



October 11, 2019

## CALIFORNIA ATTORNEY GENERAL RELEASES PROPOSED CCPA REGULATIONS

The California Attorney General released the proposed California Consumer Privacy Act ("CCPA") regulations, including a CCPA Fact Sheet. The proposed CCPA regulations provide specific guidance regarding the following:

- Notices businesses must provide to consumers under the CCPA, specifically the (i) notice at or before collection of personal information, (ii) notice of the right to opt-out of sale of personal information, (iii) notice of financial incentive and (iv) privacy policy;
- The businesses' practices for handling consumer requests made pursuant to the CCPA, including detailed information on how to respond to requests to know and requests to delete specific consumer information;
- The businesses' practices for verifying the identity of the consumer making requests pursuant to the CCPA, including verification procedures for password-protected accounts and non-account holders;
- The businesses' practices regarding the personal information of minors; and
- The businesses' offering of financial incentives.

Four public hearings will be held between December 2 and December 5, 2019, in Sacramento, Los Angeles, San Francisco and Fresno, to allow all interested persons to present statements or comments orally or in writing.

In September of 2019, five bills that amend the CCPA were presented to the Governor for signature. See our prior ALERT dated September 19, 2019. The Governor has until October 13, 2019 to sign the bills.

Public comments must be submitted by December 6, 2019. The CCPA goes into effect January 1, 2020. See our prior ALERT dated July 18, 2018. The Attorney General's enforcement of the CCPA will begin six months after the publication of the final regulations issued or July 1, 2020, whichever is sooner.

We will continue to track and provide updates on the CCPA.

Please do not hesitate to contact us for copies. ☐

✧ Elizabeth Anstaett, Mike Tomkies and Lindsay Valentine.

**LOOKING FOR A MARKETING AND PRIVACY COMPLIANCE RESOURCE?** We publish an easy-to-use reference, our **MARKETING AND PRIVACY DIGEST** that compiles the state laws governing financial privacy, fair credit reporting, telemarketing/automatic dialing and announcing devices, telephone monitoring and recording, electronic signatures and restrictions on the use of social security numbers by financial service providers. Creditors, marketers and servicers should find this resource invaluable to marketing and privacy program development and regulatory compliance. **Contact us for details.**

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