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Navigating the CFPB's Controversial Interpretive Rule on BNPL Products

The Consumer Finance Podcast

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In this episode of *The Consumer Finance Podcast*, Chris Willis is joined by Partners Mark Furletti and Jason Cover to delve into the CFPB's recent interpretive rule that classifies buy now, pay later (BNPL) products as credit cards under Regulation Z. The discussion unpacks the controversy surrounding this rule, the subsequent FAQs released by the CFPB, and the broader implications for the BNPL industry. The episode explores the challenges and ambiguities posed by the rule, potential compliance strategies, and the likelihood of legal challenges. Tune in for an insightful analysis of one of the year's most debated regulatory developments in consumer finance.

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