LenderList

PUBLIC API REFERENCE / VERSION 1.2.0

The lender desk, available by API.

Search the public MCA lender index, inspect sourced criteria, and return explainable deal matches from one production API.

PRODUCTION	ACCESS
https://lender-list.com	Free for email-verified ISO accounts
AUTHENTICATION	**LIMIT**
Bearer API key	60 requests / minute / key

Informational matching only. Results are not approvals, offers, or commitments to fund. Confirm current criteria before submitting merchant information.

01 / ACCESS

Verify the ISO. Then issue the key.

API access is built for ISOs and brokers. Create a free account, verify your email, and copy the production key shown once. Only a one-way hash is stored.

1. Create an ISO account Provide your name, ISO or company name, title, and work email.	2. Verify your email Open the one-time verification link sent to your inbox within 20 minutes.
3. Copy the key The production key is displayed once and only its one-way hash is stored.	4. Start matching Use the Bearer key in your CRM, routing workflow, or internal tooling.

Authentication

```
Authorization: Bearer $LENDER_LIST_API_KEY
Content-Type: application/json
```

Route	Purpose	Authentication
GET /api/v1/status	Availability, limits, and index freshness	Public
GET /api/v1/lenders	Search and cursor-paginate lender profiles	Bearer key
GET /api/v1/lenders/{slug}	Read one lender, criteria, and source record	Bearer key
POST /api/v1/matches	Rank lenders against supplied deal facts	Bearer key
GET /api/openapi.json	OpenAPI 3.1 contract	Public

Get started: create a free ISO account at lender-list.com/api/register, verify your email, and copy the production key.

02 / QUICKSTART

One request to production.

Send a nested request with deal facts, optional lender-pool filters, and response options. Missing facts remain unknown; the matcher never invents a value.

```
curl -X POST https://lender-list.com/api/v1/matches \
  -H "Authorization: Bearer $LENDER_LIST_API_KEY" \
  -H "Content-Type: application/json" \
  -d '{
    "deal": {
      "amount": 125000,
      "revenue": 68400,
      "credit": 650,
      "tibMonths": 24,
      "position": 2,
      "state": "FL",
      "industry": "Restaurant"
    },
    "filters": { "scope": "all", "criteriaOnly": false },
    "options": { "limit": 10, "includeOutside": false }
  }'
```

Request envelope

Property	Required	Purpose
deal	Yes	At least one merchant/deal fact to compare
filters	No	Choose all or favorite lenders, then add optional filters
options	No	Choose result limit and response detail

Compatibility and transport

CORS is enabled for browser integrations. Send JSON over HTTPS. The nested request shown above is the current integration shape; the original flat request remains supported for compatibility.

03 / MATCH REQUEST

Use every fact you have.

All fields are optional individually, but deal must contain at least one property. Values outside the documented range return a field-level validation error.

Deal field	Accepted value	Compared against
amount	number / 0 to 100,000,000	Maximum funding amount
revenue	number / monthly	Minimum monthly revenue
credit	number / 300 to 850	Minimum credit score
tibMonths	number / 0 to 1,200 months	Minimum time in business
adb	number / dollars	Minimum average daily balance
depositCount	number / monthly	Minimum monthly deposits
nsfs	number / 0 to 100	Maximum NSF / negative days
position	number / 1 to 10	Maximum funding position
ownership	percent / 0 to 100	Minimum ownership
termMonths	number / 1 to 120	Minimum and maximum term
state	string / max 60 chars	Restricted-state list
industry	string or SIC / max 120 chars	Industry restrictions

Do not send merchant PII

The matcher does not need merchant names, contact details, bank account data, statements, tax IDs, documents, or credentials. Send only the underwriting facts required for comparison.

04 / FILTERS AND OPTIONS

Shape the pool and the payload.

Filters decide which lenders are evaluated. Options decide how many results and how much supporting detail are returned.

