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Point-of-Sale Finance Series: The New Regulatory Reality for Small Business Financing and Trade Credit

SPEAKERS

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In this crossover episode of *The Consumer Finance Podcast* and *Payments Pros*, Taylor Gess, Jason Cover, and Caleb Rosenberg explore the heightened attention from regulators and legislators on small business finance programs and trade credit. They discuss the growth of fintech-driven and embedded business-to-business financing, the shift from simple trade credit to more complex installment and term products, and how these offerings increasingly trigger disclosure, registration, rate cap, and fair lending requirements — sometimes even pulling in federal rules like Reg E and Reg B when consumer accounts are involved. This episode also emphasizes the expanding structure of state commercial financing laws in California, Texas, and other states, with a focus on new disclosure regimes, and novel consumer-type protections.

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