I3 HB 901/19 – ECM 0lr0795 CF SB 957

# By: Delegates Carey and C. Watson

Introduced and read first time: February 3, 2020 Assigned to: Economic Matters

Committee Report: Favorable with amendments House action: Adopted Read second time: March 11, 2020

CHAPTER \_\_\_\_\_

1 AN ACT concerning

## 2 Maryland Online Consumer Protection Act – Online Privacy – Study

3 FOR the purpose of requiring certain businesses that collect a consumer's personal information to provide certain notices to the consumer at or before the point of 4  $\mathbf{5}$ collection; authorizing a consumer to submit a certain request for information to a 6 business that collects the consumer's personal information; requiring a business to 7 comply with a certain request for information in a certain manner and within a 8 certain period of time; establishing certain exceptions to a consumer's request for 9 personal information: requiring a business to establish a means for consumers to 10 submit certain requests; requiring a business to provide certain information to a 11 consumer in a certain manner; prohibiting a business from retaining certain personal information, re-identifying or linking certain data, or disclosing certain 12personal information under certain circumstances; requiring a business to include 13certain information in a certain policy or website and update certain information 14 periodically; requiring a business to ensure that an individual responsible for 1516 handling certain consumer inquiries is informed of certain requirements relating to 17<del>consumer personal information privacy and how to direct consumers to exercise their</del> 18 rights: authorizing a consumer to request a business to delete certain personal 19 information and requiring a business to comply with the request in a certain manner; 20authorizing a consumer to demand that a business not disclose the consumer's 21personal information to third parties and requiring a business to comply with the 22consumer's request to opt out in a certain manner; authorizing a business to require 23an authentication of a certain request; prohibiting a business from taking certain 24actions against a consumer who exercises the consumer's rights to consumer personal information privacy; providing for certain exceptions to an otherwise 25

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

Strike out indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1	authorized disclosure of consumer personal information; establishing that a violation
2	of this Act is an unfair, abusive, or deceptive trade practice and is subject to certain
3	enforcement and penalty provisions; authorizing the Office of the Attorney General
4	to adopt certain regulations; providing for the application of this Act; providing for a
5	delayed effective date; defining certain terms; and generally relating to privacy of
$\frac{6}{7}$	consumer personal information requiring the Maryland Cybersecurity Council to
7	review certain practices and methods of collection, use, storage, and disclosure of
8	consumers' personally identifiable information and personal information by certain
9 10	<u>entities; requiring the Council to submit a certain report to the General Assembly on</u> <u>or before a certain date; and generally relating to consumer online privacy</u> .
10	or before a certain date, and generally relating to consumer online privacy.
11	BY adding to
12	Article – Commercial Law
13	Section 14–4201 through 14–4214 to be under the new subtitle "Subtitle 42.
14	Consumer Personal Information Privacy"
15	Annotated Code of Maryland
16	(2013 Replacement Volume and 2019 Supplement)
17	SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
18	That the Laws of Maryland read as follows:, on or before November 1, 2020, the Maryland
19	Cybersecurity Council shall:
20	(1) review current practices and methods of collection, use, storage, and
21	disclosure of consumers' personally identifiable information and personal information by
22	private entities in the State; and
23	(2) submit a report to the General Assembly, in accordance with § 2–1257
24	of the State Government Article, on its findings and recommendations for providing
25	increased consumer protection regarding online privacy.
26	Article - Commercial Law
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27	SUBTITLE 42. CONSUMER PERSONAL INFORMATION PRIVACY.
28	<del>14-4201.</del>
29	(A) In this subtitle the following words have the meanings
30	INDICATED.
31	(B) (1) "Aggregate consumer information" means information
32	THAT RELATES TO A GROUP OR CATEGORY OF CONSUMERS, FROM WHICH
33	INDIVIDUAL CONSUMER IDENTITIES HAVE BEEN REMOVED, THAT IS NOT LINKED OR
34	REASONABLY LINKABLE TO ANY CONSUMER, INCLUDING THROUGH A DEVICE.

