

DECEMBER 1, 2011

Privacy Impact Assessment

CONSUMERFINANCE.GOV



Consumer Financial
Protection Bureau

Contact Point:
Claire Stapleton
Chief Privacy Officer
1700 G St, NW
Washington, DC 20006
202-435-7220
claire.stapleton@cfpb.gov

Document purpose

The Privacy Impact Assessment, or “PIA”, provides the public with information about the Consumer Financial Protection Bureau’s (“CFPB”) collection and use of personally identifiable information (“PII”). PII is any information “that can be used to distinguish or trace an individual’s identity”¹ like a name, address, Social Security number, or place and date of birth. The CFPB uses PIAs to document that the PII it collects is used, secured, and destroyed in a way that protects each individual’s privacy. Each PIA is broken out into sections that reflect the CFPB’s Privacy Principles. The CFPB’s Privacy Principles are a set of nine rules the CFPB follows when it collects or uses PII.

Overview

PROJECT / SYSTEM NAME:

Consumerfinance.gov

PROJECT/SYSTEM INCLUDES INFORMATION ABOUT:

- Federal Employees
- Contractors
- Consultants
- The Public

PROJECT/SYSTEM INCLUDES:

- Name and other biographic information (e.g. date of birth)
- Contact Information (address, zip-code, telephone number, email address)
- Social Security Number or other identifier
- Financial Information
- User and Online Information
- Third Party Information
- Other Information (including biometric information and health or medical information)

The Dodd-Frank Wall Street Reform and Consumer Protection Act (“Act”), Public Law No. 111-203, Title X, established the CFPB. The CFPB administers, enforces, and implements federal consumer financial law, and, among other powers, has authority to protect consumers from unfair, deceptive, and abusive practices when obtaining consumer financial products or services.

¹ Office of Management and Budget (OMB) Memorandum 07-16, Safeguarding Against and Responding to the Breach of Personally Identifiable Information, May 22, 2007, (OMB M-07-16) defines PII as information which can be used to distinguish or trace an individual's identity, such as his or her name, social security number, biometric records, etc., alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother’s maiden name, etc.”

The CFPB uses a variety of tools, including our website, www.consumerfinance.gov (ConsumerFinance.gov) to interact with the public in new ways. In doing so, the CFPB supports an empowered online community of consumers who can share the latest information about the agency and consumer finance issues to help them make clearer choices. Although the CFPB does use some third-party social media providers to communicate with the public, as well as other tools, this Privacy Impact Assessment only relates to ConsumerFinance.gov. More information about the CFPB's use of specific third-party social media platforms is available at <http://www.consumerfinance.gov/privacy-policy>.

When you visit and use ConsumerFinance.gov, we may collect information such as your contact information, information about your use of the website, demographic information, information about consumer financial products you and others have used, as well as input and feedback in the form of comments, videos, links, or images. Depending on how you use ConsumerFinance.gov, you can limit how much information you give to us and how much of that information is made public through the website. We will only collect your PII through ConsumerFinance.gov when you provide it to us.

The CFPB has also documented ConsumerFinance.gov through the Social Networks and Citizen Engagement System under the System of Records Notice (“SORN”) CFPB .006 – Social Networks and Citizen Engagement System, located at [76 FR 45759].

SECTION 1.0

Purpose of collection

The CFPB will state the purpose and legal authority for collecting personally identifiable information (“PII”).

1.1 Why is the information being collected?

The information that the CFPB collects from you through ConsumerFinance.gov is used to better interact and engage with you, to educate the public about the CFPB and key consumer financial issues, and to improve the overall user experience of ConsumerFinance.gov.

