

UNVARNISHED REVIEWS

ZoomInfo vs. Apollo.io vs. Clay: The Sales Intelligence Data Orchestration Verdict

Unvarnished Reviews Research

Market Position: Three Different Bets on Where Data Should Live

Sales intelligence and go-to-market (GTM) data enrichment used to mean one thing: license a database. That model still exists, and ZoomInfo is its largest, most entrenched player, but the category has split into three architectural approaches. ZoomInfo maintains a proprietary database of over 260 million professional profiles by its account, sold as an annual, enterprise-priced contract. Apollo.io pairs a comparably large database (over 200 million contacts by its account) with built-in email sequencing and a dialer, sold as a published per-seat subscription. Clay does not maintain a database; it is an orchestration layer that routes enrichment requests across many third-party data providers in a configurable "waterfall," sold on a platform fee plus consumption-based data credits.

That architectural split explains most of what follows in this report. A single owned database is predictable to price and simple to buy, but locks a buyer into one vendor's data quality and contract terms. A multi-provider orchestration layer can out-enrich any single database by combining sources, but shifts meaningful technical setup burden onto the buyer's team. The three platforms compared here aren't competing on the same axis; they're competing for the same budget line with fundamentally different tradeoffs attached.

ZoomInfo: The Upside

ZoomInfo's data depth and phone-number accuracy are its defensible differentiators. In one reported benchmark on 1,000 identical B2B leads, ZoomInfo matched 67% of mobile numbers against Apollo's 41%, and its intent data and Chorus conversation-intelligence add-on are rated ahead of Apollo's more basic offerings. For enterprise teams running high-value deals, where a wrong or missing phone number has a measurable pipeline cost, this gap is material.

Users rate ZoomInfo 4.5/5 across more than 9,000 reviews, and a 4.7/5 score on a second enterprise review site earned it a Customers' Choice designation in 2025. That is a large, consistently positive review base among active practitioners, and the gap between those ratings and the 1.5-1.8/5 on a consumer review site reflects commercial terms more than product quality.

ZoomInfo: The Downside

The product's praise and its contract practices are two separate findings, and the second is serious. See Red Flags for the full pattern. In short, ZoomInfo's standard contract auto-renews unless written cancellation notice is submitted inside a window that reviewers place at 60-120 days before the term ends, and missing it commits a customer to another year, with a standard renewal uplift of about 10% and some buyers reporting far larger increases.

ZoomInfo does not show paid list prices on its website, so pricing has to be pieced together from marketplace listings and purchase data. ZoomInfo's AWS Marketplace listing shows Sales Basic at \$3,000 for 12 months (one user, 2,000 bulk credits, no refunds). A third-party tracker lists Professional at \$14,995 a year (one to three seats, 5,000 bulk credits), Advanced at \$24,995 (three to five seats), and Elite at \$39,995 (five or more seats), and describes them as list prices and not confirmed quotes. The same tracker's Vendr-based medians are inconsistent, \$18,000 on one line and \$31,875 across 1,298 purchases on another, with a range of up to \$45,000, so treat Vendr as directional. ZoomInfo Lite is a free tier with 10 credits a month. Credits do not roll over, and every profile view, export, and enrichment consumes them.

Onboarding is reported at 2-4 weeks, longer than either competitor, and data accuracy outside North America is reported as weaker than domestic coverage. A global team should confirm international coverage before assuming North American accuracy numbers apply everywhere.

Apollo.io: The Upside

Apollo combines a large database, sequencing, and a dialer at a published, self-serve price. A team can go from signup to a first live outbound sequence in under an hour, with no sales call needed to see pricing. Users rate Apollo 4.7/5 across more than 9,000 reviews, the largest review base of the three.

Database scale is closer than the price gap suggests: Apollo reports over 200 million contacts against ZoomInfo's over 260 million profiles. Where ZoomInfo pulls ahead is phone-number match rate and intent-data depth, not database size.

Apollo.io: The Downside

Data accuracy is Apollo's most common and most specific complaint. More than 500 of its 9,000-plus reviews cite inaccurate or outdated contact data, consistent with the lower phone-match rate in the benchmark above.

A gap between ratings exists here too, smaller than ZoomInfo's: 4.7/5 against 2.9/5 on that consumer site from over 1,000 reviews. The complaints cluster around billing disputes, account suspensions, and slow support, and customer service is Apollo's lowest-rated subcategory at 4.2/5, still a passing score.

Credit overages bill in fixed blocks. Extra credits cost \$0.20 each with a 250-credit minimum purchase, so a team that slightly exceeds its plan pays at least \$50 for the block. Email lookups cost 1 credit and phone lookups 8, and monthly credits expire without rollover.

Clay: The Upside

Clay's multi-provider waterfall fills records that any single database leaves incomplete. By routing an enrichment request across many providers in sequence, it can achieve higher hit rates than a single-database tool, a structural advantage that ZoomInfo's and Apollo's single-database models cannot replicate.

Clay holds the highest rating of the three, 4.7-4.9/5, from a much smaller review base of roughly 186-312 reviews against more than 9,000 each for ZoomInfo and Apollo. Reviewers praise its flexibility for teams willing to invest setup time, and its support and integration depth are rated ahead of Apollo's in comparison testing.

Clay: The Downside

Setup complexity is Clay's defining tradeoff. Sources rate it high against Apollo's low and ZoomInfo's moderate, since it requires provider sequencing, API key configuration, and workflow tuning before it produces usable output. One reviewer says Clay "can feel overwhelming at first because of how many features and workflows it offers." Hands-on testing reached a working first campaign in two hours on Apollo, against days to weeks on Clay.

Clay's bill is harder to forecast than the other two. Plans start at a published platform fee, with Launch from \$167 a month and Growth from \$446 a month, but data credits and a separate monthly actions quota scale with workflow complexity, not seat count, so a given month's cost depends on how enrichment workflows are configured.

Platform Ratings at a Glance

Platform	G2 Rating	G2 Reviews	Trustpilot	Note
ZoomInfo	4.5 / 5	9,000-9,100+	1.5-1.8 / 5 (300-320 reviews)	Largest gap between the two ratings in this comparison
Apollo.io	4.7 / 5	9,400-9,700	2.9 / 5 (1,000-1,200+ reviews)	Largest review base of the three; Customer Service is the lowest-rated G2 subcategory at 4.2
Clay	4.7-4.9 / 5	186-312	~2.2 / 5 (small sample, "Poor")	Highest G2 rating but smallest review base by a wide margin

All three platforms show a gap between review sites, and its size differs in a way worth treating as a data point. ZoomInfo's gap is the widest and the most consistently tied to one cause, contract and renewal terms, detailed in Red Flags. Apollo's gap is more diffuse, spread across billing, support, and data-accuracy complaints. Clay's Trustpilot sample is too small to weight heavily.

Pricing (October 2026)

Platform	Entry Tier	Mid Tier	Top Tier	Pricing Model
ZoomInfo	Lite: free, 10 credits a month. Sales Basic: \$3,000 for 12 months (1 user, 2,000 bulk credits), per its AWS Marketplace listing	Professional: \$14,995 a year (1-3 seats, 5,000 bulk credits). Advanced: \$24,995 a year (3-5 seats), per a third-party tracker	Elite: \$39,995 a year (5+ seats), per the same tracker; custom quotes vary	Annual contract, credit-based consumption, auto-renewal; no public list prices on ZoomInfo's site
Apollo.io	Free (limited credits)	Basic: \$49 per user per month annual (\$60 monthly). Professional: \$79 annual (\$94 monthly)	Organization: \$119 annual (\$149 monthly)	Published, self-serve; per-user credits; overage \$0.20 per credit, 250-credit minimum
Clay	Free: \$0, 100 data credits and 500 actions a month	Launch: from \$167 a month. Growth: from \$446 a month (6,000 data credits, 40,000 actions)	Enterprise: custom	Platform fee plus data credits and an actions quota; plans were restructured in early 2026

Apollo's and Clay's figures come from third-party pages dated March-April 2026 so confirm them on the vendors' pages before buying. ZoomInfo's figures combine one marketplace listing with a tracker whose Vendr medians are inconsistent. Clay's plan names and prices changed in early 2026: Starter and Explorer became Launch and Growth, and Pro was replaced by custom Enterprise, so older guides quoting \$185 and \$495 are out of date.

TCO Comparison: 5-Person Sales Team, One Year

Line Item	ZoomInfo (Advanced)	Apollo.io (Professional)	Clay (Growth)
Base platform cost	\$24,995 list (3-5 seats)	\$4,740 annual billing ($\$79 \times 5 \times 12$); \$5,640 if billed monthly	\$5,352 ($\446×12); the billing basis for the 'from' price is unconfirmed
Credit top-ups	Overage rates reported from \$0.20 to \$1.50 per credit; none published	\$0.20 per credit in blocks of 250 (\$50 minimum)	Priced separately, depends on workflow complexity
Renewal in Year 2	About 10% standard uplift, so about \$27,495	No uplift stated	No uplift stated
Year 1 cost before top-ups	\$24,995	\$4,740-\$5,640	\$5,352

ZoomInfo costs roughly 4.4x-5.3x what Apollo costs for this scenario. That premium buys better phone-number accuracy and intent data, but a five-person team should be sure it needs both before signing a contract that auto-renews. Clay's total is the hardest to predict, since credit consumption depends on how workflows are built, and none of the three includes the labor of a dedicated operator.

Costs the Pricing Table Misses

ZoomInfo credit rates are not published. Reported overage and bulk-credit rates run from \$0.20 to \$1.50 per credit, including one benchmark of \$0.60 up to 5,000 credits falling to \$0.20 at 2.5 million, and one buyer quoted \$1.10 on Advanced. Credits do not roll over, so model export volume against the included credits and negotiate the overage rate before signing.

ZoomInfo's auto-renewal is the most-cited financial surprise. A missed cancellation window renews the contract, with a standard uplift of about 10% and some buyers reporting 30%-42% without negotiation. At 10%, a \$25,000 contract becomes about \$27,500 in year two and about \$30,250 in year three. Multi-year commitments can sometimes waive the uplift, so ask.

ZoomInfo credits expire. Teams that front-load prospecting early in a term report running short later, with no credit banking to smooth consumption.

Apollo overage blocks inflate small overages. A team that exceeds its plan by a few credits still pays at least \$50 for the 250-credit block.

Clay's platform fee is not the final bill. A more complex waterfall, with more providers per record and more fallback logic, consumes credits and actions faster, and complexity tends to grow as workflows mature.

None of the prices include operator labor. Clay in particular needs technical investment to configure well, so budget headcount time and not only the subscription.

Complexity Comparison

Dimension	ZoomInfo	Apollo.io	Clay
Implementation	Moderate; reported at 2-4 weeks for onboarding, with persona-built interfaces that reduce setup time once the account is provisioned	Lowest of the three per independent sources and direct hands-on testing; a working first campaign is documented achievable within two hours of training for a new user	Highest of the three, consistently reported; requires provider sequencing, API key configuration, and workflow tuning, with setup measured in days to weeks rather than hours

Dimension	ZoomInfo	Apollo.io	Clay
Admin dependency	Moderate; credit management and contract-term tracking (the renewal window) require ongoing, deliberate administrative attention distinct from day-to-day product use	Lowest of the three; purpose-built, persona-specific interfaces are designed for self-serve use without dedicated administration	Highest of the three; a technical operator, typically a RevOps or growth-engineering function, is effectively required to build and maintain enrichment workflows, not optional at any real scale
Learning curve	Moderate; interfaces are purpose-built per persona (sales, marketing, recruiting), which independently reduces the learning curve relative to a single general-purpose tool	Low for core prospecting and sequencing; reported as having a steeper curve for non-technical users attempting advanced configuration or Salesforce setup	Steepest of the three by a wide margin; one reviewer's description, "can feel overwhelming at first because of how many features and workflows it offers," is representative of the reported pattern

The pattern across all three follows their architecture. Clay's orchestration model trades the highest setup and admin burden for the greatest enrichment depth. Apollo's all-in-one design minimizes setup friction. ZoomInfo sits in the middle on implementation, but its administrative burden is weighted toward one recurring task, contract and renewal-date tracking, that the other two do not require.

