



# Merchant Class-Action Alert: Beware the Collection of ZIP Codes

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As a merchant, do you request that consumers provide their ZIP codes as part of a credit-card transaction? If so, you may have inadvertently turned yourself into a class-action target under a California Supreme Court ruling earlier this month that held that ZIP code collection and recording amount to impermissible acquisition of Personally Identifiable Information (“PII”) under California’s Song-Beverly Credit Card Act. The ruling exposes merchants that engage in this practice to the possibility of millions of dollars in defense costs and billions of dollars in potential liability in litigation that undoubtedly will span the country for the next several years. [Read more ...](#)