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# From Banks to FinTech: The Evolution of Small Business Lending

## Payments Pros – The Payments Law Podcast

### SPEAKERS

[Jason M. Cover](#) | [Caleb N. Rosenberg](#) | [Carlin A. McCrory](#)

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In this special crossover edition of the *Payments Pros and Consumer Finance* podcasts, Carlin McCrory and Jason Cover are joined by their colleague Caleb Rosenberg to explore the evolving landscape of small business financing. They highlight the significant growth in diverse financing products and providers, which have expanded funding access for small businesses, particularly startups.

The discussion outlines the evolution from traditional bank lending to the rise of online and fintech solutions, which have filled gaps left by conventional lenders. The group also examines the complexities of the regulatory environment, focusing on the increased scrutiny from state legislatures and the introduction of consumer-like disclosure requirements for small business lending.

Additionally, they consider the impact of recent legislative changes in states like Texas and Louisiana, which could transform financing practices. The conversation includes best practices for structuring and servicing financial products while also speculating on future regulatory trends and the potential influence of federal oversight by the FTC.

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