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(2) "AGGREGATE CONSUMER INFORMATION" DOES NOT INCLUDE AN 1 2 INDIVIDUAL CONSUMER RECORD THAT HAS BEEN DE-IDENTIFIED. "BIOMETRIC INFORMATION" MEANS AN INDIVIDUAL'S 3 (+) (+)4 PHYSIOLOGICAL. BIOLOGICAL. OR BEHAVIORAL CHARACTERISTICS. INCLUDING AN  $\mathbf{5}$ INDIVIDUAL'S DNA, THAT CAN BE USED, ALONE OR IN COMBINATION WITH EACH 6 OTHER OR WITH OTHER IDENTIFYING DATA, TO ESTABLISH INDIVIDUAL IDENTITY.  $\overline{7}$ (2) "BIOMETRIC INFORMATION" INCLUDES: 8 <del>(1)</del> **IMAGERY OF THE IRIS, RETINA, FINGERPRINT, FACE, HAND,** 9 PALM, AND VEIN PATTERNS, AND VOICE RECORDINGS FROM WHICH AN IDENTIFIER TEMPLATE, SUCH AS A FACE PRINT, A MINUTIAE TEMPLATE, OR A VOICEPRINT, CAN 10 11 BE EXTRACTED: AND 12 (II) KEYSTROKE PATTERNS OR RHYTHMS, GAIT PATTERNS OR 13 RHYTHMS, AND SLEEP, HEALTH, OR EXERCISE DATA THAT CONTAIN IDENTIFYING 14 INFORMATION. (D) "BUSINESS" MEANS: 15A SOLE PROPRIETORSHIP, A PARTNERSHIP, A LIMITED LIABILITY 16 <del>(1)</del> 17 **COMPANY, A CORPORATION, AN ASSOCIATION, OR ANY OTHER LEGAL ENTITY THAT:** 18 <del>41)</del> IS ORGANIZED OR OPERATED FOR THE PROFIT OR 19 FINANCIAL BENEFIT OF ITS OWNERS: 20(II) COLLECTS THE PERSONAL INFORMATION OF AN 21**INDIVIDUAL OR CONSUMER; AND** 22 (HI) SATISFIES ONE OR MORE OF THE FOLLOWING THRESHOLDS: 231 HAS ANNUAL GROSS REVENUES IN EXCESS OF 24**\$25,000,000;** 252 ANNUALLY BUYS, RECEIVES FOR THE BUSINESS'S 26**COMMERCIAL PURPOSES, SELLS, OR SHARES FOR COMMERCIAL PURPOSES, ALONE** 27OR IN COMBINATION, THE PERSONAL INFORMATION OF 100,000 OR MORE 28**CONSUMERS. HOUSEHOLDS. OR DEVICES: OR** 29<del>3.</del> **DERIVES AT LEAST ONE-HALF OF ITS ANNUAL** REVENUES FROM SELLING CONSUMERS' PERSONAL INFORMATION: OR 30 31 <del>(2)</del> ANY ENTITY THAT:

HOUSE	BILL	784
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1 <del>41)</del> CONTROLS OR IS CONTROLLED BY A BUSINESS UNDER ITEM 2 (1) OF THIS SUBSECTION: AND 3 (II) SHARES A NAME. SERVICE MARK. OR TRADEMARK WITH THE 4 BUSINESS. **"BUSINESS PURPOSE" MEANS THE USE OF PERSONAL INFORMATION BY** 5<del>(F)</del> 6 A BUSINESS OR A SERVICE PROVIDER IN A MANNER REASONABLY NECESSARY TO ACHIEVE THE OPERATIONAL PURPOSE FOR WHICH THE INFORMATION WAS 7 8 COLLECTED. (1) "COLLECT" MEANS TO BUY. RENT. GATHER. OBTAIN. RECEIVE. OR 9 <del>(F)</del> ACCESS ANY PERSONAL INFORMATION PERTAINING TO A CONSUMER BY ANY MEANS. 10 (2) "COLLECT" INCLUDES TO RECEIVE INFORMATION FROM THE 11 **CONSUMER OR BY OBSERVING THE CONSUMER'S BEHAVIOR.** 12 "CONSUMER" MEANS AN INDIVIDUAL WHO RESIDES IN THE STATE. 13 <del>(G)</del> (H) "DE-IDENTIFIED" MEANS, WITH RESPECT TO INFORMATION, 14 15 PROCESSED SO THAT THE INFORMATION CANNOT REASONABLY IDENTIFY, RELATE TO. DESCRIBE. BE CAPABLE OF BEING ASSOCIATED WITH. OR BE LINKED TO A 16 PARTICULAR CONSUMER. IF A BUSINESS THAT USES 1718 **DE-IDENTIFIED INFORMATION:** 19 HAS IMPLEMENTED TECHNICAL SAFEGUARDS THAT PROHIBIT <del>(1)</del> 20**RE-IDENTIFICATION OF THE CONSUMER TO WHOM THE INFORMATION MAY** 21**PERTAIN**; 22<del>(2)</del> Has implemented business processes that specifically 23 **PROHIBIT RE-IDENTIFICATION OF THE INFORMATION:** 24(3) HAS IMPLEMENTED BUSINESS PROCESSES TO PREVENT 25INADVERTENT RELEASE OF DE-IDENTIFIED INFORMATION; AND 26<del>(4)</del> **MAKES NO ATTEMPT TO RE-IDENTIFY THE INFORMATION.** 27<del>(1)</del> **"Designated method for submitting requests" means a** (++) MAILING ADDRESS, AN E-MAIL ADDRESS, AN INTERNET WEBSITE, AN INTERNET 2829PORTAL. A TELEPHONE NUMBER. OR ANY OTHER APPLICABLE CONTACT INFORMATION THROUGH WHICH A CONSUMER MAY SUBMIT A REQUEST OR 30 31 DIRECTION UNDER THIS SUBTITLE.

