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IAPP Certified Information Privacy Professional/United States (CIPP/US) Sample Questions (Q180-Q185):

NEW QUESTION # 180

Under the Fair Credit Reporting Act (FCRA), what must a person who is denied employment based upon his credit history receive?

- A. A prompt notification from the employer.
- B. Information from several consumer reporting agencies (CRAs).
- C. An opportunity to reapply with the employer.
- D. A list of rights from the Consumer Financial Protection Bureau (CFPB).

Answer: A

Explanation:

The FCRA requires that an employer who takes an adverse action against an applicant or employee based on information in a consumer report must provide a notice of the adverse action to the individual. The notice must include the name, address, and phone number of the CRA that supplied the report; a statement that the CRA did not make the decision and cannot explain why the adverse action was taken; a notice of the individual's right to dispute the accuracy or completeness of the information in the report; and a notice of the individual's right to obtain a free copy of the report from the CRA within 60 days.

NEW QUESTION # 181

What privacy concept grants a consumer the right to view and correct errors on his or her credit report?

- A. Action.
- **B. Access.**
- C. Notice.
- D. Choice.

Answer: B

Explanation:

"Access is the ability to view personal information held by an organization. This may be supplemented by allowing updates or corrections to the information. U.S. laws often provide for access and correction when the information is used for substantive decision-making, such as for credit reports".

NEW QUESTION # 182

Which of the following laws is NOT involved in the regulation of employee background checks?

- A. The California Investigative Consumer Reporting Agencies Act (ICRAA).
- B. The Civil Rights Act.
- **C. The Gramm-Leach-Bliley Act (GLBA).**
- D. The U.S. Fair Credit Reporting Act (FCRA).

Answer: C

Explanation:

The law that is not involved in the regulation of employee background checks is B. The Gramm-Leach-Bliley Act (GLBA). The GLBA is a federal law that regulates the privacy and security of financial information collected, used, or shared by financial institutions, such as banks, insurance companies, or securities firms. The GLBA does not apply to employee background checks, unless the employer is a financial institution that obtains financial information from a consumer reporting agency for employment purposes. In that case, the employer must comply with the GLBA's notice and opt-out requirements, as well as the FCRA's requirements for using consumer reports. References:

* [IAPP CIPP/US Study Guide], Chapter 4: Workplace Privacy, pp. 113-114.

* IAPP CIPP/US Body of Knowledge, Section IV: Workplace Privacy, Subsection A: Employee Privacy Expectations, Topic 3: Background Checks.

* IAPP CIPP/US Practice Questions, Question 150.

NEW QUESTION # 183

The FTC often negotiates consent decrees with companies found to be in violation of privacy principles. How does this benefit both parties involved?

- **A. It spares the expense of going to trial.**
- B. It avoids potentially harmful publicity.
- C. It standardizes the amount of fines.
- D. It simplifies the audit requirements.

Answer: A

Explanation:

A consent decree is a settlement agreement between the FTC and a company that has engaged in unfair or deceptive privacy practices. A consent decree typically requires the company to stop the unlawful conduct, implement remedial measures, pay a civil penalty, and submit to ongoing monitoring and reporting. A consent decree benefits both parties involved because it spares the

References:

- ### NEW QUESTION # 184

- A. To investigate allegations of privacy violations internationally
- B. To promote universal cooperation among privacy authorities
- C. To protect the interests of privacy consumer groups worldwide
- D. To arbitrate disputes between countries over jurisdiction for privacy laws

Explanation/Reference: https://en.wikipedia.org/wiki/Global_Privacy_Enforcement_Network

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