

# CCPA CHEAT SHEET

A QUICK REFERENCE GUIDE TO PREPARE FOR THE CALIFORNIA CONSUMER PRIVACY ACT.

#### WHAT'S IN THE CCPA?

Under the CCPA, consumers have new data privacy rights:

**The right to knowledge.** Consumers have the right to know:

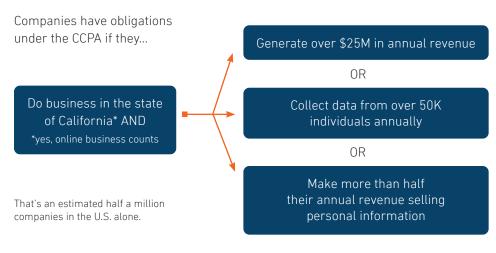
- what information a company is collecting about them
- how that information will be used
- if and with whom that information will be shared

**The right to be forgotten.** Companies must delete all information they have about a consumer at the consumer's request.

**The right to control who has access to their information.** Consumers must be able to opt out of the sale of their information to third parties.

The CCPA also makes it easier for consumers to sue if their personal information is released in a data breach.

## WHO DOES THE CCPA APPLY TO?



## UNDERSTANDING THE CCPA

The CCPA is based on three principles:

**Control.** Consumers should have control over who can access their information.

**Transparency.** Consumers should know how companies will use their information.

**Accountability.** Companies should be held responsible for the misuse of consumers' information.

In effect, the CCPA turns consumer data from a commodity into a privilege that can be revoked.



## **CCPA TIMELINE**

June 28

2018

CCPA SIGNED INTO LAW

January 01

2020

REQUIREMENTS GO INTO EFFECT

July 01

**ENFORCEMENT BEGINS** 

## WHAT DO COMPANIES NEED TO DO TO COMPLY?

**Disclosure obligations.** Anywhere that personal information is collected, companies must inform consumers:

- what their rights are under the CCPA
- what categories of information they collect
- how the information they collect will be used (including if it will be shared with third parties)
- what categories of information have been shared with third parties in the last year

**Information governance.** Companies must put in place processes to comply with consumer requests to:

- view all of the information the company has about them
- delete all of the information the company has about them
- opt out of the sale of their information (or in the case of children under 16, to affirmatively opt in)

Companies are required to place a link titled "Do Not Sell My Personal Information" conspicuously on their homepage.

## **KEY DEFINITIONS**

#### **SELLING DATA**

 any exchange of personal information for money or other valuable consideration

#### PERSONAL INFORMATION

any information that identifies or relates to a particular consumer, household, or device

#### WHAT ARE THE PENALTIES?

- For noncompliance, the penalties per violation are \$2500 (if unintentional) or \$7500 (if intentional).
- If personal information is exposed in a data breach, consumers can sue for \$100-\$750 per incident—or greater if the actual damages exceed \$750.

#### **HOW ARMOR HELPS**

Armor actively reduces your security and compliance burden by providing the highest level of managed security for your customers' data.

Whether you host your data in our virtual private cloud or another cloud, our services enable you to more easily meet several cloud compliance requirements, including CCPA, from a security perspective.

