



# Yes, We're Ready For CCPA

Effective January 1, 2020 the California Consumer Privacy Act secures new privacy rights for California consumers. Regardless of where your headquarters or physical locations are, any organization that does business in California could be impacted by CCPA.

While the CCPA does offer exemption for organizations that fall under Gramm-Leach-Bliley, it doesn't completely remove financial institutions from the scope of CCPA. The CCPA will still govern information collected by lenders that don't fall within GLBA.



## CCPA Guide Contents

- About The CCPA
- How To Prepare
- Resources



**What is the CCPA?** CCPA grants four new rights to California consumers.

**1) Right to Know – “I have the right to know what information your organization has about me.”**

Consumers have the right to know what information you keep about them, including information in your marketing platform. Does this include things like notes or tasks regarding the consumer? Copies of emails or other communications sent to that consumer? The answer is not completely clear.

Your vendors should be prepared to share all of that information with so you can make an educated decision on what should be shared with the consumer.

If “Joe Smith” makes this request, make sure you and your vendor partners have capabilities in place to ensure we are talking about the same “Joe Smith.” If you do not have consumer identification standards in place, you are at risk of sharing one consumer’s PII with another.

This also has the potential to become a social engineering scheme, where someone intentionally tries to gather PII on another consumer from your organization. Your data security team should have a plan in place to make sure PII is not given to the wrong people.

**2) Right to be Forgotten – “I have the right to remove all of my records from your database.”**

It is easy to delete a contact from your CRM, Outlook, etc. Where this gets tricky is marketing material sent to the consumer, of which you’re required to keep a record. How does deleting consumer data impact your ability to deliver state audit files? Your council will need to make that decision. If your organization decides to delete copies held for marketing compliance to meet CCPA compliance, your vendors need to have systems in place to accommodate.

**3) Right to Opt-Out – “You cannot sell or share my information.”**

If the consumer opts-out, don’t share their information with other organizations, including your CRM or marketing platforms. Your organization will need measures in place to track these opt-outs and ensure their data never leaves your building. Keep this in mind with your integration partners.

**4) Right to Non-Discrimination – “You cannot discriminate against me in price, service, etc. if I exercise any of these CCPA rights.”**

If a consumer chooses to invoke these new CCPA rights, you cannot charge them a higher rate. This one is straight forward.

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This document does not constitute legal guidance. This is intended for the sole purpose of outlining to our customers how we are prepared to support our customers in maintaining compliance with CCPA. Please consult your legal council for any specific CCPA questions and how it may effect your organization.



**What's Next?** January 1, 2020 is go-time.

As you are having conversations about CCPA both internally and externally, we recommend you consider the following questions:

Do your current vendors have the tools in place as described above to help you maintain CCPA compliance?

Are there required contract addendums?

Does your security team have consumer identification standards in place?

Does your data team have processes in place to handle the opt-outs?

Do your compliance teams have processes documented to handle these requests as they start to come in?

These are all questions that need to be addressed and quickly.

### **How Will Surefire Help?**

Surefire is CCPA ready. If you get a CCPA request here's what to do:

#### **Create a support ticket.**

Create a support ticket, but do not put the consumer's information in the ticket. The Surefire support team will then work with you to gather the details about your request.

The Surefire Team is fully prepared to handle all CCPA requests.

**1) Right to Know** – The Surefire Team will produce a data set based on your request and deliver it to you.

**2) Right to be Forgotten** – The Surefire Team will produce a data set based on your request. Once confirmed, Surefire will delete the data at your request.

**3) Right to Opt-Out** – Surefire will work with your data team to accommodate opt-outs.

**4) Right to Non-Discrimination** – Surefire will produce records of any marketing materials or communication at your request to support any Non-Discrimination inquiry.

If you have any questions regarding CCPA please consult your legal team. If you have any additional questions regarding how Surefire is prepared to support you, you can create a support ticket by sending an email to [help@topofmind.com](mailto:help@topofmind.com).



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