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Subject: ION, Dr. Harelik Joshi sir

Assignment 2

Q-1. Personally Identifiable Information (PII).

Ans. Personally Identifiable Information is any data that can be used to identify a specific individual.

* Most commonly considered PII

- Social security numbers.
- email address.
- phone numbers.

* Technology expanded the scope of PII.

- IP address.
- login IDs.
- Social media post.
- biometric.

Que-2. US Privacy Act of 1974.

Ans. Congress was concerned with curbing the illegal surveillance and investigation of individuals by federal agencies that had been exposed during the watergate scandal.

The Act focuses on four basic policy objectives:

1. To restrict disclosure of personally identifiable records maintained by agencies
2. To grant individuals increased right of access to agency records maintained on them
3. To grant individuals the right to seek amendment of agency records maintained on themselves upon a showing that the records are not accurate.
4. To establish a code of "fair information practices" which requires agencies to comply with statutory norms for collection, maintenance and dissemination of records.

Que-3. FOIA (Freedom of Information Act)

Ans. The FOIA is a federal freedom of information law that requires the full or partial disclosure of previously unreleased information and documents controlled by the United States government upon request.

* The act defines agency records subject to disclosure, outlines mandatory disclosure

procedures, and defined nine exemptions to the statute. The Act was intended to make U.S. government agencies' functions more transparent so that the American public could more easily identify problems in government functioning and put pressure on congress.

Que-4 FERPA (Family Education Rights and Privacy Act).

Ans. The ~~form~~ FERPA is a federal law that protect the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

* Parents or eligible student have the right to inspect and review the student's education records maintained by the school.

* Parents or student have the right to request that a school correct records which they believe to be inaccurate.

Que-5 CFAA (Computer Fraud and Abuse Act).

Ans The Computer Fraud and Abuse Act is a United States cybersecurity bill that was enacted in 1986 as an amendment to existing computer fraud law, which had been included in the comprehensive crime control Act of 1984.

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* The law prohibits accessing a computer without authorization, or in excess of authorization.

Que-6. COPPA (Children's Online Privacy Protection Act).

Ans. COPPA imposes certain requirements on operators of websites or online services directed to children under 13 years of age, and on operators of other websites or online services that have actual knowledge that they are collecting personal information online from a child under 13 years of age.

Que-7. VPPA (Virtual Power Purchase Agreement).

Ans. There are two types of off-site power purchase agreement in market

1. Physical PPA = Within a physical PPA contract, the corporate buyer takes ownership of the electrons produced by the renewable energy project.
2. Virtual PPA = Within a VPPA contract, the corporate buyer does not own and is not responsible for the physical electrons generated by the project.

Que-8 HIPAA (Health Insurance Portability and Accountability Act)

Ans The Health Insurance Portability and Accountability Act is an act created by the U.S. Congress in 1996 that amends both the Employee Retirement Income Security Act (ERISA) and the Public Health Service Act (PHSA).

* HIPAA was enacted in an effort to protect individuals covered by health insurance and to set standards for the storage and privacy of personal medical data.

Que-9. GLBA (Gramm - Leach - Bliley Act)

Ans The GLBA requires financial institutions - companies that offer consumer financial products or services like loans, financial or investment advice, or insurance - to explain their information-sharing practices to their customers and to safeguard sensitive data.

Que-10 PCI DSS (Payment card Industry Data Security Standard)

Ans The (PCI DSS) is an information Security Standard for organization that handle branded credit card from the major card schemes.

* The PCI Standard is mandated by the card brands but administered by the Payment card Industry Security Standard Council.

* The Standard was created to increase controls around cardholder data to reduce credit card fraud.

Que-11 FCRA (Foreign Contribution Regulation Act).

Ans The FCRA, 2010 is an act of the Parliament of India, by the 42nd Act of 2010. It is a consolidating Act whose scope is to regulate the acceptance and utilisation of Foreign Contribution or foreign hospitality by certain individuals or association or companies and to prohibit acceptance and utilisation of Foreign Contribution for any activity.

Q4-12 FACTA (Fair and Accurate credit
Transactions Act).

Ans. The FACTA is a united states federal
law, passed by the united states
congress on November 22, 2003.

* The Act allow consumers to request
and obtained a free credit report once
every 12 months from each of the three
nationwide consumer credit reporting
companies (Equifax, Experian and
TransUnion).