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1	(2) "Designated method for submitting requests" includes
2	A CONSUMER-FRIENDLY MEANS OF CONTACTING A BUSINESS APPROVED BY THE
3	ATTORNEY GENERAL UNDER § 14-4211(A)(4) OF THIS SUBTITLE.
4	(J) "Device" means a physical object that is capable of
<b>5</b>	CONNECTING TO THE INTERNET OR TO ANOTHER DEVICE.
6	(K) "HOMEPAGE" MEANS:
7	(1) THE INTRODUCTORY PAGE OF AN INTERNET WEBSITE AND ANY
8	INTERNET WEBPAGE WHERE PERSONAL INFORMATION IS COLLECTED; OR
9	(2) IN THE CASE OF AN ONLINE SERVICE OR APPLICATION:
10	(1) THE SERVICE OR APPLICATION PLATFORM PAGE OR
11	DOWNLOAD PAGE;
10	
12	(II) A LINK WITHIN THE SERVICE OR APPLICATION, SUCH AS
13	FROM THE SERVICE OR APPLICATION CONFIGURATION, "ABOUT", "INFORMATION",
14	<del>OR SETTINGS PAGE; OR</del>
15	(III) ANY OTHER LOCATION THAT ALLOWS A CONSUMER TO
16	REVIEW THE NOTICE REQUIRED BY § 14-4202(A) OF THIS SUBTITLE, WHETHER
17	BEFORE OR AFTER DOWNLOADING THE APPLICATION OR SERVICE.
18	(L) "INFER" MEANS TO DERIVE INFORMATION, DATA, ASSUMPTIONS, OR
19	CONCLUSIONS FROM FACTS, EVIDENCE, OR ANOTHER SOURCE OF INFORMATION OR
20	<del>DATA.</del>
21	(M) (1) "Personal information" means information that
22	IDENTIFIES, RELATES TO, DESCRIBES, IS REASONABLY CAPABLE OF BEING
23	ASSOCIATED WITH, OR COULD REASONABLY BE LINKED, DIRECTLY OR INDIRECTLY,
24	WITH A PARTICULAR CONSUMER OR THE CONSUMER'S DEVICE.
25	(2) "PERSONAL INFORMATION" DOES NOT INCLUDE:
26	(I) <b>Publicly available information that is lawfully</b>
$\overline{27}$	MADE AVAILABLE FROM FEDERAL, STATE, OR LOCAL GOVERNMENT RECORDS;
28	(II) <b>DE-IDENTIFIED CONSUMER INFORMATION; OR</b>
29	(III) AGGREGATE CONSUMER INFORMATION.

1(N)"PROBABILISTIC IDENTIFIER" MEANS THE IDENTIFICATION OF A2CONSUMER OR A DEVICE TO A DEGREE OF CERTAINTY OF MORE PROBABLE THAN3NOT BASED ON CATEGORIES OF PERSONAL INFORMATION INCLUDED IN, OR SIMILAR4TO, THE CATEGORIES LISTED UNDER SUBSECTION (M) OF THIS SECTION.

5 (O) "PROCESSING" MEANS AN OPERATION OR A SET OF OPERATIONS THAT
6 IS PERFORMED ON PERSONAL DATA OR ON SETS OF PERSONAL DATA, WHETHER OR
7 NOT BY AUTOMATED MEANS.

8 (P) "PSEUDONYMIZE" MEANS THE PROCESSING OF PERSONAL 9 INFORMATION IN A MANNER THAT RENDERS THE PERSONAL INFORMATION NO 10 LONGER ATTRIBUTABLE TO A SPECIFIC CONSUMER WITHOUT THE USE OF 11 ADDITIONAL INFORMATION, IF THE ADDITIONAL INFORMATION IS KEPT 12 SEPARATELY AND IS SUBJECT TO TECHNICAL AND ADMINISTRATIVE SAFEGUARDS 13 TO ENSURE THAT THE PERSONAL INFORMATION IS NOT ATTRIBUTED TO AN 14 IDENTIFIED OR IDENTIFIABLE CONSUMER.

15(Q) "RESEARCH" MEANS SCIENTIFIC, SYSTEMATIC STUDY AND16OBSERVATION, INCLUDING BASIC RESEARCH OR APPLIED RESEARCH THAT IS IN THE17PUBLIC INTEREST AND THAT ADHERES TO APPLICABLE ETHICS AND PRIVACY LAWS18OR STUDIES CONDUCTED IN THE PUBLIC INTEREST IN THE AREA OF PUBLIC HEALTH.

19 (R) "SERVICE" MEANS WORK, LABOR, AND SERVICES, INCLUDING SERVICES 20 FURNISHED IN CONNECTION WITH THE SALE OR REPAIR OF GOODS.

"SERVICE PROVIDER" MEANS A PERSON THAT PROCESSES 21<del>(S)</del> 22 INFORMATION ON BEHALF OF A BUSINESS AND TO WHICH THE BUSINESS DISCLOSES 23 A CONSUMER'S PERSONAL INFORMATION FOR A BUSINESS PURPOSE IN 24ACCORDANCE WITH A WRITTEN CONTRACT IF THE CONTRACT PROHIBITS THE 25ENTITY RECEIVING THE INFORMATION FROM RETAINING, USING, OR DISCLOSING 26 THE PERSONAL INFORMATION FOR ANY PURPOSE OTHER THAN FOR THE SPECIFIC 27PURPOSE OF PERFORMING THE SERVICES SPECIFIED IN THE CONTRACT FOR THE 28BUSINESS, OR AS OTHERWISE ALLOWED BY THIS SUBTITLE.

29 (T) "THIRD PARTY" MEANS A PERSON THAT IS NOT THE BUSINESS THAT
 30 COLLECTS PERSONAL INFORMATION FROM CONSUMERS UNDER THIS SUBTITLE OR
 31 A SERVICE PROVIDER OF THAT BUSINESS.

32 (U) (1) "THIRD-PARTY DISCLOSURE" MEANS A TRANSFER OF A 33 CONSUMER'S PERSONAL INFORMATION BY THE BUSINESS TO A THIRD PARTY, 34 INCLUDING SELLING, RENTING, RELEASING, DISSEMINATING, MAKING AVAILABLE, 35 TRANSFERRING, OR OTHERWISE COMMUNICATING ORALLY, IN WRITING, OR BY 36 ELECTRONIC OR OTHER MEANS.