1.2 What legal authority and/or agreements allow the information to be collected?

The CFPB derives authority for ConsumerFinance.gov from Sections 1011 and 1021 of the Act, which are codified at 12 U.S.C. §§ 5491 and 5511. Additional authority is provided by: OMB Open Government Directive, M-10-06, Dec. 8, 2009; Presidential Memorandum to the Heads of Executive Departments and Agencies on Transparency and Open Government, January 21, 2009; OMB Guidance for Online Use of Web Measurement and Customization Technologies, M-10-22, June 25, 2010. OMB Guidance for Agency Use of Third-Party Websites and Applications, M-10-23, June 25, 2010.

1.3 Is the information searchable by a personal identifier – like a name or Social Security number? If so, what Privacy Act System of Records Notice(s) apply/applies to the information being collected?

Yes. Information in ConsumerFinance.gov is searchable by PII, including:

- Name
- Username
- Email address
- Birth date
- Financial data
- Business affiliation
- Demographic information
- Videos or photos
- Geographic information

The Privacy Act System of Records Notice CFPB.006 – Social Networks and Citizen Engagement System, covers the collection of this information.

- 1.4 Is there a records retention schedule that has been approved by the National Archives and Records Administration (“NARA”) for the information system(s)? Explain how long and for what reason the information is retained.

The CFPB will maintain computer and paper records indefinitely until NARA approves the CFPB’s records disposition schedule. The CFPB will dispose of records that fall under a general records schedule according to the applicable schedule.

- 1.5 Are there any forms or surveys that are associated with the collection of the information that would be covered by the Paperwork Reduction Act (“PRA”)?

The CFPB may create forms or surveys on ConsumerFinance.gov. We will publish the appropriate documentation for each of those forms or surveys. The CFPB will also publish a System of Records Notice or Privacy Impact Assessment if those documents are required for the form or survey collection.

- 1.6 Are there any privacy risks for this system that relate to the purpose of the collection? If so, how will the CFPB mitigate these risks?

No. There are no risks associated with the purpose of collection for ConsumerFinance.gov.

SECTION 2.0

Openness and transparency

The CFPB will be open and transparent. We should tell individuals about the PII we collect and how we will protect it, use it, and share it. We will provide an easy way for individuals to learn about what is happening to their PII.

- 2.1 Will individuals be given notice prior to the collection of personal information about them? If not, please explain.

Yes, you are provided notice before ConsumerFinance.gov collects any PII about you. As stated in our privacy policy at <http://www.consumerfinance.gov/privacy-policy/> we will collect PII through your use of ConsumerFinance.gov only when you provide it in a way necessary to use certain parts of the website – such as comments or being added to the email list.

2.2 Will individuals be given notice prior to their information being shared? If not, please explain.

Yes. The CFPB has posted a privacy policy regarding how it will use and share information it collects through ConsumerFinance.gov, and has also published a SORN, CFPB.006 – Social Networks and Citizenship Engagement System, that documents how we may disclose information collected through the site.

2.3 Are there any privacy risks for this system that relate to openness, and transparency? If so, how will the CFPB mitigate these risks?

No, there are no risks for ConsumerFinance.gov that relate to openness and transparency. In fact, the CFPB relies on ConsumerFinance.gov in its efforts to provide transparency on the Bureau's activities, by providing an easily accessible method by which the public can interact with the Bureau.

SECTION 3.0

Data minimization

The CFPB will limit the collection of PII to what is needed to accomplish the stated purpose for its collection. The CFPB should keep PII only as long as needed fulfill that purpose.

3.1 Whose information is included in the system?

This system contains information about individuals who interact with, submit feedback to, or share information with the CFPB through ConsumerFinance.gov. These individuals are members of the public. Information about CFPB employees may also be included for the purposes of contact, or as part of efforts to disseminate information to the public about our activities.

