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**Shared by Harrell on 12-12-2023**

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## Question 1

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**Question Type:** MultipleChoice

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What information did the Red Flag Program Clarification Act of 2010 add to the original Red Flags rule?

### Options:

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- A- The most common methods of identity theft.
- B- The definition of what constitutes a creditor.
- C- The process for proper disposal of sensitive data.
- D- The components of an identity theft detection program.

### Answer:

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B

## Question 2

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**Question Type:** MultipleChoice

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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)?

**Options:**

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- 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:**

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C

## Question 3

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**Question Type:** MultipleChoice

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

**Options:**

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

**Answer:**

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D

## Question 4

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**Question Type: MultipleChoice**

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Which of the following statements is most accurate in regard to data breach notifications under federal and state laws:

**Options:**

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- A-** You must notify the Federal Trade Commission (FTC) in addition to affected individuals if over 500 individuals are receiving notice.
- B-** When providing an individual with required notice of a data breach, you must identify what personal information was actually or likely compromised.
- C-** When you are required to provide an individual with notice of a data breach under any state's law, you must provide the individual with an offer for free credit monitoring.
- D-** The only obligations to provide data breach notification are under state law because currently there is no federal law or regulation requiring notice for the breach of personal information.

**Answer:**

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B

## Question 5

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**Question Type: MultipleChoice**

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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 Asi

a. 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.

What can Otto do to most effectively minimize the privacy risks involved in using a cloud provider for the HR data?

### **Options:**

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- A-** Request that the Board sign off in a written document on the choice of cloud provider.
- B-** Ensure that the cloud provider abides by the contractual requirements by conducting an on-site audit.
- C-** Obtain express consent from employees for storing the HR data in the cloud and keep a record of the employee consents.
- D-** Negotiate a Business Associate Agreement with the cloud provider to protect any health-related data employees might share with Filtration Station.

### **Answer:**

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B

## Question 6

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**Question Type:** MultipleChoice

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In what way is the Controlling the Assault of Non-Solicited Pornography and Marketing (CAN-SPAM) Act intended to help consumers?

### Options:

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- A- By providing consumers with free spam-filtering software.
- B- By requiring a company to receive an opt-in before sending any advertising e-mails.
- C- By prohibiting companies from sending objectionable content through unsolicited e-mails.
- D- By requiring companies to allow consumers to opt-out of future e-mails.

### Answer:

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C

## Question 7

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**Question Type: MultipleChoice**

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Based on the 2012 Federal Trade Commission report "Protecting Consumer Privacy in an Era of Rapid Change", which of the following directives is most important for businesses?

**Options:**

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- A- Announcing the tracking of online behavior for advertising purposes.
- B- Integrating privacy protections during product development.
- C- Allowing consumers to opt in before collecting any data.
- D- Mitigating harm to consumers after a security breach.

**Answer:**

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D

## Question 8

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**Question Type: MultipleChoice**

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



**Options:**

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A- Age.

B- Pregnancy.

C- Marital status.

D- Genetic information.

**Answer:**

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B

## Question 9

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**Question Type: MultipleChoice**

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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)?

**Options:**

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- 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:**

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C

## Question 10

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**Question Type:** MultipleChoice

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The Family Educational Rights and Privacy Act (FERPA) requires schools to do all of the following EXCEPT?

**Options:**

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- A-** Verify the identity of students who make requests for access to their records.
- B-** Provide students with access to their records within a specified amount of time.
- C-** Respond to all reasonable student requests regarding explanation of their records.

**D-** Obtain student authorization before releasing directory information in their records.

**Answer:**

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B

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