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Point-of-Sale Finance Series: Fair Lending Risks at the Checkout Counter

SPEAKERS

[Lori Sommerfield](#) | [Chris Willis](#) | [Taylor R. Gess](#)

In this special joint episode of *Payments Pros* and *The Consumer Finance Podcast*, guest host Taylor Gess joins Chris Willis and Lori Sommerfield to unpack fair lending risks in point-of-sale finance. They explain how traditional fair lending concepts under the Equal Credit Opportunity Act and Fair Housing Act play out when merchants interact directly with consumers, highlighting risks around discouraging credit applications, discretionary offers, differential assistance, and steering between prime and subprime products. The conversation explores practical risk mitigation tools, such as standardized sales scripts and consumer disclosures, merchant training, and attorney-directed mystery shopping, along with lessons drawn from unfair or deceptive acts or practices enforcement in point-of-sale settings.

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