

CLASS ACTION BLOG

Third Circuit Declares Unencrypted QR (Quick Response) Code Displaying Debtor's Internal Account Number is a Concrete Privacy Injury Violating the Fair Debt Collection Practices Act (FDCPA)

AUTHOR: ANTHONY MARTIN

The Third Circuit recently affirmed an \$11,000 class action judgment against a debt collection agency for putting unencrypted QR codes with the collection agency's internal account number assigned to each debtor on the outside of the envelope. The Third Circuit held the collection agency's methods both established Article III standing and violated the FDCPA's clear statutory provisions.

Case citation: DiNaples v. MRS BPO, LLC, 2019 WL 3773014 (3d Cir. 2019)