

# 認定テキストの超定番CIPP-US試験対応



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近年、社会の急速な発展に伴って、IT業界は人々に愛顧されました。IAPP CIPP-US認定試験を受験して認証資格を取ることを通して、IT事業を更に上がる人は多くになります。そのときは、あなたにとって必要するのはあなたのIAPP CIPP-US試験合格をたすけてあげるのGoShikenというサイトです。GoShikenの素晴らしい問題集はIT技術者が長年を重ねて、総括しました経験と結果です。先人の肩の上に立って、あなたも成功に一歩近付くことができます。

CIPP-US学習ガイドを今すぐ購入してください。お手伝いします。すぐにそれが信じられます、あなたは成功した人です！業界の他の製品と比較して、CIPP-US実際の試験の合格率は高くなっています。本当に試験に合格したい場合、これはあなたが最も感じさせるものでなければなりません。当社は、コンテンツやサービスなどのさまざまな側面からこの合格率を保証します。もちろん、ユーザーのニーズも考慮します。CIPP-US試験問題は、すべてのユーザーが夢を実現するのに役立つことを願っています。CIPP-USスタディガイドの99%合格率は、私たちにとって非常に誇らしい結果です。

>> CIPP-US試験解説問題 <<

## CIPP-US英語版、CIPP-US受験トレーニング

GoShikenは長年にわたってずっとIT認定試験に関連するCIPP-US参考書を提供しています。これは受験生の皆さんに検証されたウェブサイトで、一番優秀な試験CIPP-US問題集を提供することができます。GoShikenは全面的に受験生の利益を保証します。皆さんからいろいろな好評をもらいました。しかも、GoShikenは当面の市場で皆さんが一番信頼できるサイトです。

## IAPP Certified Information Privacy Professional/United States (CIPP/US) 認定 CIPP-US 試験問題 (Q43-Q48):

### 質問 # 43

Lawrence works for a healthcare provider, which of the following healthcare entities covered by HIPAA (prior to HITECH) includes third-party organizations that host, handle, or process medical information?

- A. Healthcare Clearinghouses
- B. Healthcare Controllers
- C. Business Associates
- D. Healthcare Plans

正解: A

解説:

Healthcare Clearinghouses are third-party organizations that host, handle, or process medical information. These are HIPAA covered entities now.

#### 質問 # 44

Acme Student Loan Company has developed an artificial intelligence algorithm that determines whether an individual is likely to pay their bill or default. A person who is determined by the algorithm to be more likely to default will receive frequent payment reminder calls, while those who are less likely to default will not receive payment reminders.

Which of the following most accurately reflects the privacy concerns with Acme Student Loan Company using artificial intelligence in this manner?

- A. If the algorithm uses risk factors that impact the automatic decision engine, Acme must ensure that the algorithm does not have a disparate impact on protected classes in the output.
- B. If the algorithm makes automated decisions based on risk factors and public information, Acme need not determine if the algorithm has a disparate impact on protected classes.
- C. If the algorithm uses information about protected classes to make automated decisions, Acme must ensure that the algorithm does not have a disparate impact on protected classes in the output.
- D. If the algorithm's methodology is disclosed to consumers, then it is acceptable for Acme to have a disparate impact on protected classes.

正解: A

解説:

<https://www.ftc.gov/business-guidance/blog/2020/04/using-artificial-intelligence-and-algorithms> See above. Even the examples provided therein use public information, but result in disparate impacts, and therefore are subject to challenge by the FTC.

#### 質問 # 45

##### SCENARIO

Please use the following to answer the next QUESTION

Otto is preparing a report to his Board of Directors at Filtration Station, where he is responsible for the privacy program. Filtration Station is a U.S. company that sells filters and tubing products to pharmaceutical companies for research use. The company is based in Seattle, Washington, with offices throughout the U.S.

and Asia. It sells to business customers across both the U.S. and the Asia-Pacific region. Filtration Station participates in the Cross-Border Privacy Rules system of the APEC Privacy Framework.

