

Business Naming

Your business name is a financial instrument. Banks, merchant processors, and insurers screen names before they screen your application. The wrong word can put you in a high-risk category before you've done a single transaction.

This applies regardless of what your business actually does. A general consulting firm with "auto" in its name may be flagged the same way an actual car dealership is. The word is the trigger — not the business model. This guide gives you what to avoid and what to use instead.

■ AVOID THESE WORDS	✓ USE THESE INSTEAD
VEHICLES & FUEL <ul style="list-style-type: none">X AutoX AutomotiveX CarX DealershipX GasolineX Gas StationX FuelX PetroleumX FleetX SalvageX Towing	BROAD & VERSATILE <ul style="list-style-type: none">✓ Development✓ Operations✓ Consulting✓ Enterprises✓ Holding Company✓ Holdings✓ Services✓ Solutions✓ Professional Services
FINANCIAL SERVICES <ul style="list-style-type: none">X FinanceX FinancialX FinancingX LendingX LoansX MortgageX DebtX CollectionsX Credit RepairX Check CashingX Money TransferX InvestingX InvestmentsX Investors	STRUCTURAL <ul style="list-style-type: none">✓ Group✓ Partners✓ Associates✓ Management✓ Advisory✓ Resources✓ Network✓ Collective✓ Co.

<p>HIGH-RISK GOODS</p> <ul style="list-style-type: none"> X Jewelry X Jewelers X Gems X Precious Metals X Vape X Vaping X Tobacco X Cannabis X Firearms X Guns X Ammunition X Weapons X Pawn X Pawnshop 	<p>GROWTH-ORIENTED</p> <ul style="list-style-type: none"> ✓ Ventures ✓ Global ✓ Works ✓ Studio ✓ Creative ✓ Agency ✓ Lab ✓ Labs ✓ Collaborative
<p>REAL ESTATE & PROPERTY</p> <ul style="list-style-type: none"> X Real Estate X Realty X Realtor X Brokerage X Property Management (standalone) 	<p>POSITIONING</p> <ul style="list-style-type: none"> ✓ Strategy ✓ Systems ✓ Innovations ✓ Concepts ✓ Brands ✓ Dynamics ✓ Initiatives ✓ Frameworks ✓ Infrastructure
<p>LOGISTICS & TRANSPORT</p> <ul style="list-style-type: none"> X Transportation X Trucking X Courier X Freight X Logistics X Dispatch 	<p>IDENTITY-FORWARD</p> <ul style="list-style-type: none"> ✓ & Associates ✓ & Co. ✓ & Partners ✓ Business Solutions ✓ Business Services ✓ & Consulting ✓ & Advisory
<p>REGULATED INDUSTRIES</p> <ul style="list-style-type: none"> X Pharmaceutical X Pharmacy X Dispensary X Bail Bonds X Adult X Gambling X Crypto X Cryptocurrency X Blockchain X NFT X Staffing X Travel Agency 	<p>ALWAYS SAFE ENDINGS</p> <ul style="list-style-type: none"> ✓ LLC ✓ Inc. ✓ Corp. ✓ Group LLC ✓ Solutions LLC ✓ Enterprises LLC ✓ Consulting Group

THE FOUR RULES TO LIVE BY

1. Your name should work for every business model you might ever consider — not just the one you're starting with.
2. If your business does accounting but your name says "Financial Solutions," that's still lower risk than "Credit & Lending Co."
3. Descriptive is fine. Industry-specific triggers are not. Know the difference.
4. When in doubt, go broader. You can always niche down in your marketing — you cannot easily rename a registered entity.

THE NAMING FORMULA

[Your Identity / Founder Name / Coined Word]	+	[Low-Risk Descriptor]	=	A name that clears underwriting
Apex	+	Development Group LLC	=	✓
Vance	+	Advisory Solutions LLC	=	✓
Meridian	+	Consulting Enterprises LLC	=	✓
Sunrise	+	Operations & Services LLC	=	✓

Important: This resource is a general guide based on common underwriting and merchant processing patterns. It is not legal advice. Before registering your business name, consult an attorney and verify availability through your state's business registry and the USPTO trademark database. Name availability is not trademark clearance.