



**Small-dollar loan solutions  
done the right way.**

QCash can expand your services  
to underbanked clients and help build  
financially healthy communities.

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# SMALL-DOLLAR LOAN

Member Service Journey

**QCASH** Financial

[qcashfinancial.com](http://qcashfinancial.com)

## PRE-SERVICE PERIOD

### Member Needs and Wants

- Emergent requirement for cash
- Desire to feel in control, alleviate immediate pressure, access needed items (e.g. groceries, rent, etc.)
- Time sensitive (typically needs access to funds same day)

### Landscape and Context

- Strained or underdeveloped relationship with money or financial planning
- Feelings of fear and stress
- Experiencing a cash shortage
- Unsustainable income/spending ratio or unexpected event that created scarcity of liquid saving

### Past Experiences

- Few or poor experiences with financial institutions and/or tools
- Varying awareness of common credit requirements; may not be eligible for traditional lending products
- May have experience with other short-term loans in the past

## SERVICE PERIOD

### Service Journey

#### 1. DISCOVER / APPLY

- Recognizes need for cash
- Learns about QCash, QCash Plus, and line of credit
- Weighs cost & need
- Begins application (digital)

#### 2. PRODUCT OFFERINGS / DECISION POINT

- Intelligent product suggestion tool recommends best option among available choices (may include QCash, QCash Plus, line of credit)
- User can select from recommendation based on preference, requirements, and eligibility

The first phase is primarily based upon providing options to meet the immediate need while minimizing lending risk to the institution.

#### 3. FUNDING

- Confirmation of money in account
- Motivational language highlights financial opportunities
- Invitation to opt in to program to improve financial health and reduce cost of future QCash loans

#### 4. AWARENESS / INTERVENTION

- Proactive invitations to undergo financial health assessment and determine areas of focus
- Establishes financial coaching plan

#### 5. ENGAGEMENT

- Engages in coaching plan and goal setting
- Earns points to pay down future product fees
- Builds sense of accomplishment
- Continued proactive reminders and recognition of progress

#### 6. PAYOFF / RECOGNITION

- User successfully repays the loan
- Statement of accumulated points and goals achieved during the period
- User may apply these points to future QCash loans to reduce fees

If the user engages in a QCash loan, the tool delivers options for the user to earn lower cost loans in the future by building better financial habits.

#### 7. INTELLIGENT AUTOMATED UNDERWRITING

- Based on user data and engagement history with the system, the tool offers a personal line of credit
- Access to revolving credit serves as a safety net to insulate the user from future liquidity challenges

#### 8. FUNDING (LINE OF CREDIT)

- Confirmation of account opening and availability of funds
- Invitation to revise financial health assessment and continue financial coaching engagement

#### 9. ON-BOARDING

- Introduction to revolving line of credit best practices
- Shift in financial coaching plan to include building credit history and sustaining increased financial stability

User engagement allows for increased data availability that can be used for alternative underwriting for a traditional lending product such as an LOC.

## POST-SERVICE PERIOD

### Changes (What's Different?)

- Stabilization in spending and saving patterns
- Achieved financial solvency
- Safety net now accessible
- Feelings shift from failure to accomplishment and empowerment
- Financial literacy and habits have improved
- Shift from fear and distrust to confidence and accomplishment in their relationship with user's financial institution

### Post-Service Expectations

- Continued access to resources to improve financial well being
- Ongoing support/guidance from FI as user continues to develop financial maturity
- FI takes into consideration current successful financial decisions when viewing user's overall relationship

### Service Reflection

- Feelings of support, partnership and growth
- Gradual (and ongoing) transition from adversarial relationship with money and related institutions toward a healthier outlook
- An experience to be both appreciative for and proud of