Unfortunately, Filtration Station suffered a data breach in the previous quarter. An unknown third party was able to gain access to Filtration Station's network and was able to steal data relating to employees in the company's Human Resources database, which is hosted by a third-party cloud provider based in the U.S. The HR data is encrypted. Filtration Station also uses the third-party cloud provider to host its business marketing contact database. The marketing database was not affected by the data breach. It appears that the data breach was caused when a system administrator at the cloud provider stored the encryption keys with the data itself. The Board has asked Otto to provide information about the data breach and how updates on new developments in privacy laws and regulations apply to Filtration Station. They are particularly concerned about staying up to date on the various U.S. state laws and regulations that have been in the news, especially the California Consumer Privacy Act (CCPA) and breach notification requirements.

The Board has asked Otto whether the company will need to comply with the new California Consumer Privacy Law (CCPA). What should Otto tell the Board?

- A. That business contact information could be considered personal information governed by CCPA.
- B. That CCPA will apply to the company only after the California Attorney General determines that it will enforce the statute.
- C. That the company is governed by CCPA, but does not need to take any additional steps because it follows CPBR.
- D. That CCPA only applies to companies based in California, which exempts the company from compliance.

正解: A

解説:

The CCPA applies to any business that collects personal information of California residents, regardless of where the business is located<sup>1</sup>. The CCPA defines personal information broadly as any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household<sup>2</sup>. This could include business contact information, such as name, email address, phone number, or job title, if it is linked to a specific individual<sup>3</sup>. Therefore, Otto should tell the Board that business contact information could be considered personal information governed by CCPA, and that the company may need to comply with the CCPA requirements, such as providing notice, honoring consumer rights requests, and implementing reasonable security measures<sup>4</sup>. References:

\* CIPP/US Practice Questions (Sample Questions), Question 124, Answer C, Explanation C.

\* IAPP CIPP/US Certified Information Privacy Professional Study Guide, Chapter 6, Section 6.2, p. 181-182.

\* California Consumer Privacy Act (CCPA), Section 1798.140, Subsection (o).

\* CCPA Compliance Checklist for Businesses, Section 2, Subsection (a).

#### 質問 # 46

Which of the following is an important implication of the Dodd-Frank Wall Street Reform and Consumer Protection Act?

- A. Financial institutions must avoid collecting a customer's sensitive personal information
- **B. Financial institutions must help ensure a customer's understanding of products and services**
- C. Financial institutions must cease sending e-mails and other forms of advertising to customers who opt out of direct marketing
- D. Financial institutions must use a prescribed level of encryption for most types of customer records

正解: B

解説:

The Dodd-Frank Act created the Consumer Financial Protection Bureau (CFPB) as an independent agency within the Federal Reserve System. The CFPB has the authority to regulate consumer financial products and services, such as mortgages, credit cards, student loans, and payday loans. One of the main objectives of the CFPB is to promote transparency, fairness, and consumer choice in the financial marketplace. The CFPB has issued rules and guidance to require financial institutions to provide clear and accurate information to consumers about the costs, risks, and benefits of their products and services. The CFPB also has the power to enforce consumer protection laws and prohibit unfair, deceptive, or abusive acts or practices by financial institutions<sup>123</sup>. References: 1: Dodd-Frank Wall Street Reform and Consumer Protection Act, Title X, Subtitle A, Section 1011. 2: Consumer Financial Protection Bureau, Wikipedia. 3: Dodd-Frank Act: What It Does, Major Components, and Criticisms, Investopedia.

#### 質問 # 47

Which entity within the Department of Health and Human Services (HHS) is the primary enforcer of the Health Insurance Portability and Accountability Act (HIPAA) "Privacy Rule"?

- A. Office of Public Health and Safety.
- **B. Office for Civil Rights.**
- C. Office of Inspector General.
- D. Office of Social Services.

正解: B

#### 質問 # 48

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あの頃の彼と同じように、どこまでも優しく私を見つめる、それは、この時期の清政府による中央集権の強化の産物ですが、代表制度はまた、中央および地方の知事の独裁を支配します、CIPP-US試験の質問は、ユーザーが選択できるさまざまな学習モードを提供します。

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