3.2 What PII will the system include?

PII in this system varies depending on which features of ConsumerFinance.gov each you choose to use and thus, how much information you choose to provide. All content on ConsumerFinance.gov is available without providing any information, however, in order to use services such as posting a comment or signing up to receive email alerts, you must provide certain information. This information could include your:

- Name
- Username
- Email Address

- Mailing Address (home or work)
- Birth Date
- Passwords
- Business Affiliations
- Telephone Number (including mobile)
- Physical Characteristics
- Geographic information such as your current location
- Demographic Information
 - Race
 - Gender
 - Age
 - Marital Status
- Employment Information
- Consumer financial institutions or products the individual has patronized including the addresses of the institutions
- Input and Feedback from the public including comments, videos, links, and images

We may also collect information that could be sensitive or partially identifying such as:

- Questions, suggestions, or inquiries;
- Votes, ratings, or evaluations;
- Original creative content or intellectual property;
- Sources for information submissions;
- Information about how users heard about the CFPB;
- Information about users' previous interactions with government related to consumer financial matters; and
- Information about areas of consumer financial interest.
- Information related to the use of our website – specifically how visitors are using consumerfinance.gov (including IP address, the day and time you access our website, and the address that linked you directly to our website) in aggregate form – to enhance usability and protect against misuse.

The CFPB may also collect information you make publicly available on the Internet, such as your Twitter user handle if you choose to sign in under Twitter to make a comment on ConsumerFinance.gov

Depending on how you choose to use ConsumerFinance.gov, you may have the ability to limit what information you provide. For example, you could request that the CFPB contact you through a single method, such as email, or multiple methods such as mobile-phone texting, email, and physical mail to a home address. For each method of contact you would provide the relevant information for the CFPB to contact you.

3.3 Why is the collection and use of the PII necessary to the project or system?

The CFPB uses ConsumerFinance.gov to share information with you about the Bureau, to allow you to interact with the Bureau and other consumers, and to promote transparency. ConsumerFinance.gov has several features, including information postings about the CFPB and its activities along with helpful links and an interactive blog.

The Bureau needs to collect some information in order to evaluate how the public is using ConsumerFinance.gov and to improve the website, or to follow-up with consumers who have asked questions, made inquiries, or requested to be included on the Bureau's email notification list.

How you choose to use (or not use) ConsumerFinance.gov's features, will determine how much information we collect and how we use it. For example, if you choose to receive email updates from the CFPB but not to provide comments in response to a blog posting, the CFPB will collect an email address and zip code at which you would like to receive updates and limit the use of this information to that purpose. In this case, the collection of an email address is necessary to fulfill your request of receiving updates about the Bureau via email.

- 3.4 Will the system aggregate previously unavailable data about the individual or create new data about the individual? If so, how will this data be maintained and used?

No, the system will not aggregate or create new data about individuals.

- 3.5 What controls exist to protect the consolidated data and prevent unauthorized access?

The system will not aggregate, consolidate, or create new data about individuals.

- 3.6 Will the system monitor the public?

No, the system will not monitor the public.

- 3.7 Will the system monitor employees or contractors?

Yes, the system will allow for monitoring of CFPB employees as it relates to their duties in conjunction with the website. The CFPB's monitoring of employees is limited to security and auditing.

- 3.8 What kinds of reports can be produced on individuals? Will the data included in the reports produced be made anonymous?

ConsumerFinance.gov will be able to produce reports about your user and other's uses of the system, as well as any submitted contact information provided. Some reports, such as those that analyze use of ConsumerFinance.gov, will be anonymized aggregate statistical information only. Others, such as a list of email addresses for emailing those who have expressed interest in learning more about the CFPB will not be anonymized, because doing so would undermine the purpose of such a report.

- 3.9 Are there any privacy risks for this system that relate to data minimization? If so, how will the CFPB mitigate these risks?

The Bureau needs to collect some information in order to evaluate how you and others are using ConsumerFinance.gov and improve the website, or to follow-up with you when you ask questions, make inquiries, or request to be included on our email notification list.

