

[Banking and Finance Law Daily Wrap Up, PRIVACY—California AG proposes privacy regulations, \(Oct. 15, 2019\)](#)

Banking and Finance Law Daily Wrap Up

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The proposed regulations would operationalize the California Consumer Privacy Act by providing practical guidance to consumers and businesses subject to the Act.

The California Attorney General's Office has proposed regulations to implement and govern compliance with the California Consumer Privacy Act, the state's Attorney General, Xavier Becerra, [announced](#). Comments on the [proposed regulations](#) must be submitted to the attorney general's office by Dec. 6, 2019. In addition, the Attorney General plans to hold four public hearings to provide all interested persons an opportunity to present statements or comments. Any revision to the proposal will be subject to an additional 15-day public comment period, an accompanying [fact sheet](#) noted.

The CCPA established comprehensive privacy protections giving California residents, including minors, significantly more control over their personal information and an enforcement mechanism to protect their rights (see [Banking and Finance Law Daily](#), June 29, 2018). Shortly after its enactment, the CCPA was amended to clarify several provisions to ensure its proper implementation, including the effective date, enforcement procedures, and applicability (see [Banking and Finance Law Daily](#), Sept. 25, 2018).

According to Becerra, the proposed regulations would "operationalize the CCPA and provide practical guidance to consumers and businesses subject to the law." He further noted that the proposed regulations address some open issues raised by the CCPA and would be subject to enforcement by the California Department of Justice.

In addition to setting forth relevant definitions, the proposal covers the following:

- procedures for notifying consumers of the information that a business must include in its notice at collection;
- information that must be included in a notice of the right to opt-out of the sale of personal information;
- notice of financial incentive requirements;
- privacy policies;
- methods for submitting requests to know and requests to delete personal information;
- training and record-keeping requirements for businesses;
- procedures for handling consumer inquiries regarding privacy practices;
- special rules regarding minors; and
- discriminatory practices, including illustrative examples.

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