

Winston & Strawn Sponsors, Speaks at Fintech Nexus USA 2023

MAY 10-11, 2023

Winston & Strawn was a proud sponsor of the Fintech Nexus USA 2023 Conference, which took place May 10-11, 2023, in New York City. Fintech Nexus USA is a leading event in the fintech industry, bringing together top executives, innovators, investors and experts to network, learn, and discuss the latest trends and developments in fintech.

On May 11, 2023, Partner Juan Azel moderated a panel at the conference. He, along with professionals from Cross River Bank, Peach, Mission Lane, and Zeta, discussed whether credit cards are lagging behind the rest of FinTech and in particular, Buy-Now-Pay-Later (BNPL) offerings. They discussed innovations in the space, the comparison of risk in the use of credit versus BNPL, and the use of technology to meet compliance obligations.

The panelists agreed that while BNPL is a new innovation in the FinTech space, both BNPL and credit cards have unique features that can deliver an exceptional customer experience. As Juan explained, “the reason we innovate, is to improve the customer experience.” Credit cards continue to innovate, to provide their customers with more personalized experiences, and to create pathways for consumers to grow.

One of these innovations is the use of data, technology, and AI, in the credit and BNPL space. In addition to supporting the customer experience, these technology and automation innovations are playing a key role in meeting compliance obligations in both the credit card and BNPL space, and are bringing credit to consumers who previously have not had access to it.

Juan and his financial services regulatory partners counsel FinTechs and banks on risk management solutions and the implementation of BNPL and other third-party programs.

[Learn more about Juan’s practice.](#)



1 Min Read

Related Locations

Miami

Related Capabilities

Financial Innovation & Regulation

Financial Services

FinTech, Banking & Payments

Related Regions

North America

Related Professionals



Juan Azel