

COMPLETE TRADER'S EDGE · PROP FIRM RESEARCH SERIES

FundedNext Research Sheet 2026

Every number, rule, and fee that decides whether you keep your payout — plus the new MCP AI setup and usage guide.

8.3 / 10

CTE Rating

15%

Eval Profit Share

95%

Max Funded Split

\$4M

Scaling Cap

3.5%

Withdrawal Fee

\$300M+

Paid to Traders

INSIDE:

At-a-Glance Data · Challenge Comparison · Rules & Fees Cheat Sheet
MCP AI Setup Guide · Best-Practice Prompts · Pre-Payout Checklist

Verified 14 July 2026 · completetradersedge.com/fundednext-review-2026

FundedNext at a Glance

The Firm

Founded	March 2022 · GrowthNext-F.Z.E. (Ajman Free Zone, UAE)
Footprint	170+ countries · 451K+ accounts · 121K+ rewarded traders
Payouts	\$300M+ paid · 24h payout guarantee (\$1,000 penalty if missed)
Trustpilot	4.5 / 5.0 from 71,000+ reviews
Platforms (CFD)	MT4 · MT5 · cTrader · Match-Trader
Platforms (Futures)	Tradovate · NinjaTrader 8 · TradingView (analysis)
US Access	Yes since Mar 2026 · no new cTrader / Stellar Instant for US
Unique Features	15% eval share · Clarity Cards · MCP AI · Live Trading Program

CFD Challenge Comparison

	Stellar 2-Step	Stellar 1-Step	Stellar Lite	Instant
Profit Target	8% / 5%	10%	5% / 3%	None
Max Daily Loss	5%	3%	3%	5%
Max Overall Loss	10% balance	6% balance	6% balance	Trailing
Min Trading Days	5	2	5	N/A
Eval Profit Share	15%	15%	None	None
Funded Split	80–95%	90–95%	80–90%	70–80%
\$100K Fee (approx)	\$549	\$549	\$299	\$899
Consistency Rule	None	None	None	None

Futures Programs (Verified 10 July 2026)

Flex	\$50K–\$150K · 40% consistency in challenge · up to 95% split · path to live funding
Legacy	\$25K–\$100K · highest withdrawal caps · caps removed after 30th reward
Rapid Pro	\$25K–\$100K · 90% share · rewards every 3 days · consistency on funded acct
Rapid Daily	\$25K–\$100K · daily payouts · no consistency · daily loss limit instead

All futures accounts: EOD trailing drawdown · all positions closed by 3:10 PM Central · news trading allowed.

Rules & Fees Cheat Sheet

The Rules That End Challenges

Drawdown type	Balance-based on Stellar (buffer doesn't shrink in floating profit)
News trading	Free in eval · funded: trades within 5 min of high-impact news = 40% split
Margin rule	REMOVED July 2026 · 70% rule gone · 3% risk limit still fully active
EAs / algos	MT4-MT5 only (non-US) · banned on cTrader & Match-Trader
Prohibited	Grid, cross-account hedging, latency arb, tick scalping, external copy
VPN / VPS	Paid VPN, consistent country IP · no US-routed VPS for non-US traders
Copying	Own-account copying allowed to \$300K combined cap

Money: What You Actually Keep

Eval profit share	15% of challenge-phase profit paid when you pass (1-Step & 2-Step)
Funded split	80–90% base · 95% with lifetime add-on
Withdrawal fee	3.5% on EVERY payout · 95% split nets ~91.7% effective
Payout cycle	Bi-weekly default · avg ~5h disbursement · 24h guarantee
Methods	USDT/BTC + Deel rails: bank, PayPal, Payoneer, Wise, Revolut
Scaling	+40% every 4 months · 10% growth + 2 payouts · \$4M cap
Fee refund	Challenge fee refunded with first funded payout (terms apply)

The 4 Complaint Traps (and the Counter-Move)

Trap 1	Terminated near payout for 'prohibited strategy' → read the list BEFORE buying; staggered orders can read as grid
Trap 2	News-split maths disputes → audit the News Clarity Card + trade IDs before every withdrawal
Trap 3	VPS routed through US IPs → verify data-centre location before purchase
Trap 4	3.5% fee surprise → price it in: \$175 gone on a \$5,000 payout

MCP AI Setup Guide (New July 2026)

FundedNext MCP — launched 14 July 2026 (beta)

Free, read-only AI access to your live account data + official rules knowledge base.

Works with Claude, ChatGPT, Gemini, Cursor, or any MCP client. No trades, no fund movement, ever.

Setup in 4 Steps (~2 Minutes)

1 Get your token

FundedNext dashboard → 'Connect with AI' → generate & copy the one-time token (if your client requires one).

2 Add the connector

Claude: Settings → Connectors → Add custom connector → name it FundedNext → paste <https://mcp.fundednext.com>

3 Approve access

Authenticate on the FundedNext OAuth screen. Read-only. Your password is never shared with the AI.

4 Ask a question

Start simple: 'Did I breach any rules this week?' The AI calls FundedNext automatically from then on.

Know the Limits (Beta)

- Read-only by design: the AI cannot place trades, move money, or change settings at any tier.
- Beta holds: password changes, stop-loss edits, trade-note updates & target edits are disabled for now.
- Exact numbers only: the system quotes live figures verbatim and says so when data is missing.
- ChatGPT / Gemini: same URL, same OAuth — add under their Connectors / MCP settings (Streamable HTTP).
- Revoke anytime: remove the connector in your AI settings or kill the OAuth session at FundedNext.

Golden Rule

Verify before you act.

It is a beta and AI can make mistakes. Any answer that would change a trading decision gets confirmed in the dashboard first. The MCP compresses your workflow; it does not replace your own eyes.

Trade Better With It

The 6 Prompts Worth Running Every Week

Pre-session risk check	"How much daily and max loss room do I have left before a breach?"
Weekly loss autopsy	"What is my biggest recurring mistake in my last 50 trades?"
Session & pair audit	"Which sessions or pairs am I most and least profitable in?"
Compliance sweep	"Did I breach any rules in the last 7 days? Consistency risk?"
Pre-payout audit	"Next payout: when, how much, which trades hit the news split?"
Rules from source	"Explain the official news policy for Stellar accounts."

The Routine (Mind · Method · Money)

MIND	Risk check before the first order. Trading your exact buffer kills the anxiety of guessing.
METHOD	Loss autopsy every Friday. Patterns invisible trade-by-trade are obvious across 50 trades.
MONEY	Audit before every payout request. Know the net figure after the 3.5% fee and news split.

Pre-Payout Checklist

- ☐ All rule cards green in the dashboard (Risk Limit, Quick Strike, News, Micro-Scalping)
- ☐ News-window trades identified and 40% split accepted in your net calculation
- ☐ 3.5% withdrawal fee priced into the expected figure
- ☐ KYC complete and payout method verified
- ☐ Cross-checked: MCP answer matches the dashboard risk card

Ready to start? Get FundedNext + connect your AI:

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