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The Evolving Landscape of B2B Payments: Regulatory Trends and Financial Practices Explained

Payments Pros – The Payments Law Podcast

SPEAKERS

[Caleb N. Rosenberg](#) | [Joshua McBeain](#)

In this episode of *Payments Pros*, host Josh McBeain is joined by Caleb Rosenberg, a member of the firm's Consumer Financial Services practice group, to discuss the complexities of business-to-business payments and the increasing state law requirements associated with them.

Josh and Caleb explore the differences between merchant cash advances (MCAs) and factoring, noting that factoring involves the sale of already owed receivables, while MCAs involve the sale of future receivables. They also address the recent surge in state-level regulations, which has led states like California and New York to enact disclosure laws. Additionally, they discuss the challenges of making accurate disclosures, such as APR, in these variable transactions and the complexities arising from differing state regulations.

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