#### (2) "THIRD-PARTY DISCLOSURE" DOES NOT INCLUDE:

2 (I) A DISCLOSURE BY A BUSINESS OF PERSONAL INFORMATION
 3 OF A CONSUMER TO A SERVICE PROVIDER THAT IS NECESSARY TO THE
 4 PERFORMANCE OF A BUSINESS PURPOSE INCLUDED IN A NOTICE UNDER § 14–4202
 5 OF THIS SUBTITLE;

6 (II) IDENTIFICATION BY A BUSINESS OF A CONSUMER WHO HAS 7 OPTED OUT OF THE SALE OF THE CONSUMER'S PERSONAL INFORMATION FOR THE 8 PURPOSE OF ALERTING THIRD PARTIES THAT THE CONSUMER HAS OPTED OUT OF 9 THE SALE OF THE CONSUMER'S PERSONAL INFORMATION: OR

(III) THE TRANSFER BY A BUSINESS TO A THIRD PARTY OF THE
 PERSONAL INFORMATION OF A CONSUMER AS AN ASSET THAT IS PART OF A MERGER,
 AN ACQUISITION, A BANKRUPTCY, OR ANY OTHER TRANSACTION IN WHICH THE
 THIRD PARTY ASSUMES CONTROL OF ALL OR PART OF THE BUSINESS IF THAT
 INFORMATION IS USED OR SHARED CONSISTENTLY WITH THE NOTICE RECEIVED BY
 CONSUMERS UNDER § 14–4202 OF THIS SUBTITLE.

# 16 (V) "UNIQUE IDENTIFIER" MEANS A PERSISTENT IDENTIFIER THAT CAN BE 17 USED TO RECOGNIZE A CONSUMER OR A DEVICE THAT IS LINKED TO A CONSUMER 18 OR HOUSEHOLD, OVER TIME AND ACROSS DIFFERENT TECHNOLOGIES, INCLUDING:

- 19 (1) A DEVICE IDENTIFIER;
- 20 (2) AN INTERNET PROTOCOL ADDRESS;
- 21 (3) A COOKIE, BEACON, PIXEL TAG, MOBILE AD IDENTIFIER, OR 22 SIMILAR TECHNOLOGY;
- 23

(4) A CONSUMER NUMBER, UNIQUE PSEUDONYM, OR USER ALIAS; OR

24 (5) A TELEPHONE NUMBER OR ANY OTHER FORM OF PERSISTENT OR
 25 PROBABILISTIC IDENTIFIER THAT CAN BE USED TO IDENTIFY A PARTICULAR
 26 CONSUMER OR DEVICE.

### 27 <del>14-4202.</del>

28 (A) A BUSINESS THAT COLLECTS A CONSUMER'S PERSONAL INFORMATION
 29 SHALL, AT OR BEFORE THE POINT OF COLLECTION, CLEARLY AND CONSPICUOUSLY
 30 NOTIFY A CONSUMER OF:

31 (1) THE CATEGORIES OF PERSONAL INFORMATION THE BUSINESS 32 WILL COLLECT ABOUT THAT CONSUMER;

- <del>(2)</del> 1 THE BUSINESS PURPOSES FOR WHICH THE CATEGORIES OF 2 PERSONAL INFORMATION MAY BE USED: 3 (3) THE CATEGORIES OF THIRD PARTIES TO WHICH THE BUSINESS 4 **DISCLOSES PERSONAL INFORMATION:** 5<del>(4)</del> THE BUSINESS PURPOSES FOR THIRD PARTY DISCLOSURE: AND 6 (5) THE CONSUMER'S RIGHT TO REQUEST:  $\overline{7}$ <del>(])</del> A COPY OF THE CONSUMER'S PERSONAL INFORMATION 8 UNDER § 14-4203 OF THIS SUBTITLE; 9 (II) DELETION OF THE CONSUMER'S PERSONAL INFORMATION UNDER § 14-4205 OF THIS SUBTITLE: AND 10 11 (III) TO OPT OUT OF THIRD PARTY DISCLOSURE UNDER § 14-4206 OF THIS SUBTITLE. 12 13 (B) A BUSINESS MAY NOT COLLECT ADDITIONAL CATEGORIES OF PERSONAL 14 INFORMATION OR USE PERSONAL INFORMATION COLLECTED FOR ADDITIONAL 15 PURPOSES WITHOUT FIRST PROVIDING THE CONSUMER WITH NOTICE CONSISTENT 16 WITH THIS SECTION. 17 **14-4203**. (A) A CONSUMER MAY REQUEST THAT A BUSINESS THAT COLLECTS A 18 **CONSUMER'S PERSONAL INFORMATION DISCLOSE TO THAT CONSUMER:** 19 20 (1) THE SPECIFIC PIECES OF PERSONAL INFORMATION THE 21 BUSINESS HAS COLLECTED ABOUT THAT CONSUMER; 22<del>(2)</del> THE SOURCES FROM WHICH THE CONSUMER'S PERSONAL 23**INFORMATION WAS COLLECTED:** (3) THE NAMES OF THIRD PARTIES TO WHICH THE BUSINESS 24DISCLOSED THE CONSUMER'S PERSONAL INFORMATION; AND 2526 (4) THE BUSINESS PURPOSES FOR THIRD-PARTY DISCLOSURE. 27(B) A BUSINESS SHALL PROVIDE THE INFORMATION SPECIFIED IN 28 SUBSECTION (A) OF THIS SECTION TO A CONSUMER ONLY ON RECEIPT OF A
- 29 **VERIFIABLE CONSUMER REQUEST.**

