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# Point-of-Sale Finance Series: Understanding the Development and Regulation of Buy Now, Pay Later Products

## SPEAKERS

[Jason M. Cover](#) | [Taylor R. Gess](#) | [Jeremy Colin Sairsingh](#)

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In this crossover episode of *Payments Pros* and *The Consumer Finance Podcast*, guest host Taylor Gess is joined by Jason Cover and Jeremy Sairsingh to discuss buy now, pay later (BNPL) products as they continue to dive into the Point-of-Sale Finance Series. They highlight the complexities of BNPL offerings and the transformation of these payment models with varying fee structures and repayment terms. As these BNPL products mature, they challenge traditional definitions and regulatory frameworks, prompting a closer look at how consumers and providers are adapting to this financing option and its effects. With continuous industry innovations, regulators are working to keep pace, raising questions about the future direction of BNPL regulation and its impact.

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