



Privacy and Consumer Rights

CHOICEPOINT CONSUMER CENTER

Legal Overview and Business Initiatives

- ChoicePoint collects, analyzes and provides specific data to meet the needs of consumers, government agencies and businesses.
 - Market leading provide of relationship credentialing solutions to:
 - *All major U.S. insurance companies*
 - *Fortune 1000 companies*
 - *Federal, state and local law enforcement and government agencies*
 - *Non-profit/charitable sector*
 - 5,300 associates in U.S. and U.K.
 - Headquartered in metro Atlanta

What we do

→ What we don't do

- Buy, store or sell medical data
- Buy voter data
- Buy consumer purchasing information
- Sell our consumer-related databases to the government or anyone else

→ What we do

- Process transactions requested by consumers in connection with home and auto insurance applications, pre-employment background checks, apartment rental applications and obtaining vital records
- Provide software and technology to law enforcement agencies to conduct and manage investigations
- Assisted in recovery of 822 missing children through NCMEC partnership

→ *Responsible for consumer outreach, assistance and internal advocacy as part of the Public and Consumer Affairs Office.*

Who is the Consumer?

- Someone about whom we provide information.
- He/she may be an applicant for employment, already an employee, a volunteer, owner or renter of property and/or have a property or auto insurance policy.

What are the Consumer's Rights?

- Fair Information Practices include Notice, Choice, Access, Correction and Security.
 - Provide consumers notice of information practices, including what information is collected, how it's collected (e.g., directly or through non-obvious means such as cookies), how it's used and whether they disclose the information collected to other entities
 - Offer consumers choices as to how their personal identifying information is used beyond the use for which the information was provided. For example, can you use the data collected to market back to the consumer or further disclose it to another entity
 - Give consumer access to information while it is stored within company databases including a reasonable opportunity to review information and to correct inaccuracies
 - Allow corrections to information to paint as accurate a picture as possible about the person to whom it pertains
 - Implement an appropriate information security program

- Fair Credit Reporting Act
 - Regulates activities of:
 - *Consumer reporting agencies*
 - *Users of reports*
 - *Information furnishers*
 - Provides numerous rights to consumers who are the subject of consumer reports
 - *Notice and Choice: If the purpose is employment or prescreening, requires notice and consent/right to opt out*
 - *Access: Notices regarding negative (adverse) action must include instruction on how to request a copy of the report. In addition, upon request, CRAs must provide all information in the consumer's file*
 - *Correction: Must accept and reinvestigate disputes*
 - *Security: Credentialing customers, disposal of records*
 - Almost 30 states have enacted their own fair credit reporting statutes

→ The Gramm-Leach-Bliley Act

- Regulates the sharing of personal information about individuals who obtain financial products or services from financial institutions
 - *Notice: Written privacy policies and privacy notices*
 - *Notice and Choice: Before disclosing to a nonaffiliated third party, must provide notice and the right to opt-out of third party disclosure*
 - *Security: Safeguards Rule requires all financial institutions to design, implement and maintain safeguards to protect customer information. The Safeguards Rule applies not only to financial institutions that collect information from their own customers, but also to financial institutions "such as credit reporting agencies" that receive customer information from other financial institutions.*

→ Family Education Rights and Privacy Act (1974)

- Congress passed the Family Educational Rights and Privacy Act (also known as the Buckley Amendment) to protect the accuracy and confidentiality of student records; it applies to all schools receiving federal funding
 - *Choice: Prevents educational institutions from disclosing student records or personally identifiable information to third parties without consent*
 - *Access: Students and their parents have the right to access school records*
 - *Correction: Students and parents challenge the content of records they believe to be inaccurate or misleading*

- The Children's Online Privacy Protection Act
 - Gives parents control over what information is collected from their children online and how such information may be used
 - *Notice: Post a privacy policy on the homepage of the Web site and link to the privacy policy on every page where personal information is collected*
 - *Choice: Requires parental consent before collecting personal information from children and gives parents a choice as to whether their child's personal information will be disclosed to third parties*
 - *Access: Parents have the right to access their child's personal information*
 - *Correction: Can review, correct or delete the child's personal information*

- Do-Not-Call Registry Act of 2003
 - *Choice: implemented a do-not-call registry*

- Health Insurance Portability & Accountability Act
 - Protects the privacy of electronic health information
 - *Access: Make Protected Health Information available to consumer*
 - *Correction: Allow correction and incorporate corrections as required by the rule*

What do Consumers Want?

- Consumers want assurance that information about them is accurate, complete and from a reputable source.
- Consumers want a meaningful opportunity to see, dispute and correct inaccurate information.
- Consumers want to be sure information does not unfairly exclude them from a benefit (job, good insurance rate, residence).

