price over time, or a way to see *how much volume a competitor is doing*. Some platforms (Binance) show how many orders a seller has completed in the last 30 days – NoOnes doesn't publicly show volume per offer, only total trade count historically. A "Suggested Offer" system with an AI component could even analyze a user's own trading patterns (using their trade history via API) and summarize: *"Your trades are typically completed 20% faster when you set a margin 1% below market. When you went above market, 80% of trade requests were canceled. Consider staying below market for higher turnover."* These kinds of insights, perhaps delivered as an LLM-generated summary, would be novel. NoOnes as a newer platform might not have these features yet, but the pieces (data and API access) are in place for us to implement it in a playbook.

- **Moderation & Trust Signals:** Another decision point is whom to trade with (for buyers) and whom to accept (for sellers). NoOnes provides basic trust signals: verification badge, feedback score, trade

count, and recently introduced **Trader Program Badges** (perhaps tiers like Rookie, Expert Trader, etc.) [131]. A buyer might see two offers at the same price but from different sellers – one new, one established. The UI leaves it to the buyer to decide (though the recommended filter can highlight the established one). In the future, they might add a *"NoOnes suggests this seller"* badge if the person has a great track record. In fact, the **"Recommendations" filter** essentially does this by only showing top-tier traders [132]. For our API idea, this could translate to a scoring algorithm in the backend that could be exposed via API or used to label offers. If not already, NoOnes could implement a "quality score" for offers (considering price competitiveness, seller rating, verification status, speed of release) and surface that as a suggested pick for users. This improves user workflow by reducing the risk of choosing a bad counterparty.

In summary, **vendors currently rely on their own market research and experience to price offers optimally, and buyers rely on sorting and basic filters to find good deals.** There is a clear gap in tooling for **real-time market intelligence**. Decision points where a *"Suggested Offer"* system could intervene include: when a user is setting a price (to prevent uncompetitive pricing), when an offer is stagnating (to suggest adjustments), and when a buyer is confronted with many options (to highlight the best one). NoOnes' existing features (like featured offers, recommendation filter, etc.) scratch the surface, but an advanced recommendation engine utilizing their rich data could greatly enhance the user workflow. For instance, a vendor seeing a **"Suggested Margin: -4.5% (median for your payment method)"** prompt or a **"Market demand is high – you could sell 20% more if you had offers for Mobile Money"** alert would empower them to make informed decisions quickly. Given NoOnes' emphasis on being a *"super app"* and supporting the community, providing such insights aligns well with helping users succeed on the platform.

Data Availability for Pricing Intelligence

To build any sort of real-time suggestion or analytics, we need to know what data is available (either publicly or via internal endpoints):

- **Public Aggregate Data:** NoOnes has hinted at or provided some aggregated data through special endpoints. Notably, the dev documentation references a **"Trades Average API"** at `https://noones.com/data/average` which *"returns aggregated average statistics of successfully completed trades."* [133]. This suggests there is an endpoint (possibly accessible without full auth) that could give metrics like average price or average margin, potentially broken down by currency or payment method. It's not clear if this is publicly open or requires an API key, but it indicates the platform does compute averages on trade data. Additionally, the developer site mentioned a **Public Trade History** feature in the context of "all the numbers and stats needed for insightful applications" [134]. This might be an API or data feed that was planned to allow external access to trade stats (Paxful had something similar in development). If available, such an API could provide historical price points, trade counts, etc., which would be goldmine for computing trends, volatility, and confidence ranges. However, it's possible this is not fully open yet (the Paxful version was "coming soon" for a long time).

- **Authenticated Data – Offers and Trades:** With a valid API key, one can retrieve a lot of marketplace information:

- The `/offer/all` endpoint can serve as a market feed. A client can query, for example, all *sell offers for BTC against USD* and get the list of offers with their prices and user info (likely the same data one sees in the UI list). By iterating through payment methods, one could compile the full order book of

the P2P market at any given time. This is essentially the **supply side** data. There may be some limitations (perhaps the API paginates results or requires specific filters to narrow scope), but since even the help docs note to use auth headers for `/offer/all` that don't need user context [135], it implies developers can indeed programmatically access the offer listings. With that, one could calculate things like *current lowest margin for payment method X*, *number of active offers for method Y*, etc. These could feed a suggestion algorithm.

- The `/transactions/all` endpoint (seen in the Postman collection) suggests one can pull their own trade history [136]. A user's past trades can be analyzed for patterns (e.g. average selling price they achieved, how quickly trades completed, which payment types were most frequent). While this is per user, not global, it's valuable for personalized suggestions (like telling a vendor their personal average vs. market average).

- **Webhooks & events:** Through webhooks, a service could collect real-time events such as trades completed. Over time, that could populate a database of trade prices and volumes (if one were to build it externally). Without internal access, this is a bit cumbersome, but feasible if one had a marketplace monitoring bot.

