Credible Law Launches Free Merchant Cash Advance Calculator Chrome Extension for Business Owners

New MCA calculator helps users estimate total payback, daily and weekly payments, factor-rate costs, estimated APR, holdbacks, stacked advances, and more.



Merchant Cash Advance Calculator Chrome extension by Credible Law estimating MCA factor rates, total payback and payments

SAN DIEGO, CA, UNITED STATES, September 15, 2026 / EINPresswire.com/ -- Credible Law has launched the Merchant Cash Advance Calculator by Credible Law, a free Chrome extension designed to help business owners better understand the payment structure and estimated cost of merchant cash advance agreements.

The newly approved Merchant Cash Advance Calculator is available through the Chrome Web Store. It allows users to enter figures from an MCA agreement and calculate estimated repayment amounts directly in their browser.

> Business owners deserve a clearer way to understand MCA costs. Our free merchant cash advance calculator turns factor rates, payments and payoff figures into practical estimates."
>
> *Kevin Leonard*

Merchant cash advances are commonly described using an advance amount, factor rate, purchased amount, payment frequency, holdback percentage, or estimated repayment period. Those terms can make it difficult for business owners to quickly determine how much they may repay, how frequently funds may be withdrawn, and how multiple advances can affect business cash flow.

The new Credible Law MCA calculator brings several commonly needed calculations together in one browser-based tool.

“Business owners often know the amount they received and the amount being withdrawn from their account, but they may not have a clear picture of the complete repayment structure,” said Kevin Leonard of Credible Law. “We developed this merchant cash advance calculator to make those numbers easier to organize and understand before a business owner evaluates the agreement or speaks with a qualified professional.”

What the Merchant Cash Advance Calculator Can Estimate

The Chrome extension includes multiple calculation functions relevant to merchant cash advance financing and repayment. Depending on the information entered, users can estimate:

Total purchased amount or contractual payback
Cost above the original advance
Daily merchant cash advance payments
Weekly merchant cash advance payments
Estimated repayment period
Estimated annual percentage rate
Remaining payoff after previous payments
Revenue-based payments using a holdback percentage
Combined payments for multiple or stacked MCAs
Potential merchant cash advance settlement payments

The extension is intended to serve as an educational starting point. Results are estimates and may differ from the amounts required under a particular contract, especially when an agreement includes origination charges, administrative fees, default fees, reconciliation provisions, renewal terms, variable remittances, or other adjustments.

Understanding Factor Rates and Total MCA Payback

Unlike a traditional loan that may quote an annual interest rate, many merchant cash advance agreements use a factor rate to calculate the purchased amount.

For example, an advance of $100,000 with a factor rate of 1.40 would ordinarily produce an estimated purchased amount of $140,000 before considering other charges:

$100,000 × 1.40 = $140,000

The difference between the original advance and the purchased amount would be $40,000.

A factor rate, however, does not independently show how the timing of payments affects the effective financing cost. Repaying $140,000 over six months creates a different annualized cost than repaying the same amount over 12 or 18 months.

The Credible Law factor-rate and APR features help users examine those figures together. Users can enter the advance amount, factor rate, payment amount, and payment frequency to generate a clearer estimate of the transaction's cost and repayment timeline.

The estimated APR output is provided for comparison and educational purposes. It does not reclassify an MCA as a loan or determine how a court, regulator, accountant, or other authority would characterize an individual transaction.

Daily and Weekly MCA Payment Calculations

Merchant cash advance payments may be collected through daily or weekly ACH withdrawals. Other agreements may use a specified percentage of receivables or deposits.

Frequent withdrawals can make it difficult to translate the payment obligation into a weekly or monthly operating expense. The Credible Law MCA payment calculator allows users to estimate the payment amount required to satisfy a purchased amount over a selected repayment period.

A business owner can use the tool to examine questions such as:

What is the approximate daily payment?
What does that daily debit equal on a weekly basis?
How much is being paid each month?
How long will repayment take at the current payment amount?
How much of the purchased amount may remain?
What percentage of current revenue is being consumed by MCA payments?

These estimates may be particularly useful when a business experiences a decrease in sales but continues to have fixed ACH withdrawals based on earlier revenue.

Credible Law also provides a collection of online MCA calculators and legal tools for business owners who prefer to perform calculations through a website instead of a Chrome extension.

Revenue-Based Payments and Holdback Calculations

Some merchant cash advance agreements define remittances as a percentage of a business's future receivables. This percentage is frequently called the holdback percentage, specified percentage, or remittance percentage.

The extension's revenue-based payment function allows a user to enter estimated revenue and a holdback percentage to calculate the corresponding remittance.

