UCC Leads vs. Real-Time Applications Data â?? Which Performs Better For MCA?

Description

By James Schulze

This article discusses UCC leads and real-time applications leads, and which performs better for MCA providers. It also offers insights on how scripting should differ by lead type to ensure the greatest success in closing MCA deals.

In the MCA world, lead quality drives everything. MCA providers may have the most highly-skilled sales team, but if the MCA leads they buy are weak, their results will suffer. Many MCA providers wrestle with the question of whether they should buy UCC leads or real-time applications leads. The answer is, â??it depends.â?• Each lead has its strengths. Each can be highly effective if used in the right way. The key to selecting the right leads begins with an understanding of each of these leads, how they perform, and how to use different types of leads to meet all your objectives.

What are UCC leads?

UCC (Uniform Commercial Code) leads are business owners who have received funding within the last 30 to 90 days (read our blog, â??What Are MCA Leads? Types, Costs, And How Funding Companies Use Themâ?•). When business owners receive funding, a UCC filing is recorded. UCC leads are powerful because these business owners are experienced borrowers. They have already received funding. They understand the MCA product, so sales teams do not have to waste valuable time explaining MCAs. And, it is likely that many of these business owners need additional capital. UCC leads work best for refinancing offers, renewal deals, and stacking opportunities.

What are real-time applications?

Real-time applications leads are fresh. They include business owners who have submitted a full application for an MCA within the last 30 days. They are seeking funding now. In addition to receiving contact information, real-time applications leads also provide data on business revenue, time in business, and requested funding amount. These leads perform well because they are high intent. The business owner has an immediate need. They are ideal for sales teams who can offer a high-touch experience, immediately following up with the lead and closing quickly.

Are UCC leads or real-time applications leads better?

So, which lead performs better? Real-time applications leads have higher close rates and tend to close quicker. Not so surprising, given they are fresher leads with more immediate intent. Fresher leads are also typically the most accurate, as there is a low likelihood of business owners changing their contact information within a short period of time.

But UCC leads can be better in some situations, especially when MCA providers need a higher volume of leads. They are great for helping MCA providers scale their business. They also allow for consistency in the lead stream, ensuring that sales teams have plenty of leads to work at any given time. They are ideal for MCA providers who have a structured sales process, including the type of outreach cadence required to close these leads.

What about other MCA leads?

There are other types of MCA leads that funding companies find very effective too. These include:

- **Aged MCA leads** â?? Aged leads are usually a bit older than UCC leads, but they are still business owners who have applied for funding in the past year. And, business owners who could still be looking for funding or adding funding. There is a high volume of aged leads available, coming in at a slightly lower price per lead than UCC leads and significantly less than real-time leads (read our blog, â??How Much Do MCA Leads Cost in 2026?â?•). Similar to UCC leads, they are ideal for MCA providers looking to fill out their sales pipeline.
- **Business data leads** â?? Business data leads are raw data on business owners, including their name, business, location, and contact information. The records often include additional data fields based on how the MCA provider profiles their target market. What these leads lack in business owner intent (i.e., no opt-in), they make up for in the large volumes available at the lowest per lead cost and their ability to tightly target a defined group of business owners. Funding companies like that they can control the full sales process and outreaches with these leads and have a consistent deal flow.

Ultimately, the best choice of lead will depend on a sales team, their structure, their processes, and skill level. It will also depend on what they are trying to accomplish. Do they need quick closes? Do they need volume to fuel their outbound sales? Or do they simply want to scale? Many of our highest-performing MCA clients choose two or more lead types to support multiple objectives. But they also say, beyond lead type, scripting can be the single greatest factor in determining success with MCA leads.

Scripting as the key differentiator

With such diverse lead options, MCA providers need to make sure they get the right scripting for each lead type. Each lead type requires different messaging. Successful MCA sales teams will meet business owners where they are at in their funding journey. And, ensure their scripting helps them build relationships within the sales process. Some ways you can tailor your scripting by lead type include:

- **Real-time applications/submissions leads** â?? Given the immediate need of these business owners, the scripting for real-time leads should be designed around same-call closing.
- **UCC leads** â?? These are borrowers with current or past positions who are most likely to fund again. Scripting should focus on relationship building for when the business owner is ready for additional funding.
- **Aged MCA submissions leads** â?? These are business owners who applied for funding, but did not take it. Their current funding status is unknown. The script for these aged leads should be designed around reactivation.
- **Business data leads** â?? This is raw business owner data. They have not opted-in to discussions, so these leads are cold. The scripting for business data needs to reflect a cold call approach.

Conclusion

There are a number of lead types in the MCA industry, each having their own strengths. The best choice of lead â?? real-time applications, UCC leads, aged leads, or business data â?? will depend on many factors, including your objectives, the skill and processes of your sales team, and budget. But even the best decisions about lead types do not guarantee success if funding companies do not tailor their scripting by lead type. 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.

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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