

Where To Buy MCA Leads â?? Aged, Real-Time & Business Funding Leads

Description

The Leads Ware House

By James Schulze

This article discusses where funding companies can buy MCA leads and what they should look for in a lead provider. It also details different MCA and business funding lead options and how buyers can evaluate lead pricing, quality, exclusivity, and conversion rates.

Buying merchant cash advance (MCA) leads requires more than finding the lowest price. Funding brokers need business owners who qualify for financing and sales teams capable of reaching them. Aged submissions, UCC filings, and real-time applications each offer different opportunities.

Since 2005, The Leads Warehouse has developed lead generation expertise in business funding. TLW specializes in aged MCA leads, UCC funding data, and real-time MCA leads. Understanding their differences helps brokers control acquisition costs and build a stronger funding pipeline.

Where to buy MCA leads for business funding

MCA brokers can buy leads from specialized providers offering aged funding applications, UCC filings, and real-time business funding inquiries. The best source depends on the brokerâ??s budget, sales capacity, and ability to qualify merchants.

Before purchasing merchant cash advance leads, brokers should consider how their teams operate. High-volume outbound teams can work thousands of affordable records. Smaller teams may prefer recent applications from merchants actively seeking funding.

The buying decision should address three questions:

1. Does the data identify prior or current funding interest?
2. What business qualifications are included?
3. How much outreach is required to generate funded deals?

A provider should explain these differences before recommending a campaign. Lead price alone rarely tells the complete story.

Why aged MCA leads offer strong buying value

Aged MCA leads originate from business owners who previously submitted funding applications. Unlike general business directories, these records document an earlier interest in financing. Their value comes from affordable access to merchants who may still need working capital.

The Leads Warehouse offers **90- to 180-day-old** MCA submissions starting at **$0.10** per record. These originate from dedicated funding forms rather than incentivized surveys. The original applications identify businesses reporting at least **$20,000** in monthly revenue. Records include business information, cell phone numbers, and verified email addresses. Although the inquiry is older, the merchant may have continuing financing needs.

The economics favor brokers with organized outbound operations that can dial with a deep cadence. At $0.10 per record, **10,000** aged submissions cost **$1,000** before outreach expenses. In TLWâ??s sales training, we use the illustrative aged-lead benchmark of needing **300** dials to generate **10** conversations. Actual MCA contact rates depend on data age, dialing practices, and merchant availability.

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Aged MCA submissions offer substantial prospecting volume, but buyers must budget for the labor required to work them. Consistent qualification and follow-up are essential.

Buying MCA UCC leads and funding data

MCA UCC leads identify businesses with recorded secured financing activity. Uniform Commercial Code filings can help brokers locate companies that previously obtained financing secured by business assets. However, a UCC filing does not prove that a merchant currently needs another advance. It identifies financing history, not a fresh application.

Business funding data can also include two related sources. Trigger records identify financing-related credit activity, while response records identify merchants who previously responded to funding campaigns.

These sources support different prospecting strategies:

- **UCC filings** â?? Identify businesses with prior secured financing activity.
- **Trigger data** â?? Highlight recent business financing credit activity.
- **Response data** â?? Identify merchants who responded to funding offers.

TLW offers these categories at **$0.30** per record, including a blended option. UCC records are generally **30 to 90 days old**, while trigger and response records have different age ranges. Brokers should evaluate each source separately rather than assume identical buying intent.

Real-time MCA leads and business funding applications

Real-time MCA leads come from business owners submitting recent funding inquiries. These applications typically require faster follow-up than aged data because the merchant may be comparing several financing options.

TLWâ??s real-time business funding product originates from dedicated Meta and Google advertisements. Applications include more than ten fields and verified contact information. The qualification requirements include:

- At least **$250,000** in annual business revenue
- A requested funding amount of **$20,000** or more
- At least **12** months in business

These leads cost **$40** each and are shared with no more than three buyers. They are not exclusive, making response speed particularly important. TLWâ??s training model estimates **35% to 50%** connection rates when a lead is called within one minute, compared with **10% to 15%** when it is called after five to ten minutes. These are illustrative benchmarks, not verified MCA campaign results. For brokers who buy real-time business funding leads, immediate contact can be a major operational advantage.

