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# Point-of-Sale Finance Series: Evolving Collection Rules Impacting Creditors

## SPEAKERS

Taylor R. Gess | Stefanie H. Jackman

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In this joint episode of *Payments Pros* and *The Consumer Finance Podcast*, guest host Taylor Gess is joined by Stefanie Jackman to discuss amended debt collection regulations and restrictions for creditors, including tight communication limits and enhanced validation requirements. The conversation dives into the rise of coerced debt statutes, shortcomings of traditional identity theft frameworks, and how creditors should adjust training, intake, and escalation protocols to avoid reputational and legal risk. The discussion also explores state medical debt reporting bans, the preemption challenges, and cautious furnishing in the FCRA landscape.

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