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QUESTION 1

SCENARIO

Please use the following to answer the next question:

A US-based startup company is selling a new gaming application. One day, the CEO of the company receives an urgent letter from a prominent EU-based retail partner. Triggered by an unresolved complaint lodged by an EU resident, the

letter describes an ongoing investigation by a supervisory authority into the retailer's data handling practices.

The complainant accuses the retailer of improperly disclosing her personal data, without consent, to parties in the United States. Further, the complainant accuses the EU-based retailer of failing to respond to her withdrawal of consent and request for erasure of her personal data. Your organization, the US-based startup company, was never informed of this request for erasure by the EU-based retail partner. The supervisory authority investigating the complaint has threatened the suspension of data flows if the parties involved do not cooperate with the investigation. The letter closes with an urgent request: "Please act immediately by identifying all personal data received from our company."

This is an important partnership. Company executives know that its biggest fans come from Western Europe; and this retailer is primarily responsible for the startup's rapid market penetration.

As the Company's data privacy leader, you are sensitive to the criticality of the relationship with the retailer.

Under the GDPR, the complainant's request regarding her personal information is known as what?

- A. Right of Access
- B. Right of Removal
- C. Right of Rectification
- D. Right to Be Forgotten

Correct Answer: B

QUESTION 2

Under the Fair and Accurate Credit Transactions Act (FACTA), what is the most appropriate action for a car dealer holding a paper folder of customer credit reports?

- A. To follow the Disposal Rule by having the reports shredded
- B. To follow the Red Flags Rule by mailing the reports to customers
- C. To follow the Privacy Rule by notifying customers that the reports are being stored
- D. To follow the Safeguards Rule by transferring the reports to a secure electronic file

Correct Answer: A

The answer should be A: "The Disposal Rule requires any individual or entity that uses a consumer report, or information derived from a consumer report, for a business purpose to dispose of that consumer information in a way that prevents unauthorized access and misuse of the data. Consumer reports can be electronic or written. The rule



applies to both small and large organizations, including consumer reporting agencies, lenders, employers, insurers, landlords, car dealers, attorneys, debt collectors, and government agencies." and "Examples of acceptable, reasonable measures include developing and complying with policies to:

Burn, pulverize or shred papers containing consumer report information so that the information cannot be read or reconstructed
Destroy or erase electronic files or media containing consumer report information so that the information cannot be read or reconstructed
Conduct due diligence and hire a document destruction contractor to dispose of material specifically identified as consumer report information consistent with the rule"

QUESTION 3

The Cable Communications Policy Act of 1984 requires which activity?

- A. Delivery of an annual notice detailing how subscriber information is to be used
- B. Destruction of personal information a maximum of six months after it is no longer needed
- C. Notice to subscribers of any investigation involving unauthorized reception of cable services
- D. Obtaining subscriber consent for disseminating any personal information necessary to render cable services

Correct Answer: C

Reference: <https://www.fcc.gov/media/engineering/cable-television>

QUESTION 4

SCENARIO

Please use the following to answer the next question:

Noah is trying to get a new job involving the management of money. He has a poor personal credit rating, but he has made better financial decisions in the past two years.

One potential employer, Arnie's Emporium, recently called to tell Noah he did not get a position. As part of the application process, Noah signed a consent form allowing the employer to request his credit report from a consumer reporting

agency (CRA). Noah thinks that the report hurt his chances, but believes that he may not ever know whether it was his credit that cost him the job. However, Noah is somewhat relieved that he was not offered this particular position. He

noticed that the store where he interviewed was extremely disorganized. He imagines that his credit report could still be sitting in the office, unsecured.

Two days ago, Noah got another interview for a position at Sam's Market. The interviewer told Noah that his credit report would be a factor in the hiring decision. Noah was surprised because he had not seen anything on paper about this

when he applied.

Regardless, the effect of Noah's credit on his employability troubles him, especially since he has tried so hard to improve it. Noah made his worst financial decisions fifteen years ago, and they led to bankruptcy. These were decisions



he

made as a young man, and most of his debt at the time consisted of student loans, credit card debt, and a few unpaid bills ?all of which Noah is still working to pay off. He often laments that decisions he made fifteen years ago are still affecting him today.

In addition, Noah feels that an experience investing with a large bank may have contributed to his financial troubles. In 2007, in an effort to earn money to help pay off his debt, Noah talked to a customer service representative at a large investment company who urged him to purchase stocks. Without understanding the risks, Noah agreed. Unfortunately, Noah lost a great deal of money.

After losing the money, Noah was a customer of another financial institution that suffered a large security breach. Noah was one of millions of customers whose personal information was compromised. He wonders if he may have been a victim of identity theft and whether this may have negatively affected his credit.

Noah hopes that he will soon be able to put these challenges behind him, build excellent credit, and find the perfect job.

Consumers today are most likely protected from situations like the one Noah had buying stock because of which federal action or legislation?

- A. The rules under the Fair Debt Collection Practices Act.
- B. The creation of the Consumer Financial Protection Bureau.
- C. Federal Trade Commission investigations into "unfair and deceptive" acts or practices.
- D. Investigations of "abusive" acts and practices under the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Correct Answer: D

QUESTION 5

Which of the following became the first state to pass a law specifically regulating the collection of biometric data?

- A. California.
- B. Texas.
- C. Illinois.
- D. Washington.

Correct Answer: C

Reference: <https://www.jdsupra.com/legalnews/state-biometric-laws-are-trending-and-2640319/>