



Jonathan Mintz
Commissioner

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nyc.gov/consumers

August 2, 2010

BY REGULAR MAIL



Re: Debt collection agency inquiry

Dear Mr. 

The Department of Consumer Affairs (the "Department") issues this letter in response to an inquiry you submitted through the Department's web site. You asked whether in a permitted communication, under Section 20-493.1(a)(iv) of the New York City Administrative Code, a debt collection agency may give a "generic" name" (e.g., "officer/collection manager") as "the name of the person to call back." The short answer is no.

The statute specifically calls for "the name of the person to call back," not the person's title. Accordingly, a "generic name," such as "officer" or "collection manager," is not sufficient. In any permitted communication, a debt collection agency must give the consumer the name of an employee to call back.

For more information about New York City laws that apply to debt collection agencies, please visit our web site at www.nyc.gov/consumers.

Thank you very much.

Sincerely,

Department of Consumer Affairs