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 token in DB and fetch external data.
- 3. Capchase 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:

