



The SPIN Selling Call Template for Merchant Cash Advance Agents

A Tactical Framework to Qualify Faster, Build Trust, and Close Bigger Deals — Without Feeling Like a Sales Guy

A Note from Sean Nayyar (Author)

Most MCA agents rely on intuition and wing their sales calls. But the top closers? They follow a repeatable structure that builds trust, diagnoses real pain, and moves the deal forward naturally.

This playbook isn't a script — it's a thinking tool.

You're not a pushy closer. You're a consultant with money solutions. And this framework helps you guide conversations that actually convert.

The SPIN Framework


Use this flexible question structure to go from “Who is this guy?” to “Where do I sign?”

S – Situation Questions

Get the lay of the land. Don’t pitch — *understand*.

Examples:

- “Tell me a bit about your business — how long have you been in operation?”
- “How do most customers pay you? Cash? Cards? Invoices?”
- “What’s your average monthly revenue?”
- “Are you currently working with any other lenders?”


 *Your Goal:* Build rapport and gather objective facts.

P – Problem Questions

Uncover where the business is struggling.

Examples:

- “Do you ever run into cash flow issues before payroll or bills?”
- “What happens when a client pays you late?”
- “Have you ever had to delay an order or turn down business due to lack of capital?”

 *Your Goal:* Identify pain points without being pushy.

● I – Implication Questions

Make the pain feel real — show the cost of inaction.

Examples:

- “If that continues, how would that affect your operations this quarter?”
- “Could that delay an expansion or new equipment?”
- “What would happen if a key supplier cut terms due to late payments?”

🎯 *Your Goal:* Create urgency — help them connect the dots.

● N – Need-Payoff Questions

Help them visualize the solution and its benefits.

Examples:

- “If you had \$50K this week, how would that change things?”
- “What would that allow you to invest in — staff? inventory? marketing?”
- “How much ROI would you expect from that?”

🎯 *Your Goal:* Let them *sell themselves* on why they need the funding.



Visual Aid: SPIN Selling Flow

👉 Use this flow on every discovery call to stay on track and maximize conversions.

SPIN Selling Flow for Merchant Cash Advance Sales



SITUATION

How long have you been in business?

What's your average monthly revenue?



PROBLEM

What challenges are you currently facing with cash flow?

Are your current funding options limiting growth?



IMPLICATION

What happens if that cash flow gap continues for 3 more months?

How is this affecting your ability to take on new contracts or stock up on inventory?



NEED-PAYOFF

If you had \$50K next week, how would that change your business?

Would solving this cash flow gap open up new revenue for you?

Objection Turnarounds Using SPIN Logic

Use the insights you gathered to defuse common objections.

Objection: “I need to think about it.”

You:

“I totally get that. Just so I understand — is there something about the offer you’d want to change, or is it just timing right now?”

→ *Let them verbalize what’s holding them back. Reframe based on Need-Payoff answers.*

Objection: “I’m shopping around.”

You:

“Smart move. Are the other firms asking you these kinds of detailed questions about your business cash flow and goals?”

→ *Gently highlight your consultative approach without trashing competitors.*

Objection: “I don’t want another daily payment.”

You:

“I hear you. What’s your past experience with daily payments — was it the frequency or the impact on cash flow?”

→ *Reposition it based on their current cash position and Need-Payoff vision.*

Final Word

You now have a simple but powerful conversation structure used by the top ISOs and agents.

Don't treat this as a script — treat it as a GPS. With it, you'll:

- Avoid awkward silences
- Stay in control of the call
- Turn “maybe later” into “let's move forward”

Print this out. Use it tomorrow. Watch your closing rate climb.