



Educational Programs

The Evolution of Fintech: “What is Fintech Today and Where is it Going?”

September 23, 2025 – 9:00am PT/12:00pm ET

One (1) RMAI Education Credit

Fintech has grown far beyond installment and student loans, now spanning credit cards, auto and home loans, BNPL, patient financing, digital payments, embedded finance, and more. In this session, industry leaders will explore how product lines are evolving, the models driving origination, and the trends shaping opportunities across prime and underserved markets. Panelists will also discuss the shifting dynamics between fintechs and banks, key regulatory developments, and what’s next for this rapidly expanding sector.




Pricing:

Member: Free

Non – Member: \$94

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Course Presenters:

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|  | <p>Sarah Auchterlonie is Chair of Brownstein Hyatt Farber Schrek’s Consumer Protection Group and with deep understanding of consumer finance law and markets, Sarah Auchterlonie ensures that transactions and consumer product offerings achieve her clients’ compliance, effectiveness and growth goals. As an advocate in Congress or with federal and state agencies, she brings decades of experience working with federal and state financial services and antitrust regulators. In litigation, Sarah has successfully tried and resolved cases in administrative, federal and state venues, and also provides expert testimony on consumer finance topics. Her strong technical skills in data science, economics and finance uniquely suit her to advising cutting-edge companies in complex financial markets</p> |
|  | <p>Dave Hanrahan leads Kredit Financial, which develops software tools that help everyday people navigate financial hardship and communicate effectively with financial services firms when in distress, independently or while being coached by financial advisors. Before founding Kredit in 2020, Dave advised global founder-owned and VC/PE-backed technology companies on equity and debt capital raises, M&A pipeline identification and engagement, and business sales to financial sponsors and strategic acquirers.</p> |
|  | <p>Erick Malgrem is Senior Director of Servicing & Recovery at Best Egg, a leading fintech company where he has spent nearly 11 years driving operational excellence across collections, debt management, recovery, and asset sale. Over his tenure, Erick has also led Originations and Auto Lending Operations, giving him a broad perspective on the full consumer credit lifecycle. With more than two decades of experience in financial services and leadership roles at Bank of America, Barclaycard, and MBNA, Erick brings deep expertise in scaling operational strategy, enhancing customer experience, and navigating complex regulatory environments.</p> |