

DUMPS ARENA

Certified Information Privacy Professional/United States (CIPP/US)

IAPP CIPP-US

Version Demo

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QUESTION NO: 1

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

ANSWER: A**Explanation:**

Reference: <https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/>

QUESTION NO: 2

If an organization certified under Privacy Shield wants to transfer personal data to a third party acting as an agent, the organization must ensure the third party does all of the following EXCEPT?

- A. Uses the transferred data for limited purposes
- B. Provides the same level of privacy protection as the organization
- C. Notifies the organization if it can no longer meet its requirements for proper data handling
- D. Enters a contract with the organization that states the third party will process data according to the consent agreement

ANSWER: D**Explanation:**

Reference: <https://www.privacyshield.gov/Key-New-Requirements>

QUESTION NO: 3

What is the main reason some supporters of the European approach to privacy are skeptical about self-regulation of privacy practices?

- A. A large amount of money may have to be sent on improved technology and security
- B. Industries may not be strict enough in the creation and enforcement of rules

- C. A new business owner may not understand the regulations
- D. Human rights may be disregarded for the sake of privacy

ANSWER: B

QUESTION NO: 4

More than half of U.S. states require telemarketers to?

- A. Identify themselves at the beginning of a call
- B. Obtain written consent from potential customers
- C. Register with the state before conducting business
- D. Provide written contracts for customer transactions

ANSWER: D

Explanation:

Reference: https://www.ftc.gov/system/files/documents/public_comments/2014/11/00098-92984.pdf (3)

QUESTION NO: 5

Federal laws establish which of the following requirements for collecting personal information of minors under the age of 13?

- A. Implied consent from a minor's parent or guardian, or affirmative consent from the minor.
- B. Affirmative consent from a minor's parent or guardian before collecting the minor's personal information online.
- C. Implied consent from a minor's parent or guardian before collecting a minor's personal information online, such as when they permit the minor to use the internet.
- D. Affirmative consent of a parent or guardian before collecting personal information of a minor offline (e.g., in person), which also satisfies any requirements for online consent.

ANSWER: B

Explanation:

Reference: <https://www.ftc.gov/tips-advice/business-center/guidance/complying-coppa-frequently-asked-questions-0>

QUESTION NO: 6

In which situation is a company operating under the assumption of implied consent?

- A. An employer contacts the professional references provided on an applicant's resume
- B. An online retailer subscribes new customers to an e-mail list by default
- C. A landlord uses the information on a completed rental application to run a credit report
- D. A retail clerk asks a customer to provide a zip code at the check-out counter

ANSWER: A

Explanation:

Reference: https://en.wikipedia.org/wiki/Implied_consent

QUESTION NO: 7

Which federal act does NOT contain provisions for preempting stricter state laws?

- A. The CAN-SPAM Act
- B. The Children's Online Privacy Protection Act (COPPA)
- C. The Fair and Accurate Credit Transactions Act (FACTA)
- D. The Telemarketing Consumer Protection and Fraud Prevention Act

ANSWER: D

QUESTION NO: 8

What is the most important action an organization can take to comply with the FTC position on retroactive changes to a privacy policy?

- A. Describing the policy changes on its website.
- B. Obtaining affirmative consent from its customers.
- C. Publicizing the policy changes through social media.
- D. Reassuring customers of the security of their information.

ANSWER: B

Explanation:

Reference: <https://iapp.org/news/a/what-does-the-ccpas-purpose-limitation-mean-for-businesses/>

QUESTION NO: 9

Which entity within the Department of Health and Human Services (HHS) is the primary enforcer of the Health Insurance Portability and Accountability Act (HIPAA) "Privacy Rule"?

- A. Office for Civil Rights.
- B. Office of Social Services.
- C. Office of Inspector General.
- D. Office of Public Health and Safety.

ANSWER: A**Explanation:**

Reference: <https://www.hhs.gov/hipaa/for-professionals/compliance-enforcement/examples/how-ocr-enforces-the-hipaa-privacy-and-security-rules/index.html>

QUESTION NO: 10

Smith Memorial Healthcare (SMH) is a hospital network headquartered in New York and operating in 7 other states. SMH uses an electronic medical record to enter and track information about its patients.

Recently, SMH suffered a data breach where a third-party hacker was able to gain access to the SMH internal network. Because it is a HIPAA-covered entity, SMH made a notification to the Office of Civil Rights at the U.S. Department of Health and Human Services about the breach.

Which statement accurately describes SMH's notification responsibilities?

- A. If SMH is compliant with HIPAA, it will not have to make a separate notification to individuals in the state of New York.
- B. If SMH has more than 500 patients in the state of New York, it will need to make separate notifications to these patients.
- C. If SMH must make a notification in any other state in which it operates, it must also make a notification to individuals in New York.
- D. If SMH makes credit monitoring available to individuals who inquire, it will not have to make a separate notification to individuals in the state of New York.

ANSWER: C