Texas Roadhouse Fair and Accurate Credit Transactions Act Litigation

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Categories:

Experience

In In re: Texas Roadhouse Fair and Accurate Credit Transactions Act Litigation, MDL No. 1927, 2008 WL 2008 WL 5397510 (N.D. Ill. 2008), Peter Cummins successfully concluded his representation of Texas Roadhouse, a nationwide system of nearly 300 casual dining restaurants, in litigation arising out of its alleged violations of the Fair and Accurate Credit Transactions Act, 15 U.S.C. § 1681c(g) (the "FACT Act" or "FACTA"). FACTA regulates what information may appear on a printed receipt that reflects a credit card or debit card transaction. Texas Roadhouse faced two putative nationwide class action lawsuits in which the plaintiffs identically alleged that Texas Roadhouse receipts during the relevant time period contained credit card expiration dates, in violation of FACTA. After the cases were consolidated in the U.S. District Court for the Northern District of Illinois by the Judicial Panel on Multidistrict Litigation, the Court granted Texas Roadhouse's Motion to Dismiss on the ground that the plaintiffs had not adequately alleged suffering compensable damages.

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