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Nota di contenuto	Intro -- INFORMATION SELLERSAND RESELLERS -- INFORMATION SELLERSAND RESELLERS -- CONTENTS -- PREFACE -- PERSONAL INFORMATION AGENCYAND RESELLER ADHERENCE TO KEY PRIVACYPRINCIPLES -- WHAT GAO FOUND -- WHY GAO DID THIS STUDY -- WHAT GAO RECOMMENDS -- ABBREVIATIONS -- RESULTS IN BRIEF -- BACKGROUND -- Federal Laws and Guidance Govern Use of Personal Information in FederalAgencies -- Additional Laws Provide Privacy Protections for Specific Types and Uses ofInformation -- The Fair Information Practices Are Widely Agreed to Be Key Principles forPrivacy Protection -- Congressional Interest in the Information Reseller Industry Has BeenHeightened -- USING GOVERNMENTWIDE CONTRACTS,FEDERAL AGENCIES OBTAIN -- Personal Information from Information Resellers for a Variety of Purposes -- Department of Justice Uses Information Resellers Primarily for LawEnforcement and Counterterrorism Purposes -- DHS Uses Information Resellers Primarily for Law Enforcement andCounterterrorism -- SSA Uses Information Resellers Primarily for Fraud Prevention and IdentityVerification -- The Department of State Uses Information Resellers Primarily for PassportFraud Detection and Investigation -- Agencies Contract with Information Resellers Primarily through Use ofGSA's Federal Supply Schedules and the Library of Congress's FEDLINKService -- RESELLERS

TAKE STEPS TO PROTECT PRIVACY, BUT THESE MEASURES ARE NOT FULLY CONSISTENT WITH THE FAIR INFORMATION PRACTICES -- Information Resellers Generally Did Not Report Limiting Their Data Collection to Specific Purposes or Notifying Individuals about Them -- Information Resellers Do Not Ensure That Personal Information They Provide Is Accurate for Specific Purposes -- Information Resellers' Specification of the Purpose of Data Collection Consists of Broad Descriptions of Business Categories. Information Resellers Generally Limit the Use of Information as Required by Law, Rather Than on the Basis of Purposes Originally Specified When the Information Was Collected -- Information Resellers Reported Taking Steps to Improve Security Safeguards -- Information Resellers Generally Informed the Public about Their Privacy Policies and Practices -- Information Reseller Policies Generally Allow Individuals Limited Ability to Access and Correct Their Personal Information -- Information Resellers Report Measures to Ensure Accountability for the Collection and Use of Personal Information -- AGENCIES LACK POLICIES ON USE OF RESELLER DATA, AND PRACTICES DO NOT CONSISTENTLY REFLECT THE FAIR INFORMATION PRACTICES -- Agency Procedures Reflect the Collection Limitation, Data Quality, Use Limitation, and Security Safeguards Principles -- Limitations in the Applicability of the Privacy Act and Ambiguities in OMB Guidance Contribute to an Uneven Adherence to the Purpose Specification, Openness, and Individual Participation Principles -- Privacy Impact Assessments Could Address Openness, and Purpose Specification Principles but Are Often Not Conducted -- Agencies Often Did Not Have Practices in Place to Ensure Accountability for Proper Handling of Information Reseller Data -- CONCLUSIONS -- MATTER FOR CONGRESSIONAL CONSIDERATION -- RECOMMENDATIONS FOR EXECUTIVE ACTION -- AGENCY COMMENTS AND OUR EVALUATION -- COMMENTS FROM INFORMATION RESELLERS -- LIST OF REQUESTERS -- APPENDIX I -- Objectives, Scope, and Methodology -- APPENDIX II -- Federal Laws Affecting Information Resellers -- Gramm-Leach-Bliley Act -- HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT -- Fair Credit Reporting Act -- Fair and Accurate Credit Transactions Act -- APPENDIX III -- APPENDIX IV -- APPENDIX V -- APPENDIX VI -- REFERENCE.