Addressing Consumers Wants

- Build a relationship between ChoicePoint and consumers.
- Educate consumers about ChoicePoint- why we have personal information, where it comes from, to whom the information is being given, how the information is being used and what benefit the consumer will receive as a result.
- Encourage consumers to request copies of their information and provide us with feedback regarding whether the information is accurate, current and complete.
- Establish communication between ChoicePoint and consumer advocates and explore partnership opportunities to offer assistance programs to consumers.

- Create more visible Consumer solutions via www.choicepoint.com and www.privacyatchoicepoint.com
- Help consumers understand ChoicePoint's Good Privacy and Information Security Practices.
- Offer each individual access to his or her consumer information via our Full File Disclosure option.
- 45-day pilot - Simultaneously provide the applicant with a report of criminal records.
- Create educational kit for consumer groups and consumers.
- Explore partnership opportunities with consumer advocates (First relationship has been established with a law school community center in California).

New ChoicePoint Home page

ChoicePoint TECHNOLOGY AND INFORMATION FOR CONFIDENT, SMART DECISIONS

Search

> About ChoicePoint > Industry Solutions > Business Solutions > Consumer Solutions > FACT Act Disclosure > News Center > Careers > Site Map > Contact Us

ChoicePoint and the American Consumer: What we do and how we help

Watch Now

Everyday, ChoicePoint helps thousands of Americans. Find out how.

Business Solutions

ChoicePoint's Bridger Insight™ suite of products is used by more than 4,000 clients and is an industry leader in assisting businesses with USA PATRIOT Act and OFAC compliance.

> Request Information > Learn More

Nonprofit Industry Solutions

ChoicePoint is committed to delivering comprehensive employee and volunteer background screening services to nonprofit organizations in order to help protect our nation's vulnerable populations.

> Request Information > Learn More

Consumer Access

Learn how to request the information that ChoicePoint has about you. Also, if an insurance company, potential employer, potential landlord or non-profit organization has ordered recent reports about you from ChoicePoint, you can obtain copies of those reports at no charge. In both cases, if there is information in your reports that you believe to be wrong, we'll show you how to dispute it - again, at no charge.

Contact Us > Learn More

Latest News

- > [ChoicePoint Sells Bulk Bankruptcy, Liens, Judgments Records Business](#)
- > [ChoicePoint Announces Sale of EquiSearch to Palladian Capital Partners](#)
- > [Keeping Your Enemies Close: The New York Times reports on ChoicePoint's response to and recovery from a fraudulent data access incident](#)

> [View News Center](#)

Product Spotlight

ChoicePoint's Commercial Data Solutions product suite includes insurance models that use a variety of data to provide business insurance risk scores that are predictive of future loss activity.

> [Learn more](#)

Privacy at ChoicePoint

Protecting privacy is a ChoicePoint priority. Our vision is that good privacy is good business and we are fundamentally committed to that policy.

- > [Privacy Principles](#)
- > [Privacy and Information Security Good Practices](#)
- > [How We Protect You](#)

ChoicePoint Cares

ChoicePoint Cares, our corporate giving program, helps make the world a safer place through the positive power of information. From ensuring volunteers who work with children are not convicted criminals to helping locate missing and...

Facts About ChoicePoint

C.L.U.E.®

This year, ChoicePoint celebrates the 20th anniversary of its Comprehensive Loss Underwriting Exchange product - better known as C.L.U.E.®, a claim history information exchange that enables insurance companies to access prior claim information in the underwriting and rating process.

Volunteer Screening

The hit rate of criminal offenses found using ChoicePoint's volunteer screening products

Analytics and Visualization Tools

More than 2,000 organizations in 100+ countries rely on ChoicePoint's I2 software products for investigation management and information analysis. For more than 10 years these award-winning products have proven instrumental in helping to solve cases of fraud, drug trafficking, counterterrorism, national and corporate security.

Top Myths About ChoicePoint

There are many common "myths" about ChoicePoint

Local intranet

2:04 PM

- Contact the Consumer Center at 1-888-497-0011.
- For Full File Disclosure, contact 888-395-0012. The consumer will receive a copy of the consumer information in ChoicePoint's files used to produce consumer reports.

- Consumer Hotline : 1-888-497-0011
- Applicant/Volunteer Hotline: 1-800-845-6004
- Full File Disclosure: 1-888-395-0012
- E-mail: consumer.center@choicepoint.com
- Mailing address :
 - P.O. Box 105108*
 - Atlanta, Georgia 30348-5108