HOUSE	BILL	784
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1 (C) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, AFTER RECEIVING A VERIFIABLE CONSUMER REQUEST, A BUSINESS SHALL PROMPTLY 2 3 TAKE STEPS TO PROVIDE, FREE OF CHARGE TO THE CONSUMER, THE PERSONAL **INFORMATION REQUIRED BY THIS SECTION.** 4 <del>(2)</del> **THE INFORMATION MAY BE PROVIDED BY:**  $\mathbf{5}$ 6 <del>(I)</del> **UNITED STATES MAIL: OR** 7 **ELECTRONIC DELIVERY THAT IS PORTABLE AND, TO THE** <del>(III)</del> 8 EXTENT TECHNICALLY FEASIBLE, IN A READILY USEABLE FORMAT THAT ALLOWS 9 THE CONSUMER TO TRANSMIT THIS INFORMATION TO ANOTHER ENTITY WITHOUT 10 HINDRANCE. 11 (⊕) A BUSINESS MAY PROVIDE PERSONAL INFORMATION TO A CONSUMER 12 AT ANY TIME, NOTWITHSTANDING § 14-4204 OF THIS SUBTITLE, BUT IS NOT **REQUIRED TO PROVIDE PERSONAL INFORMATION TO THE SAME CONSUMER MORE** 13 14 THAN ONCE IN A 6-MONTH PERIOD. <del>(E)</del> 15IF VERIFIED REQUESTS FROM A CONSUMER ARE EXCESSIVE, BECAUSE 16 **OF THEIR REPETITIVE CHARACTER, A BUSINESS MAY:** 17 (1) CHARGE A REASONABLE FEE. TAKING INTO ACCOUNT THE 18 ADMINISTRATIVE COSTS OF PROVIDING THE INFORMATION OR COMMUNICATION OR 19 TAKING THE ACTION REQUESTED: OR 20<del>(2)</del> REFUSE TO ACT ON THE REQUEST AND NOTIFY THE CONSUMER OF 21 THE REASON FOR REFUSING THE REQUEST. 22<del>(F)</del> A BUSINESS MAY NOT REQUIRE A CONSUMER TO CREATE AN ACCOUNT WITH THE BUSINESS IN ORDER TO MAKE A VERIFIABLE CONSUMER REQUEST. 2324(G) A BUSINESS MAY NOT: 25<del>(1)</del> **RETAIN PERSONAL INFORMATION ABOUT A CONSUMER** 26 **COLLECTED FROM A SINGLE ONE-TIME TRANSACTION. UNLESS THE BUSINESS** 27REGULARLY RETAINS PERSONAL INFORMATION OF THAT TYPE IN THE ORDINARY 28COURSE OF BUSINESS: 29<del>(2)</del> Re-identify or link any data that in the ordinary course 30 OF BUSINESS IS NOT MAINTAINED IN A MANNER THAT WOULD BE CONSIDERED 31 PERSONAL INFORMATION: OR

(3) DISCLOSE PERSONAL INFORMATION IF THE DISCLOSURE WOULD
ADVERSELY AFFECT THE LEGAL RIGHTS OF OTHER CONSUMERS.
<del>14-4204.</del>
(4) (1) CUD DOT TO DADA ODADU (9) OF THE CUDEDOTION A DUCINE ( $\alpha$
(A) (1) Subject to paragraph (2) of this subsection, a business
SHALL, IN A FORM THAT IS REASONABLY ACCESSIBLE TO CONSUMERS, MAKE
AVAILABLE TO CONSUMERS TWO OR MORE DESIGNATED METHODS FOR SUBMITTING
CONSUMER VERIFIED REQUESTS.
<del>(2)</del> (1) IF a business maintains an Internet website in
CONNECTION WITH THE BUSINESS, THE BUSINESS SHALL MAINTAIN A WEBSITE PAGE
THAT MEETS THE REQUIREMENT UNDER PARAGRAPH (1) OF THIS SUBSECTION.
(II) A business shall provide a toll-free telephone
NUMBER FOR THE PURPOSE OF ACCEPTING CONSUMER VERIFIED REQUESTS UNDER
THIS SUBSECTION, UNLESS THE BUSINESS MAINTAINS A DIRECT RELATIONSHIP
WITH THE CONSUMER.
(B) (1) A BUSINESS SHALL DELIVER TO A CONSUMER FREE OF CHARGE
WITHIN AF DAVID A EMER DECENTING A WEDDELADER CONCURRED REQUERT ERON MUT

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16 WITHIN 45 DAYS AFTER RECEIVING A VERIFIABLE CONSUMER REQUEST FROM THE
 17 CONSUMER THE INFORMATION REQUIRED IN § 14-4203 OF THIS SUBTITLE IN A
 18 READILY USEABLE FORMAT THAT ALLOWS THE CONSUMER TO TRANSMIT THE
 19 INFORMATION FROM ONE ENTITY TO ANOTHER ENTITY WITHOUT HINDRANCE.