PERSONAL INFORMATION: KEY FEDERAL PRIVACY LAWS DO NOT REQUIRE INFORMATION RESELLERS TO SAFEGUARD ALL SENSITIVE DATA -- WHAT GAO FOUND -- WHY GAO DID THIS STUDY -- WHAT GAO RECOMMENDS -- ABBREVIATIONS -- RESULTS IN BRIEF -- BACKGROUND -- FINANCIAL INSTITUTIONS USE INFORMATION RESELLERS FOR ELIGIBILITY DETERMINATIONS, FRAUD PREVENTION, PATRIOT ACT COMPLIANCE, AND MARKETING -- Consumer Reports Sold by Credit Bureaus and Other CRAs Are Used to Make Credit and Insurance Eligibility Decisions -- Financial Institutions Use Information Resellers to Comply with the PATRIOT Act, Prevent Fraud, Mitigate Risk, and Locate Individuals -- Some Financial Institutions Use Information Resellers for Marketing -- FEDERAL PRIVACY AND INFORMATION SECURITY LAWS APPLY TO MANY INFORMATION RESELLER PRODUCTS, DEPENDING ON THEIR USE AND SOURCE -- Several Federal Privacy and Security Laws Apply to Personal Data Held by Information Resellers -- FCRA Applies Only to Consumer Information Used to Determine Eligibility -- FCRA Provides Access, Correction, and Opt-Out Rights for Consumer Reports -- GLBA Applies to Information Resellers That Are Financial Institutions or Receive Information from Financial Institutions -- No Federal Statute Requires Notification of Data Breaches -- FTC HAS PRIMARY RESPONSIBILITY FOR ENFORCING INFORMATION

RESELLERS' COMPLIANCE WITH PRIVACY AND INFORMATION SECURITY LAWS -- FTC Has Primary Federal Enforcement Authority over Information Resellers -- FTC Has Investigated and Initiated Formal Enforcement Actions against Information Resellers for FCRA and FTC Act Violations -- FTC Cannot Levy Civil Penalties for GLBA Information Privacy and Security Violations -- AGENCIES DIFFER IN THEIR OVERSIGHT OF THE PRIVACY AND SECURITY OF PERSONAL INFORMATION AT FINANCIAL INSTITUTIONS.

Financial Institutions and Their Regulators Said They Do Not Distinguish between Data from Information Resellers and Other Sources -- Federal Banking Agencies Provide Guidance and Examine Regulated Banking Organizations for GLBA and FCRA Compliance -- Securities Regulators Oversee GLBA Compliance of Securities Firms -- State Insurance Regulators Require Insurers to Comply with Information Privacy and Security Provisions, but Enforcement May Be Limited -- FTC Enforces GLBA and FCRA Compliance of Financial Institutions within Its Jurisdiction -- NCUA, Securities, and Insurance Regulators Do Not Have Full Authority to Examine Third-Party Vendors, Including Information Resellers -- CONCLUSIONS -- MATTERS FOR CONGRESSIONAL CONSIDERATION -- RECOMMENDATION FOR EXECUTIVE ACTION -- AGENCY COMMENTS -- APPENDIX I: SCOPE AND METHODOLOGY -- Sample Insurance Claims History Report -- Sample Deposit Account History Report -- Sample Identity Verification and OFAC Screening Report -- SAMPLE FRAUD INVESTIGATION REPORT -- APPENDIX III: COMMENTS FROM THE FEDERAL TRADE COMMISSION -- REFERENCE -- SOCIAL SECURITY NUMBERS: INTERNET RESELLERS PROVIDE FEW FULL SSNS, BUT CONGRESS SHOULD CONSIDER ENACTING STANDARDS FOR TRUNCATING SSNS -- WHAT GAO FOUND -- WHY GAO DID THIS STUDY -- WHAT GAO RECOMMENDS -- ABBREVIATIONS -- RESULTS IN BRIEF -- BACKGROUND -- INTERNET RESELLERS' WEB SITES SHARED SIMILAR CHARACTERISTICS -- Internet Resellers Offered to Sell a Variety of Information in Various Ways -- Three-Quarters of Internet Resellers Identified Their Sources of Information -- MOST ATTEMPTS TO PURCHASE SSNS FAILED -- APPLICABILITY OF FEDERAL PRIVACY LAWS TO INTERNET RESELLERS CANNOT BE DETERMINED -- CONCLUSIONS -- MATTER FOR CONGRESSIONAL CONSIDERATION -- AGENCY COMMENTS AND OUR EVALUATION -- APPENDIX I: SCOPE AND METHODOLOGY -- APPENDIX II: COMMENTS FROM THE SOCIAL SECURITY ADMINISTRATION. INDEX.