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MCA lead pricing â?? aged vs. UCC vs. real-time

MCA lead pricing varies according to the original source, age, qualification requirements, and consumer engagement. Funding companies can expect to pay these approximate per-lead prices:

MCA Lead Type	Ind
Aged MCA submissions	
UCC filings	
Funding trigger data	
Funding response data	
Real-time MCA applications	

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Note: These are TLW product pricing examples, no
Minimum order requirements and available inventor

A **$1,000** aged MCA submissions purchase provides **10,000** records at listed pricing. By comparison, a **$1,000** real-time MCA campaign provides **25** recent applications. The difference is not simply volume, though. Each product requires a different amount of sales effort and qualification before ultimately being converted to a client. For more information on MCA lead pricing and the factors that drive pricing, read our blog, â??How Much Do MCA Leads Cost In 2026?â?•

How to evaluate MCA lead quality and exclusivity

A reliable MCA lead provider should explain where records originated, how recently merchants expressed interest, and whether multiple buyers receive the same information.

Aged submissions and UCC records are generally shared rather than exclusive products. Unsold inventory may be available, but that does not automatically make every record exclusive. Real-time application leads are shared with a limited number of buyers, distributed to three or fewer law firms. These too require clear disclosure.

Lead buyers should verify contact information, business revenue qualifications, geographic coverage, and delivery requirements before purchasing. They should also confirm applicable consent and outreach restrictions. For more information on comparing MCA lead types, read our blog, â??UCC Leads vs. Real-time Applications Data â?? Which Performs Better For MCA?â?•

MCA lead conversion rates and acquisition costs

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Successful MCA lead generation depends on funded deals rather than raw lead volume. Brokers should measure the cost of reaching qualified merchants, obtaining applications, and completing funding transactions.

TLWâ??s training model illustrates a **0.83%** lead-to-sale conversion rate for aged leads versus **3.0%** for real-time leads (Note: These are general planning assumptions, not measured MCA funding rates). For example, purchasing **10,000** aged submission leads at $0.10 per lead costs **$1,000**. If **10** merchants ultimately fund, the lead acquisition cost is **$100** per funded deal, excluding other sales expenses beyond lead price. Real-time leads cost more upfront but may require fewer contact attempts. Neither product guarantees a lower final acquisition cost. Brokers should use their own funding results to determine which lead source produces the strongest returns.

Choosing the right MCA lead provider

The demand for business funding is strong. In its 2026 Small Business Credit Survey, the Federal Reserve found that **38%** of surveyed employer firms applied for a loan, line of credit, or merchant cash advance during the previous 12 months (read our blog, â??Merchant Cash Advance Market Outlook For 2027: What Lead Buyers Should Expectâ?•). That finding demonstrates broad business financing demand, but how and where can funding companies find the businesses most likely to qualify for an MCA and accept a particular offer?

The best place to buy MCA leads depends on how efficiently a broker can convert funding opportunities. Aged submissions support affordable, sustained prospecting. UCC filings identify businesses with financing history. Real-time applications offer recent funding interest and defined qualifications.

The Leads Warehouse provides all three MCA lead options, allowing funding companies to match their lead purchases to their sales capacity and acquisition goals. Brokers comparing business funding leads can explore MCA lead options or schedule a consultation to discuss pricing, qualification requirements, and available inventory. Are you ready to talk about how you can grow your MCA / business funding

sales pipeline?

Ready to Grow Your MCA / Business Funding Client Pipeline?

Get instant access to compliant, high-intent aged and real-time MCA/business funding leads and B2B data.

Explore MCA / Business Funding Lead Options

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 funding business, the right blend of sales leads is critical. The Leads Warehouse 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.

Date Created
2026/11/10
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