20 (2) THE TIME PERIOD TO PROVIDE THE REQUIRED INFORMATION
 21 MAY BE EXTENDED ONCE BY UP TO AN ADDITIONAL 45 DAYS WHEN REASONABLY
 22 NECESSARY, IF THE CONSUMER IS PROVIDED NOTICE OF THE EXTENSION WITHIN
 23 THE FIRST 45-DAY PERIOD.

24 (C) A BUSINESS IS NOT REQUIRED TO PROVIDE THE INFORMATION
 25 REQUIRED BY § 14–4203 OF THIS SUBTITLE TO THE SAME CONSUMER MORE THAN
 26 TWICE IN A 12–MONTH PERIOD.

27 (D) (1) IF A BUSINESS HAS AN ONLINE PRIVACY POLICY, THE BUSINESS 28 SHALL INCLUDE IN THE POLICY:

29 (I) THE CATEGORIES OF PERSONAL INFORMATION THE 30 BUSINESS COLLECTS ABOUT CONSUMERS;

31 (II) THE BUSINESS PURPOSES FOR WHICH THE CATEGORIES OF 32 PERSONAL INFORMATION ARE USED;

1	<del>(III)</del> The categories of third parties to which the
2	BUSINESS DISCLOSES PERSONAL INFORMATION;
3	(IV) THE BUSINESS PURPOSE FOR THIRD-PARTY DISCLOSURE;
4	AND
5	(V) THE CONSUMER'S RIGHT TO REQUEST:
6	1. A COPY OF THE CONSUMER'S PERSONAL
7	INFORMATION IN ACCORDANCE WITH § 14–4203 OF THIS SUBTITLE;
8	2. The deletion of the consumer's personal
9	INFORMATION IN ACCORDANCE WITH § 14-4205 OF THIS SUBTITLE; AND
10	<b>3. TO OPT OUT OF THIRD-PARTY DISCLOSURE IN</b>
11	ACCORDANCE WITH § 14–4206 OF THIS SUBTITLE.
12	(2) IF A BUSINESS DOES NOT HAVE AN ONLINE PRIVACY POLICY BUT
13	DOES HAVE A BUSINESS WEBSITE, THE BUSINESS SHALL:
14	(1) Include the information required under
15	PARAGRAPH (1) OF THIS SUBSECTION ON THE WEBSITE; AND
16	(II) UPDATE THE INFORMATION AT LEAST ONCE EVERY $12$
17	MONTHS.
18	(E) A BUSINESS SHALL ENSURE THAT AN INDIVIDUAL RESPONSIBLE FOR
19	HANDLING CONSUMER INQUIRIES ABOUT THE BUSINESS'S PRIVACY PRACTICES OR
20	THE BUSINESS'S COMPLIANCE WITH THIS SUBTITLE IS INFORMED OF THE
$\frac{21}{22}$	REQUIREMENTS IN THIS SUBTITLE AND HOW TO DIRECT A CONSUMER TO EXERCISE THE CONSUMER'S RIGHTS UNDER THIS SUBTITLE.
23	(F) A BUSINESS MAY USE PERSONAL INFORMATION COLLECTED FROM A
$\begin{array}{c} 24 \\ 25 \end{array}$	CONSUMER IN CONNECTION WITH THE BUSINESS'S VERIFICATION OF THE CONSUMER'S REQUEST ONLY FOR THE PURPOSES OF VERIFICATION.
$\frac{25}{26}$	14-4205
20	<del>11-1200.</del>
27	(A) A CONSUMER MAY REQUEST THAT A BUSINESS DELETE ALL PERSONAL
28	INFORMATION ABOUT THE CONSUMER THAT THE BUSINESS HAS COLLECTED FROM
29	THE CONSUMER.
30	(B) A BUSINESS THAT COLLECTS PERSONAL INFORMATION ABOUT A
31	CONSUMER SHALL DISCLOSE, IN ACCORDANCE WITH § 14-4202 OF THIS SUBTITLE,

1THE CONSUMER'S RIGHT TO REQUEST THE DELETION OF THE CONSUMER'S2PERSONAL INFORMATION.

3 (C) A BUSINESS THAT RECEIVES A VERIFIABLE CONSUMER REQUEST FROM
 4 A CONSUMER TO DELETE THE CONSUMER'S PERSONAL INFORMATION UNDER
 5 SUBSECTION (A) OF THIS SECTION SHALL DELETE THE PERSONAL INFORMATION
 6 FROM ITS RECORDS AND DIRECT SERVICE PROVIDERS TO DELETE THE PERSONAL
 7 INFORMATION FROM THE SERVICE PROVIDERS' RECORDS.

8 (D) A BUSINESS OR A SERVICE PROVIDER IS NOT REQUIRED TO COMPLY 9 WITH A CONSUMER'S REQUEST TO DELETE THE CONSUMER'S PERSONAL 10 INFORMATION IF IT IS NECESSARY FOR THE BUSINESS OR SERVICE PROVIDER TO 11 MAINTAIN THE PERSONAL INFORMATION IN ORDER TO:

12 (1) COMPLETE THE TRANSACTION FOR WHICH THE PERSONAL 13 INFORMATION WAS COLLECTED, PROVIDE A GOOD OR SERVICE REQUESTED BY THE 14 CONSUMER OR REASONABLY ANTICIPATED WITHIN THE CONTEXT OF A BUSINESS'S 15 ONGOING BUSINESS RELATIONSHIP WITH THE CONSUMER, OR OTHERWISE 16 PERFORM A CONTRACT BETWEEN THE BUSINESS AND THE CONSUMER;

