QCash Loan Product Naming Guide

Why Your Loan Name Matters

Your product name is often the first interaction a member has with your loan, and it directly impacts adoption. The right name can:

- Increase engagement, resulting in higher application activity and funded loan volume
- Build trust and clarity
- Differentiate your product offering
- Reinforce your credit union's brand

Should "QCash" Be in the Name?

No. QCash is trademarked and should not be used in the product name. Moreover, a unique, branded program name will help to maintain your credit union's brand identity and keep the focus on your institution rather than the underlying technology.

What Works in the Market

As you select a name, keep several best practices in mind:

1 Keep It Simple

A name that is descriptive and easy to understand instantly conveys the purpose of the loan to your members. For example, names based on speed clearly communicate one of the loan's primary benefits.

2 Make It Memorable

A clear, memorable name outperforms complex or overly creative ones. If it is easy to recall, it is more likely to stay top of mind for your members and employees.

3 Drive with Benefits

A name that communicates the value of the loan ensures that it is benefits-driven, brand-aligned and consistent with your credit union's voice. Using emotional or situational names can make the purpose of your loan less clear.

Proven Naming Strategies

1 Speed & Immediate Access (Most Common and Recommended)

This strategy immediately communicates speed, simplicity and accessibility. It is the most proven and consistently best-performing approach across credit unions. Using words such as fast, express or lightning will effectively convey the purpose of the loan.

2 Financial Support & Relief

This strategy builds an initial level of trust and aligns with the credit union's mission to support members during times of need. Using phrases such as financial relief and emergency assistance will clearly communicate the purpose of the loan.

3 Flexibility & Everyday Use

This approach positions the product as a proactive financial tool — not just a solution for emergencies. Choosing words and phrases like flex, life event and everyday will help to clearly articulate the loan's purpose.

4 Branded / Unique Names

The strategy of using your credit union's name or selecting another unique identifier can create differentiation and strengthen brand identity. Names other than those clearly connected to your credit union or community often require additional marketing support to clearly communicate the product's purpose and benefits, as they do not naturally suggest speed or access.

Trademark Best Practices

As a best practice, confirm your selected name is not already trademarked before finalizing the program name. You can conduct a preliminary search using the U.S. Patent and Trademark Office (USPTO) database.

Optional Idea: Engage Your Team!

Consider hosting a staff naming contest to generate creative, brand-aligned ideas. Not only can it spark creativity, but it can also increase internal engagement and build early buy-in across teams.

Next Steps

Our team stands ready to support you in your name-selection process. We are happy to offer you campaign materials to drive member awareness through the QCash Marketing Portal. Once you are ready to start advertising your loan, visit our free **QCash Marketing Portal** for a searchable database of ready-to-use images, videos, webpage copy and more. If you have any questions, please contact your Implementations Program Manager or Client Relationship Advisor.