

# Nutshells

## Consumer Law

Second Edition

James E. Thompson

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# Nutshells Consumer Law Nutshells

**Lorenzo Garbo, Dorene  
Isenberg, Nicholas Reksten**



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crisis represented a pivotal moment that separated prior phases of the development of financial technology FinTech and regulatory technology RegTech from the current paradigm Today FinTech has entered a phase of rapid development marked by the proliferation of startups and other new entrants such as IT and ecommerce firms that have fragmented the financial services market This new era presents fresh challenges for regulators and highlights why the evolution of FinTech necessitates a parallel development of RegTech In particular regulators must develop a robust new framework that promotes innovation and market confidence aided by the use of regulatory sandboxes Certain RegTech developments today are highlighting the path toward another paradigm shift which will be marked by a reconceptualization of the nature of financial regulation

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