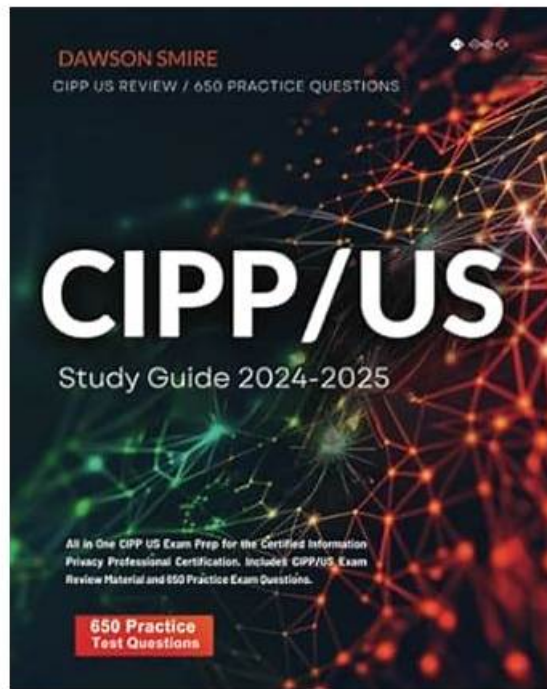


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The IAPP CIPP-US Exam consists of 90 multiple-choice questions that cover topics such as privacy laws and regulations, data protection, and privacy management. The questions are designed to test the candidate's understanding of the principles and practices of privacy management, as well as their ability to apply that knowledge to real-world scenarios.

## **IAPP Certified Information Privacy Professional/United States (CIPP/US) Sample Questions (Q221-Q226):**

### **NEW QUESTION # 221**

What consumer service was the Fair Credit Reporting Act (FCRA) originally intended to provide?

- A. The ability to appeal negative credit-based decisions.
- B. The ability to investigate incidents of identity theft.
- C. The ability to receive reports from multiple credit reporting agencies.
- **D. The ability to correct inaccurate credit information.**

**Answer: D**

Explanation:

, "...Specifically, FCRA mandates accurate and relevant data collection, provides consumers with the ability to access and correct their information, and limits the use of consumer reports to defined permissible purposes".

### **NEW QUESTION # 222**

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

**Answer: C**

Explanation:

Data brokers are companies that collect, analyze, and share personal information about consumers for various purposes, such as marketing, risk mitigation, and research. The U.S. Federal Trade Commission (FTC) conducted a study of nine data brokers in 2012 and published a report in 2014, titled "Data Brokers: A Call for Transparency and Accountability". In the report, the FTC identified three broad categories of products offered by data brokers, based on the primary purposes for which the products are used by their customers. The three categories are: 12

\* Marketing products: These products help customers target potential customers, tailor marketing offers, measure the effectiveness of marketing campaigns, and improve customer relationships. Marketing products include data elements, segments, scores, lists, and analytics that are derived from consumer data. Data brokers may provide marketing products through direct marketing (such as postal mail,

\* e-mail, or phone), online marketing (such as online display ads, social media, or mobile apps), or marketing analytics (such as measuring consumer behavior, preferences, and trends)12

\* Risk mitigation products: These products help customers verify and authenticate consumers' identities, prevent fraud, and comply with legal obligations. Risk mitigation products include identity verification, identity authentication, fraud prevention, and compliance products that are based on consumer data. Data brokers may provide risk mitigation products through various methods, such as matching consumer-provided information with data broker records, generating questions or challenges based on consumer data, or providing scores or indicators of fraud risk or compliance status12

\* Research products: These products help customers understand consumer behavior, preferences, and trends, as well as market conditions, industry developments, and economic factors. Research products include reports, studies, statistics, and insights that are derived from consumer data. Data brokers may provide research products through various formats, such as online portals, dashboards, newsletters, or custom reports12 The FTC report did not include location of individuals as one of the three broad categories of products offered by data brokers. Location of individuals may be a specific type of product or service that some data brokers provide, but it is not a primary purpose for which data brokers use consumer data. Therefore, the correct answer is C. Location of individuals (such as identifying an individual from partial information).

References:

\* Data Brokers: A Call For Transparency and Accountability: A Report of the Federal Trade Commission (May 2014)

\* IAPP CIPP/US Certified Information Privacy Professional Study Guide, Chapter 5: State Privacy Laws, Section 5.3: Data Broker Laws

### NEW QUESTION # 223

U.S. federal laws protect individuals from employment discrimination based on all of the following EXCEPT?

- A. Pregnancy.
- B. Marital status.
- C. Age.
- D. Genetic information.

**Answer: B**

Explanation:

U.S. federal laws protect individuals from employment discrimination based on a number of protected characteristics, such as age, pregnancy, and genetic information. However, marital status is not one of them. There is no federal law that prohibits employment discrimination based on marital status, although some states and localities have enacted such laws.

### NEW QUESTION # 224

Which of the following is NOT a principle found in the APEC Privacy Framework?

- A. Preventing Harm
- B. Integrity of Personal Information.
- C. Access and Correction.
- D. Privacy by Design.

**Answer: D**

Explanation:

The APEC Privacy Framework is a set of non-binding principles adopted by the Asia-Pacific Economic Cooperation (APEC) that aim to promote electronic commerce and protect information privacy in the region.

The Framework is consistent with the core values of the OECD Guidelines on the Protection of Privacy and Trans-Border Flows of Personal Data, and reaffirms the value of privacy to individuals and to the information society. The Framework consists of nine principles: Preventing Harm, Notice, Collection Limitation, Use of Personal Information, Choice, Integrity of Personal Information, Security Safeguards, Access and Correction, and Accountability. Privacy by Design is not one of the principles in the APEC Privacy Framework, although it is a concept that is endorsed by the OECD Guidelines and other privacy frameworks. References: APEC Privacy Framework (2015), APEC Privacy Principles, IAPP CIPP/US Study Guide, Chapter 4.

### NEW QUESTION # 225

Which of the following best describes what a "private right of action" is?

- A. The right of individuals harmed by a violation of a law to file a lawsuit against the violation.
- B. The right of individuals to submit a request to access their information.
- C. The right of individuals to keep their information private.
- D. The right of individuals harmed by data processing to have their information deleted.

**Answer: A**

Explanation:

A private right of action is a legal provision that grants individuals the ability to bring a lawsuit against a party that has wronged them and to seek redress for the harm that they have suffered. A private right of action is a fundamental component of the U.S. judicial system and an essential element of enforcing privacy rights.

Privacy advocates argue that a private right of action is necessary to hold perpetrators of privacy violations accountable and to address the limitations of the FTC's enforcement authority. However, businesses are concerned that a private right of action would lead to a proliferation of frivolous lawsuits that would burden responsible data processors and impede innovation. References:

\* U.S. Private-Sector Privacy, Third Edition by Peter P. Swire, DeBae Kennedy-Mayo, Chapter 2, Section 2.3.3, pp. 35-36.

\* How to end the deadlock on the private right of action by Paula Bruening, IAPP Privacy Perspectives, Jan 20, 2022.

\* Private Right of Action (Legal Definition & Examples) by Lawrina, accessed on Jan 25, 2022.

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