- 17 (2) DETECT SECURITY INCIDENTS, PROTECT AGAINST MALICIOUS,
   18 DECEPTIVE, FRAUDULENT, OR ILLEGAL ACTIVITY, OR PROSECUTE THOSE
   19 RESPONSIBLE FOR THAT ACTIVITY;
- 20 (3) Identify or repair errors that impair existing intended 21 Functionality;

22 (4) EXERCISE FREE SPEECH, ENSURE THE RIGHT OF ANOTHER
 23 CONSUMER TO EXERCISE THE RIGHT OF FREE SPEECH, OR EXERCISE ANOTHER
 24 RIGHT PROVIDED FOR BY LAW;

25 (5) ENGAGE IN PUBLIC OR PEER-REVIEWED SCIENTIFIC,
 26 HISTORICAL, OR STATISTICAL RESEARCH IN THE PUBLIC INTEREST THAT ADHERES
 27 TO OTHER APPLICABLE ETHICS AND PRIVACY LAWS, WHEN THE BUSINESSES'
 28 DELETION OF THE INFORMATION IS LIKELY TO RENDER IMPOSSIBLE OR TO
 29 SERIOUSLY IMPAIR THE ACHIEVEMENT OF THE RESEARCH, IF THE CONSUMER HAS
 30 PROVIDED INFORMED CONSENT; OR

- 31 (6) COMPLY WITH A LEGAL OBLIGATION.
- 32 **14-4206.**

33 (A) (1) A CONSUMER MAY, AT ANY TIME, DEMAND THAT A BUSINESS NOT 34 DISCLOSE THE CONSUMER'S PERSONAL INFORMATION TO THIRD PARTIES. 1 (2) THIS RIGHT MAY BE REFERRED TO AS THE "RIGHT TO OPT OUT OF 2 THIRD-PARTY DISCLOSURE".

3 (B) NOTWITHSTANDING SUBSECTION (A) OF THIS SECTION, A BUSINESS MAY
 4 NOT DISCLOSE THE PERSONAL INFORMATION OF A CONSUMER TO A THIRD PARTY IF
 5 THE BUSINESS HAS ACTUAL KNOWLEDGE OR WILLFULLY DISREGARDS THE FACT
 6 THAT THE CONSUMER IS UNDER THE AGE OF 16 YEARS.

7 (C) A BUSINESS THAT HAS RECEIVED DIRECTION FROM A CONSUMER NOT
 8 TO DISCLOSE THE CONSUMER'S PERSONAL INFORMATION TO THIRD PARTIES MAY
 9 NOT:

10(1)DISCLOSE THE PERSONAL INFORMATION TO THIRD PARTIES11UNLESS THE CONSUMER LATER PROVIDES EXPRESS AUTHORIZATION FOR THAT12DISCLOSURE; OR

13(2)REQUEST AUTHORIZATION TO DISCLOSE THE PERSONAL14INFORMATION TO THIRD PARTIES FOR AT LEAST 12 MONTHS FROM THE DATE ON15WHICH THE BUSINESS RECEIVED THE DIRECTION FROM THE CONSUMER.

(D) A BUSINESS SHALL PROVIDE A CLEAR AND CONSPICUOUS LINK ON THE
 INTERNET HOMEPAGE OF THE BUSINESS TO AN INTERNET WEBPAGE THAT ENABLES
 A CONSUMER OR A PERSON AUTHORIZED BY THE CONSUMER TO OPT OUT OF THE
 THIRD-PARTY DISCLOSURE OF THE CONSUMER'S PERSONAL INFORMATION.

20 (E) A CONSUMER MAY AUTHORIZE ANOTHER PERSON TO OPT OUT OF THE 21 SALE OR DISCLOSURE OF THE CONSUMER'S PERSONAL INFORMATION ON THE 22 CONSUMER'S BEHALF, AND A BUSINESS SHALL COMPLY WITH AN OPT-OUT REQUEST 23 RECEIVED FROM A PERSON AUTHORIZED BY THE CONSUMER TO ACT ON THE 24 CONSUMER'S BEHALF, IN ACCORDANCE WITH REGULATIONS ADOPTED BY THE 25 ATTORNEY GENERAL.

26(F)A BUSINESS MAY REQUIRE AUTHENTICATION OF A CONSUMER REQUEST27RECEIVED UNDER THIS SECTION IN A MANNER THAT IS REASONABLE IN LIGHT OF28THE NATURE OF THE PERSONAL INFORMATION REQUESTED.

29 (G) A BUSINESS MAY NOT REQUIRE A CONSUMER TO CREATE AN ACCOUNT 30 IN ORDER TO EXERCISE THE RIGHT TO OPT OUT OF THIRD-PARTY DISCLOSURE.

31 **14-4207.** 

32 (A) A BUSINESS MAY NOT DISCRIMINATE AGAINST A CONSUMER BASED ON 33 THE CONSUMER'S DECISION TO EXERCISE RIGHTS UNDER THIS SUBTITLE.