For example, if a business generates $50,000 in applicable receipts during a selected period and

the agreement specifies a 15% holdback, the estimated revenue-based remittance would be:

$50,000 × 15% = $7,500

This calculation may help business owners compare actual withdrawals with the payment structure described in an agreement. Whether a business qualifies for a reconciliation, adjustment, or reduction depends on the language of the individual contract and the relevant facts.

A calculator cannot determine whether a reconciliation provision is enforceable, whether a request was properly submitted, or which deposits qualify as receivables under the agreement. Those issues may require a detailed review of the contract, processor reports, and business bank statements.

Calculating the Effect of Stacked Merchant Cash Advances

Businesses sometimes enter into more than one merchant cash advance before an earlier advance has been fully repaid. This practice is commonly described as MCA stacking.

When several funders withdraw payments from the same business account, the combined obligation can be difficult to calculate. A business might focus on each individual withdrawal without realizing the total amount being removed every day, week, or month.

The Credible Law Chrome extension includes a multiple-advance calculator that can combine the payment obligations associated with several MCAs. This can help users estimate:

Total outstanding purchased amounts
Combined daily payments
Combined weekly payments
Approximate monthly payment burden
The percentage of business revenue required to cover all MCA payments
How an additional advance could affect existing cash flow

These calculations do not determine whether taking additional financing would violate a contractual restriction. Business owners should review any provisions addressing additional financing, stacking, collateral, receivables, bank-account access, or interference with collection before entering another transaction.

Estimating a Remaining MCA Payoff

Determining an estimated remaining payoff can be challenging when payments are withdrawn frequently.

The payoff function allows users to enter the total purchased amount and payments already made to estimate the remaining contractual balance. This can provide an initial figure for evaluating a payoff request, refinancing proposal, renewal, restructuring offer, or settlement discussion.

The calculated result may not be identical to an official payoff statement. A funder's figure could include additional fees, returned-payment charges, default-related amounts, credits, modifications, or other contractual adjustments.

Business owners should obtain a current written payoff statement before relying on a balance for a transaction or making a final payment.

Potential MCA Settlement Scenarios

The extension also includes a merchant cash advance settlement calculator. Users can enter an estimated balance, proposed settlement percentage, and payment period to model possible settlement structures.

This function can help illustrate the difference between:

A lump-sum settlement
A short-term repayment arrangement
A longer installment proposal
The current contractual payment schedule

The calculator does not predict whether a merchant cash advance company will accept a settlement. Settlement outcomes depend on the agreement, account history, payment status, business finances, pending litigation, available defenses, and the funder's willingness to negotiate.

Business owners facing collection demands, ACH withdrawals, UCC-related issues, arbitration, a lawsuit, a bank restraint, or a judgment can review Credible Law's merchant cash advance defense resources and request an attorney review based on their circumstances.

Privacy-Focused Browser Calculations

The Merchant Cash Advance Calculator by Credible Law does not require users to create an account to perform calculations.

According to the extension's published privacy disclosures, calculations are performed locally within the extension. The tool does not collect personal information, transmit financial information, track browsing activity, or require access to websites visited by the user.

Business owners should still avoid entering confidential information into any online tool unless it is necessary. The calculator generally requires numerical terms from an agreement rather than names, bank-account numbers, Social Security numbers, tax identification numbers, or account credentials.

An Educational Tool, Not Legal or Financial Advice

The Merchant Cash Advance Calculator by Credible Law provides estimates for educational and informational purposes only. It does not provide legal, financial, accounting, or tax advice, and its results are not a substitute for an official payoff statement or a professional review of an MCA agreement.

Actual payment obligations may be affected by:

Contract-specific definitions
Reconciliation provisions
Applicable receipts
Origination or administrative charges
Returned-payment and default fees
Modifications or renewals
Payment interruptions
Confessions of judgment
Arbitration provisions
UCC filings
Litigation or settlement terms
State law

Users should compare the calculator's results with the complete agreement, payment history, bank statements, and current payoff information.

How to Install the Free MCA Calculator

The extension can be installed through its official Chrome Web Store listing:

Install the MCA Calculator by Credible Law

After installation, users can open the extension from the Chrome toolbar, choose the appropriate calculator, enter the relevant MCA figures, and review the resulting estimates.

About Credible Law

Credible Law is a national legal resource and attorney referral network that provides educational information, legal tools, and access to qualified attorneys across business disputes and other

high-value practice areas.

Its merchant cash advance resources address MCA agreements, daily and weekly withdrawals, reconciliation requests, defaults, UCC liens, arbitration, lawsuits, bank restraints, judgments, settlements, and bankruptcy-related options.

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