California Consumer Privacy Act (CCPA)
The California Consumer Privacy Act (CCPA) is a state statute intended to establish privacy rights and consumer protection for residents of California, United States, similar to the European Union’s General Data Protection Regulation (GDPR). CCPA applies to California residents regardless of where the merchant is based or operates.

CCPA & Personally Identifiable Information
CCPA’s broad legal language greatly expands the amount of personal data in scope for this state privacy regulation.

CCPA Definition:
Personal information that “identifies, relates to, describes, is reasonably capable of being associated with or linked, directly or indirectly, with a particular consumer, household, or device.”

For now, the CCPA does not cover employee/applicant personal information or business contact personal information (the representative of a customer).

Data Privacy Momentum
More than 25 States have considered, started or are in the process of passing data privacy legislation; federal privacy law has been debated in Congress.

CCPA Overview
Definitions

Common consumer data privacy rights include the right to:
• Access and know what personal information has been collected and how it is being used
• Request deletion of personal information
• Rectify errors in your personal information
• Restrict processing and/or sharing of personal information
• Opt-out of the sale of personal information

CCPA applies if...
CCPA applies to companies that meet any one of the following criteria:

- Annual gross revenue in excess of $25 million
- Derives 50 percent or more of its annual revenues from selling consumers’ personal information.
- Alone or in combination with its common business affiliates, annually buys, receives for the business’s commercial purposes, sells, or shares for commercial purposes, the personal information of 50,000 or more California consumers, households, or devices, or:
  - Likely only met by operators that:
    1. offer loyalty programs;
    2. are based in CA or nearby states.
- Derives 50 percent or more of its annual revenues from selling consumers’ personal information.
  - Unlike that a c-store operator would meet this requirement.

CCPA: Penalties and Costs

<table>
<thead>
<tr>
<th>Penalty</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Per consumer for CCPA violations, increasing to</td>
<td>$2,500</td>
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<tr>
<td>For intentional violations</td>
<td>$7,500</td>
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$100 - $750 per consumer for data breaches that result in civil suits (class action litigation)

Average cost to process one Data Subject Request: $1,406

(source: Gartner)