How you choose to use (or not use) ConsumerFinance.gov's features, will determine how much information we collect and how that information is used. There is a risk that you or others could provide more information than is necessary for us to meet your requested use of the website. We've taken steps to inform you about your right to limit the amount of information you provide dependent upon how you choose to use ConsumerFinance.gov and to deter you from providing unnecessary information. Our Privacy Policy for ConsumerFinance.gov, as well as this PIA all reinforce that you can exercise some control over what information you share with us dependent upon how you use ConsumerFinance.gov. Additionally, our moderation policy notes that posts with sensitive PII may be subject to deletion in order to protect privacy. Finally, where possible, we have also limited our collection of information to that which aligns with a specific use of ConsumerFinance.gov. For example, to participate in the CFPB's email notification list, we only request an email address and zip code, since they allow us to directly contact you with information relevant to the general area in which you live.

SECTION 4.0

Limits on uses and sharing of information

The CFPB will publish a notice about how we plan to use and share the PII that we collect from you. We will only share your PII in ways that are compatible with the notice or as stated in the Privacy Act.

4.1 Is the information in the project limited to only the information that is needed to carry out the purpose of the collection?

Yes. We limit our collection of your personal information to just that which is needed to meet your requested use of ConsumerFinance.gov. How you choose to use (or not use) the site's features will determine how much and what information we collect. For instance, you may wish to receive email updates from ConsumerFinance.gov, which requires providing a valid email address. You may also wish to provide comments on a blog posting on the website, which requires the creation of an account, or the use of sign in through a third party social media site. In each case, we limit the information we collect to only what is necessary to meet your use of ConsumerFinance.gov.

4.2 Will the CFPB share any of the information with other individuals, Federal and/or state agencies, or private sector organizations? If so, how will the CFPB share the information?

Yes. The CFPB has published a SORN, CFPB.006 – Social Networks and Citizenship Engagement System, which documents ways in which your information may be shared under its “Routine Uses” section.

Additionally, the ConsumerFinance.gov Privacy Policy outlines how we may share information collected through ConsumerFinance.gov.

4.3 Is the information collected directly from the individual or is it taken from another source?

The CFPB collects information directly from you and other users of ConsumerFinance.gov when those you provide information, such as an email address or other contact information, or comments to postings by the CFPB on the site.

4.4 Will the project interact with other systems, whether within the CFPB or outside of the CFPB? If so, how?

ConsumerFinance.gov will interact with other systems within and external to the CFPB. For instance, ConsumerFinance.gov serves as the method by which most consumers reach our online complaint intake system. Additionally, GovDelivery supports elements of ConsumerFinance.gov. However, there are currently no direct connections between ConsumerFinance.gov and other CFPB systems that allow PII to be shared.

Beyond providing information about the bureau and consumer issues to you and other users, we use information gathered through ConsumerFinance.gov to understand consumers’ aggregate needs and individual interests, and to provide information and resources accordingly. As new interactions are established, we will document and disclose them accordingly.

4.5 Are there any privacy risks for this project that relate to use limitation? If so, how will the CFPB mitigate these risks?

The CFPB will limit our collection of your information to that which is needed to carry out your requested use of ConsumerFinance.gov. In other words, depending on which features of the system you use, we may collect different amounts and types of information from you. For instance, if you would like to be receive email updates from the CFPB about consumer-oriented issues, you can sign up to be on our email contact list by providing your email address and a zip code. We will only use that information to forward you information about the CFPB (occasionally tailored to specific issues in your geographic region). You can also decline to provide your zip code when signing up and only provide your email address.

Because we only collect information from you for a specific requested use of the site, there are no risks to use limitation related to ConsumerFinance.gov.

SECTION 5.0

Data quality and integrity

The CFPB will make reasonable efforts to ensure that all PII it maintains is accurate, relevant, timely, and complete.

5.1 How will the information collected be verified for accuracy and completeness?

We do not verify information you provide through ConsumerFinance.gov for accuracy or completeness, and we will not attempt to verify your identity as the submitter.

