How To Close MCA Leads â?? Speed-To-Lead, Offer Structuring, And Follow-Up

Description

By James Schulze

This article provides a 10-step guide to closing MCA deals.

Closing MCA leads is not complicated, but it does require discipline. Most funding companies do not fail because of lead quality. More often they lose deals because of slow response times, weak offers, and poor follow-up. Sometimes they donâ??t even reach business owners because their tech stack has their outreaches getting tagged as â??spam likely.â?• And, deals can stall due to weak scripting. The most successful closers build systems that work across all MCA lead types (read our blog, â??What Are MCA Leads? Types, Costs, And How Funding Companies Use Themâ?•), starting with the importance of being quick to contact a lead.

Step 1: Contact the lead quickly

Speed-to-lead is one of the biggest advantages an MCA provider can have. Business owners tend to move faster than consumers. They have a business to run and they need quick funding. If you do not reach them first, someone else will. The general rules for contacting each type of lead include:

- **Real-time MCA leads**â?? Call within 8 seconds of receiving the lead. Our metrics based on client feedback shows a significant increase in connectivity when a real-time lead is contacted in less than 8 seconds. Why? Because you stand the best chance of connecting with them while they are still near their phone or computer and MCAs are on their mind.
- **Aged MCA leads**â?? Call within minutes of receiving the lead.
- **Business data leads**â?? Call immediately when new data leads are loaded.

Good things happen when MCA providers are quick to contact a lead. They realize higher contact rates, better conversations, and more closed deals. But if they are too slow? The lead goes cold, their competitor wins, and the opportunity is lost. If a funding companyâ??s sales team is not properly staffed or tech-equipped to contact an MCA real-time lead in real-time, they should buy aged MCA leads.

Step 2: Understand the lead type

An MCA provider will need to adapt their sales scripting for different types of MCA leads (read our blog, â??UCC Leads vs. Real-Time Application Data â?? Which Performs Better For MCA?â?•). For example:

- **Business data leads**â?? These are *cold* They have not opted in to a discussion about MCAs. The salesperson will need to follow a script that focuses on creating interest.
- **MCA aged leads**â?? These are business owners who have expressed an interest in MCAs in the past. These prior opportunities require a script that seeks to re-engage them.
- **MCA UCC leads**â?? These business owners have received funding within the last 30 to 90 days, as noted in a Uniform Commercial Code (UCC) filing. They understand MCAs already, so the scripting will not need to introduce the concept. The scripting should focus on upselling and possibly consolidating multiple positions.
- **MCA submissions data**â?? These business owners have very high intent, as they have recently (within the last 30 days) submitted a full application for an MCA. Funding companies will want to move fast on these already-in-the-market opportunities.

Understanding where the merchant is regarding past and current funding is critical. It allows an MCA provider to meet the merchant in the right place instead of guessing.

Step 3: Structure the first call

First impressions matter. The first call sets the tone and process to ultimately be successful in engaging the business owners and closing the deal. MCA providers should keep the call flow simple, such as:

1. Make a quick introduction.
2. Confirm business and owner information.
3. Ask about funding needs.
4. Identify pain point(s).
5. Position your solution.

The most successful salespeople will use short sentences and ask clear, direct questions. Donâ??t add in any fluff; business owners will see through it and may shut down further conversation.

Step 4: Qualify the business owner quickly

It isnâ??t possible to close every lead, so focusing on the *right* business owners is important. Some key qualifying questions include:

1. What is your monthly revenue?
2. How long have you been in business?
3. How much funding do you need?
4. Will the current cash flow support another payment?

These will help MCA providers quickly understand if a business owner has an active business, is generating sufficient revenue, and has a need for capital. This qualification step is especially important if a funding company is using business data leads or aged leads where the intent or urgency is less clear. Asking these qualification questions upfront can save time.

Step 5: Build the right offer

A funding companyâ??s offer is what closes the deal. It should clearly address what matters most to the business owners:

- Speed of funding
- Payment size
- Total cost

It is also important how MCA providers position the offer. The most successful providers do not sell price. They sell outcome. For example, instead of saying â??This is your rate,â?• they will say â??This helps you stabilize cash flow quickly.â?•

Step 6: Create urgency

Deals happen when a business owner has a sense of urgency. The best way to create this urgency is to focus them on the facts, such as:

- â??Funding timelines matter.â?•
- â??Rates can change quickly.â?•
- â??Delays can impact approval.â?•

Highly successful closers avoid pressuring the business owner. They assure the business owners they are there to help them.

Step 7: Follow up to win deals

In many cases, MCA deals do not close on the first call. Follow-up is essential to winning deals. A typical follow-up plan should include:

- Day 1: Make multiple attempts to reach the business owner.
- Days 2-5: Follow up daily.
- Week 2+: Continue outreaches.

Effective follow-up plans can only be successful if an MCA providerâ??s tech stack is aligned so these outreaches make it through to business ownersâ?? devices. â??Spam Likelyâ?•, no 10DLC, and â??Junk Mailâ?• emails will crush an otherwise strong campaign.

Step 8: Use multi-channel outreaches

Funding companies who vary the channels they use for outreaches tend to achieve the best results. They use a mix of calls, SMS messages, and emails to connect with business owners. Why? Because although these business owners share a common need for funding, they respond very differently to each channel.

Step 9: Track your numbers

The best sales processes develop over time, as salespeople learn what works and what doesnâ??t. But it is hard to improve your processes without performance-related facts. MCA providers should track these key metrics to determine what adjustments they may need to make:

- Contact rate
- Approval rate
- Close rate
- Cost per deal

Step 10: Optimize your pipeline

A sales pipeline is the lifeline for an MCA business. MCA providers can build a strong pipeline by using:

1. Business data leads for outbound sales efforts
2. MCA aged leads to build more volume
3. MCA UCC leads to generate repeat deals
4. Submissions/applications data to reach the highest-intent business owners

This approach works well because each lead type helps funding companies achieve a different objective. Together these leads create a consistent lead flow, allowing companies to optimally use their sales resources to generate revenue.

The right leads provider can help you optimize your pipeline. At The Leads Warehouse, we provide:

- High-quality owned and operated (O&O) lead sources
- Reliable aged MCA data
- Fast delivery systems
- Deep marketing expertise
- Tech guidance for greater deliverability
- Proven scripting suggestions

Conclusion

There is more to closing MCA leads than buying a high-quality lead and making contact. High-performing funding companies rely on a structured sales system that successfully moves business owners from lead to qualification to close. They invest in technologies that improve speed-to-lead and the deliverability of outreaches. And, they continually try to improve by monitoring and evaluating their performance on key metrics. Are you ready to talk about how you can grow your MCA sales pipeline?

About the author

James Schulze is the President and CEO of The Leads Warehouse, a marketing data company with over 20 years of experience in bringing lead generation solutions to companies selling into the home, automotive, financial, insurance, health and life, and legal sectors. He works directly with clients to optimize conversion strategies and ROI across multiple verticals.

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If you are serious about growing your MCA business, the right blend of sales leads is critical. Our team works with funding companies to maximize their ROI on MCA sales leads. Call **1-800-884-8371** or visit The Leads Warehouse to get started.

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