

(Docket No. 131444)

CALLEY FAUSETT, Individually and on Behalf of Others Similarly Situated, Appellee, v. WALGREEN COMPANY, d/b/a Walgreens, Appellant.

Opinion filed November 20, 2025.

Justice Holder White delivered the judgment of the court, with opinion.

This case concerns the plaintiff's ability to bring a claim under the federal Fair and Accurate Credit Transactions Act of 2003 (FACTA), for claims that Walgreens was compromising its customers' data privacy by printing more than the last 5 digits of a card number on its receipts. Plaintiff used cash to load prepaid debit cards at a Walgreens store and brought suit against Walgreens for printing 10 digits (the first 6 and last 4) of the card number on the receipt; plaintiff sought to represent a class of affected consumers.

The supreme court concluded plaintiff did not have standing to bring her claim. While FACTA does express liability for its violation, it does not expressly confer standing to sue in its text. As a result, common-law standing principles applied to her claim. Here, plaintiff could not claim anything beyond a generalized increase in risk. She could show no concrete injury. That, on its own, was not enough to grant her standing to bring the claims under common-law standing in Illinois.