5.2 Are there any privacy risks for individuals whose information is collected or used by the project that relate to data quality and integrity? If so, how will the CFPB mitigate these risks?

Because the CFPB does not verify information that you or others provide to ConsumerFinance.gov, there is a risk that the information submitted may be erroneous, fraudulent, incomplete, or inaccurate. Given the low sensitivity of information collected through the site, and that information collected is for the very specific purpose of meeting your requested use of the site, this risk is acceptable.

SECTION 6.0

Security

The CFPB must protect PII from loss, unauthorized access or use, destruction, modification, or unintended or inappropriate disclosure.

6.1 Who will have access to the data in the project? What is the authorization process for access to the project?

Access to the non-public facing information in ConsumerFinance.gov is limited to CFPB employees with responsibilities enhanced by better understanding users' input. For example, CFPB employees working on consumer education and engagement activities, research or markets, or employees working on service member affairs issues may use the information to identify reoccurring issues directly affecting specific groups of consumers, or to identify gaps in consumer understanding of financial products or services.

The CFPB restricts access to authorized personnel who have been issued non-transferrable access codes and passwords. Access and use are based on the principle of "need-to-know," meaning only those with a clearly articulated business need for the information may have access to see or use the information. In some cases, such as public-facing comments or blog posts, the information is more generally available to both CFPB employees and the public at large. We may also maintain information in locked file cabinets or rooms with access limited to those personnel whose official duties require access.

6.2 Has the CFPB completed a system security plan for the information system(s) supporting the project?

In conjunction with the latest Certification & Accreditation effort, the CFPB established a system security plan (“SSP”) for ConsumerFinance.gov on October 14, 2011. The SSP describes technical controls currently in place and those in development to provide a level of security appropriate for the information processed by ConsumerFinance.gov. The SSP includes user responsibilities, roles and limitations, and general security procedures for users and security personnel, as well as management, operational, and technical security controls.

6.3 How will the system be secured?

The CFPB issues authorized personnel non-transferrable access codes and passwords to the system. We may also maintain information in locked file cabinets or rooms with access limited to those personnel whose official duties require access.

6.4 Are there mechanisms in place to identify security breaches? If so, what are they?

Since the CFPB is currently leveraging elements of Treasury’s network, the CFPB relies on Treasury’s directives as it relates to security and privacy incidents. Additionally, the CFPB is developing supplemental interim incident-reporting materials, and, upon moving onto its own network infrastructure, will issue new directives related to security and privacy incidents.

6.5 Are there any privacy risks for this system that relate to security? If so, how will the CFPB mitigate these risks?

You and other users, based on how you choose to use the site, provide a large portion of the information we collect through ConsumerFinance.gov. Some of that information is provided for public consumption (e.g. comments), or is of a very-low level of sensitivity (e.g. email addresses). The CFPB does not believe that ConsumerFinance.gov is a particularly high-risk target.

However, there is a risk that the site could inadvertently disclose some personal information included in comments you or others make on the site (to blog posts, etc.). The CFPB has mitigated this risk by providing a clear and concise moderation policy on ConsumerFinance.gov that outlines what is and is not acceptable information to include in comments and a disclaimer that we reserve the right to remove posts if they are deemed inappropriate or a risk to personal privacy.

The CFPB has mitigated any potential risks to non-public side information, such as email addresses submitted by those wishing to be on the mailing list through the security and access controls referenced in sections 6.1, 6.2, and 6.3.

SECTION 7.0

Individual participation

The CFPB will give individuals, in most cases, the ability to access their PII, and allow them to correct or amend their PII if it is inaccurate.

- 7.1 What opportunities are available for individuals to consent to uses, decline to provide information, or opt out of the project? If no opportunities are available to consent, decline or opt out, please explain.

The CFPB allows you to limit what information you provide to ConsumerFinance.gov, depending on how you choose to use the site. Some opportunities interact with other users or certain features of the site, such as posting comments or receiving email updates, are limited if you decline to provide some types of necessary contact information.

