



Compliance Coffee Break: 21st Century Technology, 20th Century Laws: Using Emails, Text Messages and other Electronic Communications to Collect Debt

July 12th, 2022 | and [Anastasia V. Caton](#)

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July 12 from 2:00 – 2:30 pm ET

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The Fair Debt Collection Practices Act (FDCPA) is over 40 years old. Many of its state analogs also date to the 20th century. Among the objectives of Reg F was to bring certainty to debt collectors' use of electronic communications to collect debt. However, open questions remain, particularly for creditors: Will debt collectors actually follow the highly technical procedures set forth in the rule, and what is a creditor's obligation when its debt collector decides to follow Reg F's safe harbors? Will the CFPB hold creditors to the same standards in Reg F as debt collectors? And what are the implications of the Eleventh Circuit's recent Hunstein decisions on the use of email, text message and skip tracing vendors?

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