In my understanding of the Capchase's mechanics,

Goals of the System

1. Users submit application, and authorize Capchase to access Plaid, Stripe, Quickbooks for risk analysis.
2. System store their access tokens in DB and fetch external data.
3. System has a storage service to first check/process these new data for safety reason then store them in DB.
4. System presents final data via web interface to Capchase financial specialists for risk evaluation.
5. If qualified, Capchase sign contract with users.
6. Capchase send agreed cash to users.
7. After agreed time period, users pay a fee to Capchase to complete contract.

System Design

Since backend Strapi is headless CMS, the system should be like this: