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Point-of-Sale Finance Series: Privacy, Breaches, and Data Monetization

SPEAKERS

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In this special joint episode of *The Consumer Finance Podcast* and *Payments Pros*, Taylor Gess and Kim Phan discuss key privacy and data security risks in point-of-sale finance. They dive into regulators' growing view that every player in the payments chain shares responsibility for protecting data, highlighting best practices for vendor management, PCI DSS oversight, and incident response planning. The episode also touches on the shifting patchwork of state privacy and breach notification laws, GLBA exemptions, and the risks of data monetization, including when packaging and selling transaction data can trigger Fair Credit Reporting Act obligations.

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