- **Internal Data (for future integration):** NoOnes itself certainly has deeper data that isn't exposed via API yet. For instance, **payment method metadata**: we saw in help articles that some payment methods require a security deposit, or have higher fraud risk, or are restricted in certain countries [13]. Internally, they know which methods those are. A suggestion system might incorporate such metadata (e.g. *"Gift card trades have a 20% dispute rate – price accordingly"* or *"This method is restricted in some regions"*). Currently, to get that info, one would rely on documentation or ask NoOnes directly – the API doesn't return something like `risk_level` with payment methods, it likely just returns IDs and names. Also, NoOnes' **CEO dashboard data** (users count, total escrow volume, etc.) is likely accessible via an internal API or at least scraping the `status.noones.com` site. For example, the dashboard might show *"Liquidity: X BTC for sale, Y BTC wanted"* which is a measure of order book depth. If we had that, it's a quick snapshot of supply vs demand platform-wide. Since they brag about transparency, those numbers could be utilized in an API playbook (e.g. surfacing *total buy/sell liquidity* as context for a user – "there's $5 million of BTC buy orders currently on the platform, so liquidity is strong").

- **Historical Pricing and Volume:** To generate insights like VWAP (Volume-Weighted Average Price) or trends, we need historical data. A developer could gather this by periodically calling `/offer/all` and recording the lowest offers, or by logging each completed trade from webhooks. Without doing that from the start, one might rely on the **Trades Average** endpoint if it provides some windowed stats (maybe average trade price in last 24h per coin). Another approach: NoOnes might eventually publish an archive of trade history (Paxful did not publicly, but LocalBitcoins used to publish some data). If not, an internal solution could query the database for, say, all trades of the past week for a given payment method. For our playbook, we note that **some data gaps exist publicly** – e.g., *we cannot get a list of all trades on platform via API, only our own*. So to compute global VWAP of BTC for bank transfers, we'd either need NoOnes to provide an endpoint or have a privileged access to their analytics.

- **Data for Confidence Metrics:** Confidence or price variance metrics would tell how stable the P2P prices are relative to external market. A suggestion system might say *"The average margin for PayPal USD is +5% with high variance (±5%), indicating low price confidence – approach with caution"* or *"Bank*

transfer EUR trades at -1% ±1%, very tight range (high confidence)". To do this, we'd need distribution data of margins. We can derive some of that from offer listings at a given time (spread between highest and lowest offers), and from completed trades data over time. Right now, a user can't easily know volatility of the P2P market. NoOnes does not show any price charts for P2P rates. If internal data is accessible, one could chart how the margin shifts over days or how quickly offers at a certain price get filled.

- **Combining Data Sources:** NoOnes allows fiat on-ramp via third-parties and has a Spot exchange for crypto. For comprehensive suggestions, one might even cross-check those. For example, if the Spot exchange price for BTC/EUR is significantly different from the P2P price, that could be highlighted (arbitrage opportunity or that P2P EUR liquidity is low). Since they mention *"best spread ~20bps on Swap"* [137], they clearly monitor spreads in their internal conversion feature. A "Suggested Offer" service could incorporate that by advising users if a price is way off from spot or if they'd be better off using the swap for certain volume. This is beyond standard P2P, but as a holistic platform NoOnes has these multiple products.

Data Gaps: The main gap is that **fine-grained trade data is not publicly accessible in bulk**. We cannot, for example, query "what's the average price people paid for BTC with gift cards this week" via the current public API. We have to infer or have NoOnes provide an aggregation. Additionally, **payment method-specific data** (like how often a method leads to disputes or how many active users trade it) is not exposed. This might require internal analytics or at least collaboration with NoOnes to open up those stats. For an MVP, however, we can leverage **offer listings (current market state)** and **external market prices** (from exchanges) to generate a lot of useful signals (e.g. identifying the best, median, and worst offers in each category in real-time). Combining that with a user's own trade history (accessible) could allow personalized recommendations (like "you usually sell out by mid-month; consider raising your max amount").

NoOnes' very openness to transparency means they might be willing to expose more data via API if asked. The CEO Dashboard itself could be made accessible via an API endpoint (maybe `GET /stats/liquidity` returning JSON). In our playbook, we can propose utilizing such data. If something truly isn't available yet (say, trade history API), we note it as a needed enhancement or an internal-only data feed.

In conclusion, **we do have enough data points to start building a "Suggested Offer" intelligence layer**: current offers (supply), possibly an average of recent trades (from the `data/average` API) [133], and each user's performance data. The gaps in demand-side info (e.g. how many buyers are searching now) could partially be filled by looking at how many buy offers exist vs sell offers (as a proxy) or by scraping any UI cues (like perhaps NoOnes shows "X people are currently online" which, if known, could factor in). We should mention these gaps to NoOnes – highlighting that **to deliver the most accurate suggestions, access to aggregated trade stats and real-time trade counts would be needed**. Given their philosophy, it's likely something they'd consider providing.

With this context gathered – from NoOnes' UI/UX and API capabilities to their product philosophy and user needs – we are well-equipped to draft a **"Suggested Offer" API playbook**. Such a playbook will outline how to leverage NoOnes' internal data (pricing, volume, user behavior) to provide vendors and buyers with real-time pricing recommendations, supply/demand signals (e.g. alerts on market depth or shortages), and even AI-generated summaries of market conditions, all in line with NoOnes' goal of empowering its peer-to-peer community.

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