



# Disrupting property investment with the Caxton API

Caxton Payments Ltd.  
Case Study

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For more information on how to take control of your company spending, visit [caxton.io/business](https://caxton.io/business) or call us on 0207 042 7611

Caxton is working with a brand-new investment company aiming to create a platform for both B2B and B2C clients to invest in property. This requires stringent compliance checks on their part during the onboarding process as well as sophisticated payment mechanisms. Users will select their investment vehicle on the site, and the business will use the Caxton API to register their users' money as an independent currency pot.

The business is utilising the Caxton API to create segregated currency accounts for each user that registers on their portal. Users are then able to fund their Caxton-powered currency accounts through payment card or bank transfer. Once funded, they're able to access the Investment Tribe portal and scatter their funds across one or more investment vehicles.

Under the hood, and using Caxton's unified payments API, the investment tribe system will debit funds from the client and allocate them to a segregated currency pot for the given investment vehicle.

## The Benefits



Independent currency pots for each user



Multiple APIs working together



Transactions are automated and secure

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## Near-instant money transfers

Our client have chosen to partner with Caxton to ensure their payments structure is flexible and fit for purpose. In order to ensure that all users are accurately represented in the investment master pot, the Caxton API creates independent currency pots for each user. Creating this using API enables near-instant transfers between the investment master pot and each user's individual pot once the investment has matured.

These transactions form part of a sophisticated investment landscape, and by automating these payments we can ensure that transactions are faster and more secure, with less manual involvement. This means that our client can build a trusted business where clients know their money is kept safe and secure with greatly minimised risk of interference at all stages of investment.

Based on the above, the following APIs are in play:

- Payment APIs for payment card acquisition
- Currency APIs for managing investment funds according to business needs
- Account Balance APIs for retrieving balance information, moving funds between pots etc.
- Beneficiary APIs for securely managing client bank account information without manual input (ensuring client privacy and greater data security)
- Transfer APIs for making remittances to clients and moving funds between API Accounts

**Interested in how the Caxton API could help you automate payments to further improve the client experience? Get in touch with us [here](#).**

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Caxton provides clients, both businesses and individuals, with an all-in-one solution for numerous financial needs and its services will assist with payment, expense, and risk management – serving every payment requirement, via one platform.

The company emphasizes the value of shifting from manual to automated expense tracking, payment plans, and forex account monitoring. Caxton's API allows the company to integrate your personal accounting and payroll systems, so they are all seen in one place, creating an overall faster, easier to use, and more customized management experience. The organisation has dedicated experts that will help guide you to managing risk in the FX market.

Caxton also releases daily, weekly, and quarterly economic updates and market forecasts to ensure that their clients are given the latest news and provided with expert opinions.

[www.caxton.io](http://www.caxton.io)

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