- 7.2 What procedures will allow individuals to access their information?

In accordance with the Privacy Act and the CFPB's Privacy Act regulations, at 12 C.F.R. 1070.50 et seq., you may file a request with the CFPB to obtain access to, amend, or correct your records.

Some information, such as that contained in comments, may not be amended or deleted. You should refer to the moderation policy and Privacy Policy for ConsumerFinance.gov before posting comments.

- 7.3 Can individuals amend information about themselves in the system? If so, how?

Yes. The CFPB's Privacy Act regulations, found at 12 C.F.R. 1070 et seq., detail the procedures you must follow to request that the CFPB amend information that it maintains about you. Further information about this process is also available on our privacy page on ConsumerFinance.gov, located at www.ConsumerFinance.gov/privacy.

- 7.4 Are there any privacy risks for this system that relate to individual participation? If so, how will the CFPB mitigate these risks?

Since you choose how you interact with us through ConsumerFinance.gov, there are no identifiable risks to individual participation associated with ConsumerFinance.gov.

However, there is a risk that, after providing your information to ConsumerFinance.gov, you may be limited in your ability to add to, delete, or otherwise modify certain information. For instance, comments, once posted, may not be able to be removed or edited. The CFPB has taken steps to mitigate this risk by providing its moderation policy on ConsumerFinance.gov and encourages you to read before posting comments on the site. We are happy to work with you if you believe information about you in the system is wrong, outdated, or was not provided by you.

In some cases, comments or other information posted to ConsumerFinance.gov may be removed because it is in violation of our moderation policy. Other information subject to the Privacy Act can be

amended, corrected, or otherwise modified through our Privacy Act request process available at www.ConsumerFinance.gov/privacy.

SECTION 8.0

Awareness and Training

The CFPB will train all personnel about the proper treatment of PII.

8.1 Describe what privacy training is provided to users, either generally or specifically relevant to the project.

The CFPB requires privacy and security training for all of our employees, including contractors who handle PII on behalf of the CFPB.

8.2 Are there any privacy risks for this system that relate to awareness and training? If so, how will the CFPB mitigate these risks?

Since the CFPB requires and provides privacy and security training for all of our employees, including contractors, there are no risks for ConsumerFinance.gov related to awareness and training.

SECTION 9.0

Accountability and auditing

The CFPB is accountable for complying with these principles. We will regularly check that we are meeting the requirements and take appropriate action if we are not doing so.

9.1 How does the system ensure that the information is used in accordance with the stated practices in this PIA?

The CFPB strongly believes in the principles outlined in this PIA and in its nine stated Privacy Principles. We believe that ConsumerFinance.gov reflects this commitment. We have built the site to promote notice and transparency, provide you and other consumers with new and unique ways of receiving information from us and interacting with us and other consumers. We are also deeply committed to providing you with choice and the ability to limit how much information you share with us through ConsumerFinance.gov, to reducing the unnecessary collection of your information, and to promoting good stewardship of your information with strong security controls and limited use and disclosures.

We have strived to make our Privacy Policy and moderation policy clear, concise, and easily accessible through the site, and are committed to posting revised or new policies if changes to ConsumerFinance.com change the way we collect, use, or handle your information.

Additionally, we will meet our obligations to review at three-year intervals (or beforehand as necessary) this PIA for accuracy and completeness and to publish updates to it as appropriate.

The CFPB is committed to being a 21st century agency and ConsumerFinance.gov reflects that commitment, not only in its advanced technical features, but in the way it interacts with its users and is astutely aware of concerns surrounding the collection and use of personal information in the information age.

9.2 Are there any privacy risks for this system that relate to accountability and auditing? If so, how will the CFPB mitigate these risks?

No. There are no identifiable risks associated with accountability and auditing for ConsumerFinance.gov.