

FiSCA Currents magazine publishes FinTech and RegTech article by Catherine Brennan

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In the summer issue of FiSCA's *Currents* magazine, Partner <u>Catherine Brennan</u> outlines FinTech ("financial technology") and RegTech ("regulatory technology") innovations that intend to make life easier for lenders and their customers. Catherine explains that FinTech and RegTech represent more than just the latest gadgets in technology; they are simply ways for lenders to deliver financial products to consumers and to ensure that the delivery of such products conforms with the myriad of laws that apply to consumer financial services.

Some of the FinTech products innovations Catherine mentions include digital-only lending, blockchain technology and artificial intelligence ("AI"). RegTech innovations include customer onboarding, data management and general legal compliance.

Catherine engages in credit due diligence on behalf of investors in fintech firms, bank partnership platforms, small business lenders, merchant cash advance companies, consumer finance companies, title loan companies and payday lenders. She also assists national and state banks, investment banks, consumer and commercial finance companies, mortgage bankers, installment lenders and other licensed lenders in the development and maintenance of nationwide consumer and commercial lending programs.

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