## California Consumer Privacy Act (CCPA) Fast Facts

#### What Is CCPA?



- ✓ CCPA is a California law that applies to companies providing goods or services to California residents. That includes:
  - Companies outside of California
    - Third party vendors
  - Entities controlled by or sharing branding with covered entities
- ✓ CCPA takes effect in January 2020, but consumers can exercise their rights regarding personal information collected in the prior 12 months.
- ✓ Required regulations to clarify and enforce CCPA have not been enacted. The deadline for regulations being drafted by the California Attorney General is July 1, 2020.
- ✓ CCPA contains a private right of action for up to \$750 per individual per incident. This private right of action is limited to data breaches.

#### What Are Consumers Privacy Rights?

CCPA is comprehensive data privacy law that provides consumers with rights they must be notified about:

- ✓ Right to Notice Consumers can request what information is collected & how it is used.
- ✓ Right to Request & Receive Disclosures *Consumers can request disclosures.*
- ✓ Right to Deletion Consumers can request to have personal information deleted.
- ✓ Right to Opt Out (opt in for children under 16) Consumers can request to opt out of the sale of personal information.
- Right to Data Portability Consumers can request a copy of personal information in a usable format.
- ✓ Right to Exercise Privacy Rights Businesses can't discriminate against consumers based on their privacy requests.

A "consumer" who has rights under the CCPA is "a natural person who is a California resident."

#### Who Needs To Comply?

CCPA Applies to For-Profit Business:

- ✓ Located in OR outside of California doing business with California residents.
- Collecting or controlling personal information (which identifies or could be linked to a consumer or household).
- ✓ Which meet <u>at least one</u> of the following criteria:
  - 1. Earns annual gross revenue in excess of \$25 million (not limited to California-related transactions).
  - 2. Annually obtains personal information on 50,000+ consumers, households, or devices.
  - 3. Derives 50% or more of annual revenue from selling data.

#### What Are CCPA's Requirements?

- ✓ Privacy Policy
- ✓ Specific Disclosures
- ✓ Limits on Data Salability
- ✓ Employee Training
- ✓ Respond to Consumer Requests
  - Provide at least two methods for consumers to submit requests.
  - Provide requested information within 45 days (can get one 45-day extension when "reasonably necessary").
  - Disclosure must cover preceding 12month period.
  - Disclosure must be free of charge.
  - Disclosure be portable and in a readily useable format.

### How Do I Prepare for Data Privacy Law or Regulation?

Being the process of mapping your company's data.

- ✓ What data do you collect about consumers?
- ✓ How is the data used?
- ✓ Who is the data shared with (and what is their data privacy policy)?
- ✓ Where is the data stored and how is it protected?
- ✓ How long is the data kept?
- ✓ What is the process for deleting the data?
- ✓ What is response plan for a data security incident or breach

How Do I Get More Information? www.alta.org/dataprivacy

# DOES CCPA APPLY TO YOU? FIND OUT BY TAKING THE CCPA TEST!



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American Land Title Association Data Privacy Taskforce California Consumer Privacy Act Fast Facts *This material is intended for general information purposes only and does not constitute legal advice.*