



Where the Consumer Financial Services Markets May Be Headed in 2026 and Some Legal/Compliance Considerations

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Where the Credit Markets May Be Headed in 2026 and the Legal/Compliance Considerations with Such Innovation: While many assume that the next few years will likely be a more market-friendly regulatory environment, populist sentiments and a focus on “affordability” may play a counterbalancing role. Being prepared for change and properly evaluating risk is important for legal and compliance professionals. This panel will touch on innovations and shifts in the credit markets from new credit products (banking structures, banking charters, POS, debt settlement, CSO, etc.) to new services (account “peeking” tools, underwriting/fraud, AI, etc.), and the legal considerations that may arise.