Red Flags

Each finding below is documented and material enough to change a purchasing decision.

ZoomInfo	Apollo.io	Clay
• Auto-renewal comes with a reviewer-reported 60-120 day cancellation window. Missing it commits a customer to another year, with a standard uplift of about 10% and some buyers reporting more. One reviewer describes ZoomInfo reversing a written confirmation that a renewal had been voided and then pursuing payment. Diary the cancellation date the day you sign and get renewal terms in writing. • Low ratings on one review site center on contract terms. The 1.5-1.8/5 consumer-site rating from 300-plus reviews is dominated by contract and renewal complaints and not product quality. Ask ZoomInfo for its position on these terms and for references that have renewed. • Credits do not roll over, and international accuracy is reported weaker. A global team should confirm coverage with a trial or reference check before assuming North American accuracy holds everywhere.	• Data accuracy is the most-cited complaint. More than 500 of its 9,000-plus reviews cite it, and one benchmark found a 41% mobile match rate against ZoomInfo's 67%. Verify exported lists before sending. • Billing disputes and account suspensions drive low ratings elsewhere. The 2.9/5 consumer-site rating from over 1,000 reviews centers on them, and customer service is Apollo's lowest-rated subcategory at 4.2/5. Confirm support terms and billing mechanics. • Overage credits bill in blocks. The 250-credit minimum means \$50 for a small overage. Model usage conservatively near plan limits.	• Setup requires a technical owner. Without a revenue-operations or growth-engineering operator, the platform is reported to underperform. Plan for the headcount. • Plans and prices changed in early 2026. Growth now includes fewer data credits (6,000) than the old Explorer plan (10,000), per a competitor's comparison, and a separate actions quota applies. Re-model any budget built on older guides. • Monthly cost is variable. Credits and actions scale with workflow complexity, and the consumer-site review sample is too small to judge billing complaints either way.

The Decision Framework

Choose ZoomInfo if:

- Phone-number accuracy and intent-data depth are mission-critical to the sales motion, and the documented premium over Apollo (roughly 4.4x-5.3x at the modeled team size) is justified by deal value.
- A dedicated person or process exists to track the contract's cancellation window from the day of signing, not the week before renewal.
- You have confirmed international data coverage if the target market extends outside North America.
- You have the renewal price-increase terms in writing before signing.

Choose Apollo.io if:

- An all-in-one database, sequencing, and dialer platform at a transparent, self-serve price is the priority over best-in-category data accuracy.
- The sales motion can tolerate a data-accuracy gap (a 41% against 67% mobile match rate in one benchmark) in exchange for a fraction of the cost.
- You have budgeted for a verification step on exported lists rather than sending without a secondary check.

Choose Clay if:

- Data enrichment depth and multi-provider coverage is the primary bottleneck, not speed to first campaign.
- A RevOps or growth-engineering function exists, or will exist, to build and maintain enrichment workflows; this platform is documented as underperforming without dedicated technical ownership.
- You have modeled variable data-credit costs against actual workflow complexity, not just the published platform-fee tier, before comparing its total cost to Apollo's flatter per-seat model.

Key Decision Factors

Design decides what you are buying. ZoomInfo is one proprietary database under an annual contract, Apollo is a database plus sequencing and dialer, and Clay is an orchestration layer across many providers.

Audience decides which one fits. ZoomInfo suits enterprise teams with high-value deals and the discipline to track a renewal window. Apollo suits teams that want speed and published pricing. Clay suits teams with a technical operator and a need for enrichment depth.

Price and contract terms weigh together. For five seats, ZoomInfo's Advanced plan lists at about \$24,995 a year against \$4,740-\$5,640 for Apollo Professional and about \$5,352 for Clay Growth before credits. ZoomInfo's premium buys better phone data and intent signals, and it also buys an auto-renewing contract whose terms belong in the decision at the same weight as the data edge.

The bottom line:

- An enterprise team whose deal values justify the premium should choose ZoomInfo and diary the cancellation date the day it signs.
- A team that wants speed, self-serve pricing, and acceptable data accuracy should choose Apollo and verify exported lists.
- A team with a technical operator and a need for enrichment depth should choose Clay and budget the engineering time along with the subscription.