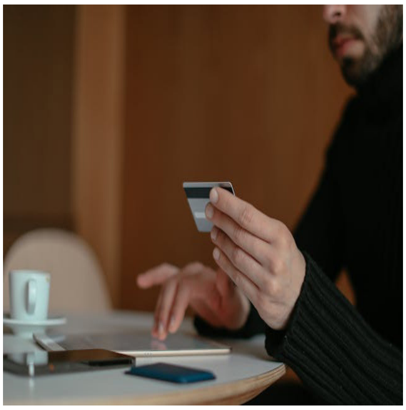

How Much Do MCA Leads Cost In 2026?

Description

By James Schulze

This article breaks down the cost of MCA leads and what drives pricing across the different lead types. It also helps funding companies and brokers understand how to build a profitable mix of leads to grow their MCA sales in 2026.

MCA lead pricing is not simple. Two funding companies can spend the same amount and get very different results. Why? Because lead cost is not just about price. It is about intent, timing, and how the lead is used. So, what are the different MCA lead types and their pricing? What factors affect pricing?

How much do MCA leads cost?

MCA leads typically cost between $0.02 and $200 depending on the lead type, intent level, and recency. Lower-cost data leads provide scale, while higher-cost real-time leads deliver stronger immediate conversion potential. In our previous MCA blog, we highlighted five different kinds of MCA leads. Each of these leads has its own set of strengths and weaknesses, all reflected in their pricing. Funding companies and brokers can expect to pay within these ranges for each lead type:

- **Business data leads ($0.02-$0.20) â??** Business data leads are raw business records that MCA providers can use for their outbound cold calling campaigns. Each record may contain the business name, owner name, phone number, industry, revenue estimates, and more. These leads are sold at prices ranging from $0.02 to $0.20 per lead. Why such a large range? The exact price depends on the type and number of data fields included in the file. If an MCA provider is only interested in obtaining phone numbers, the price for this basic raw data file would be at the lower end of the range. Records with more detailed data, including confirmed emails and phone numbers as well as business name, will be sold at a higher price. In some cases, volume discounts may also help lower lead costs. These leads work well for sales teams that have strong telemarketing skills and want to scale quickly through outbound campaigns. Companies have more control over the business owners they target, but these are the lowest-intent leads.

- **Aged leads ($0.05-$0.50) â??** Aged MCA leads are business owners who have made one or more inquiries for additional funding in the past year. They may still need capital. Aged MCA leads range in price from $0.05 to $0.50 per lead, depending on the age of the lead. Older leads are less expensive. MCA providers like these leads, because they are a low cost way of tapping into a large volume of business owners who have shown prior intent. But they are older data, which means they require substantial follow-up to close.
- **UCC, trigger, and response leads ($0.20-$0.75) â??** These leads are also aged but fresher with a 30- to 90-day age range. They are generated when a Uniform Commercial Code (UCC) filing is made, or a credit pull for business financing is conducted (trigger), or when a business owner responds to a business funding campaign (response). These leads are priced from $0.20 to $0.75. Leads that are older and resold multiple times will cost less. As these business owners are already looking for funding and understand MCA products, MCA providers use these leads for renewals, refinancing, and stacking.
- **Applications/submissions data ($20-$100+) â??** MCA applications/submissions data are business owners who have completed a full MCA application within the last 30 days. Each lead provides data on the companyâ??s revenue, time in business, and amount of funding requested. The recent intent of these leads is reflected in their pricing, which ranges from $20 to $100 or higher. Their high intent and greater qualification helps them convert at higher rates. The downsides are they have a higher cost and lower available volume.
- **Real-time leads ($50-$200+) â??** Real-time MCA leads are the freshest and highest-intent leads available in the market. These are business owners who have most recently submitted an application for funding and have indicated that they would like to immediately speak with a provider about an MCA. These leads are priced from $50 to $200 or more. Pricing varies based on the geographic area chosen by the business owner. As it is less difficult to generate real-time leads within larger geographies, the per-lead cost will be lower when business owners have a broad target market. MCA real-time leadsâ?? pricing also reflects their relatively higher close potential.

The top 4 factors that drive MCA lead pricing?

