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QUESTION 1

Which of the following is an important implication of the Dodd-Frank Wall Street Reform and Consumer Protection Act?

- A. Financial institutions must avoid collecting a customer's sensitive personal information
- B. Financial institutions must help ensure a customer's understanding of products and services
- C. Financial institutions must use a prescribed level of encryption for most types of customer records
- D. Financial institutions must cease sending e-mails and other forms of advertising to customers who opt out of direct marketing

Correct Answer: B

QUESTION 2

SCENARIO

Please use the following to answer the next question:

Larry has become increasingly dissatisfied with his telemarketing position at SunriseLynx, and particularly with his supervisor, Evan. Just last week, he overheard Evan mocking the state's Do Not Call list, as well as the people on it. "If they

were really serious about not being bothered," Evan said, "They'd be on the national DNC list. That's the only one we're required to follow. At SunriseLynx, we call until they ask us not to."

Bizarrely, Evan requires telemarketers to keep records of recipients who ask them to call "another time." This, to Larry, is a clear indication that they don't want to be called at all. Evan doesn't see it that way.

Larry believes that Evan's arrogance also affects the way he treats employees. The U.S. Constitution protects American workers, and Larry believes that the rights of those at SunriseLynx are violated regularly. At first Evan seemed friendly, even connecting with employees on social media. However, following Evan's political posts, it became clear to Larry that employees with similar affiliations were the only ones offered promotions.

Further, Larry occasionally has packages containing personal-use items mailed to work. Several times, these have come to him already opened, even though this name was clearly marked. Larry thinks the opening of personal mail is common at SunriseLynx, and that Fourth Amendment rights are being trampled under Evan's leadership.

Larry has also been dismayed to overhear discussions about his coworker, Sadie. Telemarketing calls are regularly recorded for quality assurance, and although Sadie is always professional during business, her personal conversations sometimes contain sexual comments. This too is something Larry has heard Evan laughing about. When he mentioned this to a coworker, his concern was met with a shrug. It was the coworker's belief that employees agreed to be monitored when they signed on. Although personal devices are left alone, phone calls, emails and browsing histories are all subject to surveillance. In fact, Larry knows of one case in which an employee was fired after an undercover investigation by an outside firm turned up evidence of misconduct. Although the employee may have stolen from the company, Evan could have simply contacted the authorities when he first suspected something amiss.

Larry wants to take action, but is uncertain how to proceed.

In regard to telemarketing practices, Evan the supervisor has a misconception regarding?



- A. The conditions under which recipients can opt out
- B. The wishes of recipients who request callbacks
- C. The right to monitor calls for quality assurance
- D. The relationship of state law to federal law

Correct Answer: B

QUESTION 3

In 2011, the FTC announced a settlement with Google regarding its social networking service Google Buzz. The FTC alleged that in the process of launching the service, the company did all of the following EXCEPT?

- A. Violated its own privacy policies.
- B. Engaged in deceptive trade practices.
- C. Failed to comply with Safe Harbor principles.
- D. Failed to employ sufficient security safeguards.

Correct Answer: D

Reference: <https://www.ftc.gov/news-events/press-releases/2011/03/ftc-charges-deceptive-privacy-practices-googles-rollout-its-buzz>

QUESTION 4

The rules for "e-discovery" mainly prevent which of the following?

- A. A conflict between business practice and technological safeguards
- B. The loss of information due to poor data retention practices
- C. The practice of employees using personal devices for work
- D. A breach of an organization's data retention program

Correct Answer: B

QUESTION 5

Which of the following best describes an employer's privacy-related responsibilities to an employee who has left the workplace?

- A. An employer has a responsibility to maintain a former employee's access to computer systems and company data needed to support claims against the company such as discrimination.
- B. An employer has a responsibility to permanently delete or expunge all sensitive employment records to minimize



privacy risks to both the employer and former employee.

C. An employer may consider any privacy-related responsibilities terminated, as the relationship between employer and employee is considered primarily contractual.

D. An employer has a responsibility to maintain the security and privacy of any sensitive employment records retained for a legitimate business purpose.

Correct Answer: B

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