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# Point-of-Sale Finance Series: Unpacking Leases and RTO Models

## The Consumer Finance Podcast

### SPEAKERS

[Chris Willis](#) | [Jason M. Cover](#) | [Taylor R. Gess](#)

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In this crossover episode of *The Consumer Finance Podcast* and *Payments Pros*, Chris Willis, Jason Cover, and Taylor Gess expand on the Point-of-Sale Finance Series to focus on leases and rent-to-own (RTO) models. This conversation spotlights the legal frameworks and best practices for structuring these models and integrating alternative financial options into point-of-sale offerings for goods and services. They also discuss market trends driving the creation of innovative products that are becoming increasingly popular, including virtual RTOs, solar panel leasing, and short-term renewable transactions for ride-share programs.

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