While several factors can impact the price of an MCA lead, these four drivers most often affect lead costs:

- **Intent level â??** Leads with higher intent convert better and cost more per lead. Intent level is the likelihood that a business owner will seek out and acquire additional funding through an MCA. A lead has high intent when a business owner has requested an immediate conversation with an MCA provider (real-time lead) or has *recently* submitted an application for funding (application/submissions data). These actions suggest a business owner is *actively* seeking an MCA right now. Other business owners have requested funding some time ago, perhaps picked up through applications, UCC filings, credit pulls for funding, or responses to business funding campaigns (aged leads, UCC leads, trigger leads, response leads). These are considered medium intent leads. Business data leads have the lowest intent as they have not opted into a conversation or to learn more about additional funding. They are just being targeted based upon an MCA providerâ??s target audience profile.
- **Data quality â??** Clean, accurate data leads cost more because they are more valuable in connecting with and converting customers. Data are considered clean when they do not contain

duplicate, test, or fake records. Strong leads providers have the ability to suppress new leads against previously purchased leads, ensuring MCA providers do not pay twice for the same lead. Clean data are accurate, with valid phone numbers, emails and addresses. It is formatted in a way to ensure high connection and deliverability rates. The leads provider is transparent about their data sources and how the leads were generated. And, most importantly, it is what it claims to be â?? a business owner with a qualifying revenue level and time in business who is seeking additional funding.

- **Recency â??** Recency is the age of a lead. Fresher leads are more expensive, as they are unsold, or have only been resold on a very limited basis.
- **Competition â??** The MCA market is highly competitive. The higher the number of MCA providers buying leads, the higher the price per lead.

How MCA providers can optimize their lead spend in 2026

With many solid lead options, MCA providers must make some tough decisions about which leads to buy. Consider a $2,000 budget. A funding company could buy 20 application/submissions data leads at $100 per lead. Or 10,000 aged leads at $0.20 per lead. Or 20,000 business data leads at $0.10 per record. Which is the right buy? That depends. Are you trying to drive quality? Scale operations? Build a pipeline? Given that most MCA providers have multiple objectives they would like to accomplish, the most successful companies use a mix of lead types:

1. **Use real-time leads and submissions data for immediate wins â??** MCA providers look to real-time leads and applications/submissions data to quickly deliver conversations with business owners who have expressed strong interest in additional funding. While more expensive than other leads, these are high quality leads that will deliver higher conversion rates and possibly a lower cost per acquisition (CPA).
2. **Use UCC, trigger, and response leads for reaching funding savvy business owners â??** MCA providers use these leads to connect with business owners who have been the most active in seeking funding in the last 30 to 90 days. Many business owners take on more than one MCA; these leads are ideal for pursuing stacking opportunities.
3. **Use aged leads for scale â??** For MCA providers who are looking to scale their operations, aged leads are a viable, low-cost solution. While not every lead converts, the sheer volume of these leads drives opportunities. They work because more outreaches means more deals. And, they fit every marketing budget.
4. **Use business data leads for pipeline building â??** MCA providers who have strong outbound sales teams and systems find gems in business data leads. Through targeting efforts, they hone in on business owners who are ideal candidates for an MCA, even if they have not yet researched or reached out to learn more. This gives funding companies and brokers the first-provider advantage, building strong relationships with business owners before they even come on competitorsâ?? radars.

Technology required to successfully convert leads

The right mix of MCA leads can still fail to convert if an MCA provider lacks the required technology, which includes a:

- Phone system to refresh DIDs and keep them clean

- SMS platform that assists with A2P and 10DLC
- Third-party software to monitor domain strength for email deliverability

The hard fact is that an MCA provider cannot close a business owner they donâ??t reach. Good leads require good conversations. And, conversations are a matter of deliverability. CPAs can dramatically rise if a sales team is not adequately equipped to manage and close leads.

Conclusion

Much goes into the pricing of MCA leads, including the level of business owner intent, data quality, recency, and competition for the leads. There are five different types of MCA leads, each one providing unique benefits. Successful MCA providers balance their marketing objectives with a strategic blend of lead types. Are you ready to talk about how you can use leads to grow your MCA sales?

If you are serious about scaling your MCA sales, the right lead mix matters. Our team works with funding companies to build profitable acquisition strategies using the exact lead types outlined above. Call 1-800-884-8371 or visit The Leads Warehouse to get started.

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