Control	Type / limit	Behavior
filters.scope	all or favorites / default all	Evaluate the full index or this ISO account's saved lenders
filters.paperGrades	A, B, C, D / up to 4	Evaluate only selected MCA paper grades
filters.criteriaOnly	boolean / default false	Exclude profiles without structured criteria
filters.includeSlugs	array / up to 50	Evaluate only explicitly listed lender slugs
filters.excludeSlugs	array / up to 50	Remove explicitly listed lender slugs
options.limit	integer / 1 to 50 / default 10	Maximum matches returned
options.includeOutside	boolean / default true	Include lenders that fail a sourced rule
options.includeChecks	boolean / default true	Include the rule-by-rule audit trail
options.includeCriteria	boolean / default true	Include the lender criteria snapshot

A paper Prime profiles with the strongest credit, revenue, and operating-history expectations.	B paper Near-prime profiles for solid businesses outside the tightest A-paper box.
C paper More flexible underwriting with additional risk tolerance.	D paper High-risk or distressed-paper profiles where criteria and pricing can be more restrictive.

Paper grades are filters, not approvals

A lender can support more than one grade. Grades describe the profile's market segment; the match result still depends on the supplied deal facts and the sourced rules on file.

05 / MATCH RESPONSE

Every ranking includes the reason.

The response is designed for auditability. Each request carries an ID, generation time, index freshness, pool summary, and a ranked array of matches.

dataFreshness Criteria and discovery refresh times, source state, lender count, and criteria coverage.	summary Evaluated and returned totals plus fit, review, limited, and outside counts.
matches[].reason Plain-language explanation of a fit, unresolved rule, or first sourced failure.	matches[].checks Each sourced rule reports pass, fail, or unknown with actual and threshold values.

Status	Meaning	Typical handling
fit	No sourced hard rule failed and enough criteria resolved	Candidate for direct confirmation
review	No hard failure, but facts or rules remain unresolved	Collect missing facts or verify directly
limited	The profile lacks a usable structured buy box	Treat as research-only
outside	At least one supplied fact failed a sourced rule	Do not route unless policy permits review

Core response fields

apiVersion, requestId, generatedAt, methodology, dataFreshness, query, applied, count, summary, notice, and matches.

06 / DIRECTORY API

Search, inspect, and paginate the index.

Use the directory endpoints to build lender pickers, profile viewers, and internal research tools without downloading the entire index on every request.

Query parameter	Accepted value	Purpose
scope	all or favorites / default all	Search the complete index or this ISO account's saved lenders
q	string / max 100 chars	Search lender name, slug, website, or paper description
paper	A, B, C, or D	Filter by paper grade
criteriaOnly	boolean / default false	Return only structured criteria profiles
limit	1 to 100 / default 25	Directory page size
cursor	opaque string	Fetch the next page returned by the API

Cursor pagination

```
GET /api/v1/lenders?scope=all&paper=A&limit=25
# Read pagination.nextCursor from the response.
GET /api/v1/lenders?cursor=THE_RETURNED_CURSOR
```

Do not construct offsets

Pass nextCursor back unchanged. Continue until it is null. The opaque cursor preserves stable page behavior as the public index changes.

A lender detail response includes the public profile, structured criteria, paper classifications, source records, and freshness fields. Profile URLs and logo URLs are absolute.

07 / OPERATIONS

Freshness and failure are explicit.

Every request is traceable. Every invalid field is named. Every free-tier response tells clients how much quota remains and when it resets.

Header	What it tells you
X-Request-ID	Unique request identifier mirrored in the JSON body
X-API-Version	Current response contract version
X-Data-Refreshed-At	Latest criteria refresh timestamp
RateLimit-Limit	Per-key request limit for the current window
RateLimit-Remaining	Requests available before the window resets
RateLimit-Reset	Seconds until the rate-limit window resets

HTTP	Stable error code	Meaning
400	INVALID_JSON / INVALID_REQUEST / INVALID_QUERY	Malformed JSON or invalid request fields
401	API_KEY_REQUIRED / INVALID_API_KEY	Key missing, replaced, or invalid
403	FORBIDDEN	The API account is not authorized for the requested action
404	LENDER_NOT_FOUND	No lender profile matches the requested slug
429	RATE_LIMITED	Free per-key request limit reached
500	INTERNAL_ERROR	The lender data could not be loaded

Contract and support links

Interactive API documentation   OpenAPI 3.1 JSON   Live status JSON

Lender buy boxes change. Treat dataFreshness as part of the contract, and confirm criteria directly before submitting merchant information.