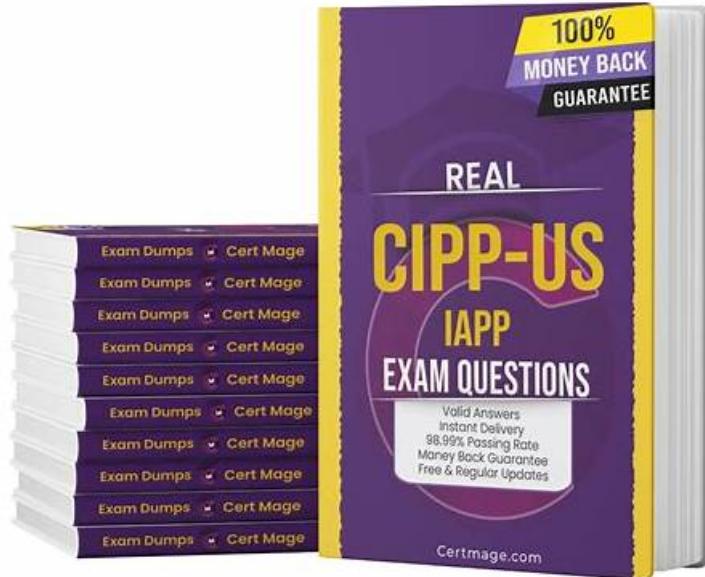


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IAPP Certified Information Privacy Professional/United States (CIPP/US) Sample Questions (Q158-Q163):

NEW QUESTION # 158

Which of the following is NOT one of three broad categories of products offered by data brokers, as identified by the U.S. Federal Trade Commission (FTC)?

- A. Marketing (such as appending data to customer information that a marketing company already has).
- B. Research (such as information for understanding consumer trends).
- C. Risk mitigation (such as information that may reduce the risk of fraud).
- D. Location of individuals (such as identifying an individual from partial information).

Answer: B

Explanation:

The three broad categories of products offered by data brokers, as identified by the U.S. Federal Trade Commission (FTC), are: Marketing Products: These products include consumer information that is used for marketing purposes, such as creating targeted advertising campaigns, direct mail marketing, and telemarketing. Risk Mitigation Products: These products provide businesses with information to assess and manage risks, such as identity verification, fraud prevention, and anti-money laundering efforts. People Search Products: These products offer individuals' personal and contact information, which can be used for various purposes like locating people, reconnecting with lost contacts, and background checks.

<https://www.ftc.gov/system/files/documents/reports/data-brokers-call-transparency-accountability-report-federal-trade-commission-may-2014/140527databrokerreport.pdf>

NEW QUESTION # 159

An organization self-certified under Privacy Shield must, upon request by an individual, do what?

- A. Suspend the use of all personal information collected by the organization to fulfill its original purpose.
- B. Provide the identities of third and fourth parties that may potentially receive personal information.
- C. Identify all personal information disclosed during a criminal investigation.
- D. Provide the identities of third parties with whom the organization shares personal information.

Answer: D

Explanation:

According to the Privacy Shield Principles, an organization that self-certifies under the Privacy Shield Framework must provide individuals with the choice to opt out of the disclosure of their personal information to a third party or the use of their personal information for a purpose that is materially different from the purpose for which it was originally collected or subsequently authorized by the individual. To facilitate this choice, the organization must inform the individual of the type or identity of the third parties to which it discloses personal information and the purposes for which it does so. The organization must also provide a readily available and affordable independent recourse mechanism to investigate and resolve complaints and disputes regarding its compliance with the Privacy Shield Principles. If the organization transfers personal information to a third party acting as an agent, it must ensure that the agent provides at least the same level of privacy protection as is required by the Privacy Shield Principles and that it takes reasonable and appropriate steps to ensure that the agent effectively processes the personal information transferred in a manner consistent with the organization's obligations under the Privacy Shield Principles.

NEW QUESTION # 160

John, a California resident, receives notification that a major corporation with \$500 million in annual revenue has experienced a data breach. John's personal information in their possession has been stolen, including his full name and social security number. John also learns that the corporation did not have reasonable cybersecurity measures in place to safeguard his personal information.

Which of the following answers most accurately reflects John's ability to pursue a legal claim against the corporation under the California Consumer Privacy Act (CCPA)?

- A. John can sue the corporation for the data breach to recover monetary damages suffered as a result of the data breach, and in some circumstances seek statutory damages irrespective of whether he suffered any financial harm.
- B. John has no right to sue the corporation because the CCPA does not address any data breach rights.
- C. John can sue the corporation for the data breach but only to recover monetary damages he actually suffered as a result of the data breach.
- D. John cannot sue the corporation for the data breach because only the state's Attorney General has authority to file suit under the CCPA.

Answer: A

Explanation:

The CCPA provides consumers with a private right of action to pursue statutory damages following data security breaches that impact certain sensitive categories of personal information and are caused by a business's failure to institute reasonable and

appropriate security. The CCPA defines personal information for this purpose as an individual's name in combination with any of the following: social security number, driver's license number, account number, credit or debit card number, medical information, or health insurance information. The CCPA allows consumers to seek damages between \$100 and \$750 per consumer per incident, or actual damages, whichever is greater. The CCPA also requires consumers to provide the business with 30 days' written notice and an opportunity to cure the violation before initiating an action. Additionally, the CCPA requires consumers to notify the Attorney General within 30 days of filing the action and obtain the Attorney General's approval or nonobjection before proceeding with the action. Therefore, John can sue the corporation for the data breach to recover monetary damages suffered as a result of the data breach, and in some circumstances seek statutory damages irrespective of whether he suffered any financial harm, as long as he meets the requirements of the CCPA. References:

- * CCPA Provides Private Right of Action for Data Security Breaches
- * CCPA Private Right of Action - Data Breach Security Requirement
- * CCPA Fines & Penalties for Data Protection Violations | MatrixPoint

NEW QUESTION # 161

What is the main challenge financial institutions face when managing user preferences?

- A. Ensuring they are in compliance with numerous complex state and federal privacy laws
- B. Developing a mechanism for opting out that is easy for their consumers to navigate
- **C. Ensuring that preferences are applied consistently across channels and platforms**
- D. Determining the legal requirements for sharing preferences with their affiliates

Answer: C

NEW QUESTION # 162

A large online bookseller decides to contract with a vendor to manage Personal Information (PI). What is the least important factor for the company to consider when selecting the vendor?

- A. The vendor's employee training program
- B. The vendor's reputation
- C. The vendor's employee retention rates
- **D. The vendor's financial health**

Answer: D

NEW QUESTION # 163

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