14 HOUSE BILL 784 1 (B) FOR PURPOSES OF THIS SECTION. DISCRIMINATION INCLUDES:  $\mathbf{2}$ <del>(1)</del> **DENYING GOODS OR SERVICES TO THE CONSUMER:** (2) CHARGING DIFFERENT PRICES OR RATES FOR GOODS OR 3 4 SERVICES, INCLUDING THROUGH THE USE OF DISCOUNTS OR OTHER BENEFITS OR 5 PENALTIES: 6 (3) PROVIDING A DIFFERENT LEVEL OR QUALITY OF GOODS OR  $\overline{7}$ SERVICES TO THE CONSUMER: OR 8 <del>(4)</del> SUGGESTING THAT THE CONSUMER WILL RECEIVE A DIFFERENT 9 PRICE OR RATE FOR GOODS OR SERVICES OR A DIFFERENT LEVEL OR QUALITY OF 10 GOODS OR SERVICES. <del>14-4208.</del> 11 12 (A) THE OBLIGATIONS IMPOSED BY THIS SUBTITLE MAY NOT RESTRICT THE 13 ABILITY OF A BUSINESS OR THIRD PARTY TO: <del>(1)</del> 14 **COMPLY WITH FEDERAL, STATE, OR LOCAL LAWS;** 15<del>(2)</del> COMPLY WITH A CIVIL, CRIMINAL, OR REGULATORY INQUIRY, 16 INVESTIGATION, SUBPOENA, OR SUMMONS BY A FEDERAL, STATE, OR LOCAL 17 **AUTHORITY:** 18 <del>(3)</del> **COOPERATE WITH A LAW ENFORCEMENT AGENCY CONCERNING** 19 CONDUCT OR ACTIVITY THAT THE BUSINESS. SERVICE PROVIDER. OR THIRD PARTY 20 **REASONABLY AND IN GOOD FAITH BELIEVES MAY VIOLATE FEDERAL. STATE. OR** LOCAL LAW: 2122<del>(4)</del> **EXERCISE LEGAL RIGHTS OR PRIVILEGES; OR** 23<del>(5)</del> ENGAGE IN NEWS-GATHERING ACTIVITIES PROTECTED BY THE 24 FIRST AMENDMENT OF THE U.S. CONSTITUTION. <del>(B)</del> THIS SUBTITLE DOES NOT APPLY TO: 2526A BUSINESS COLLECTING OR DISCLOSING PERSONAL <del>(1)</del> 27INFORMATION OF THE BUSINESS'S EMPLOYEES TO THE EXTENT THAT THE BUSINESS 28IS COLLECTING OR DISCLOSING THE INFORMATION WITHIN THE SCOPE OF ITS ROLE 29 AS AN EMPLOYER:

1(2)MEDICAL OR HEALTH INFORMATION THAT IS COLLECTED BY A2COVERED ENTITY OR BUSINESS ASSOCIATE GOVERNED BY THE PRIVACY, SECURITY,3AND BREACH NOTIFICATION RULES ISSUED BY THE U.S. DEPARTMENT OF HEALTH4AND HUMAN SERVICES IN 45 C.F.R. PARTS 160 AND 164, ESTABLISHED IN5ACCORDANCE WITH THE FEDERAL HEALTH INSURANCE PORTABILITY AND6ACCOUNTABILITY ACT OF 1996 AND THE FEDERAL HEALTH INFORMATION7TECHNOLOCY FOR ECONOMIC AND CLINICAL HEALTH ACT;

8 (3) A HEALTH CARE PROVIDER OR COVERED ENTITY GOVERNED BY THE PRIVACY, SECURITY, AND BREACH NOTIFICATION RULES ISSUED BY THE U.S. 9 DEPARTMENT OF HEALTH AND HUMAN SERVICES IN 45 C.F.R. PARTS 160 AND 164. 10 ESTABLISHED IN ACCORDANCE WITH THE FEDERAL HEALTH INSURANCE 11 PORTABILITY AND ACCOUNTABILITY ACT OF 1996, TO THE EXTENT THE PROVIDER 12 13 **OR COVERED ENTITY MAINTAINS PATIENT INFORMATION IN THE SAME MANNER AS** 14 MEDICAL INFORMATION OR PROTECTED HEALTH INFORMATION AS DESCRIBED IN 15**ITEM (2) OF THIS SUBSECTION:** 

16 (4) INFORMATION COLLECTED AS PART OF A CLINICAL TRIAL
 17 SUBJECT TO THE FEDERAL POLICY FOR THE PROTECTION OF HUMAN SUBJECTS,
 18 ALSO KNOWN AS THE COMMON RULE, PURSUANT TO GOOD CLINICAL PRACTICE
 19 GUIDELINES ISSUED BY THE INTERNATIONAL COUNCIL FOR HARMONISATION OR IN
 20 ACCORDANCE WITH HUMAN SUBJECT PROTECTION REQUIREMENTS OF THE U.S.
 21 FOOD AND DRUG ADMINISTRATION:

22 (5) THE SALE OF PERSONAL INFORMATION TO OR FROM A CONSUMER
 23 REPORTING AGENCY IF THAT INFORMATION IS TO BE REPORTED IN, OR USED TO
 24 GENERATE, A "CONSUMER REPORT" AS DEFINED BY 15 U.S.C. § 1681(A) AND USE OF
 25 THAT INFORMATION IS LIMITED BY THE FEDERAL FAIR CREDIT REPORTING ACT;

26(6)PERSONAL INFORMATION COLLECTED, PROCESSED, SOLD, OR27DISCLOSED UNDER THE FEDERAL GRAMM-LEACH-BLILEY ACT AND28IMPLEMENTING REGULATIONS;

29 (7) PERSONAL INFORMATION COLLECTED, PROCESSED, SOLD, OR
 30 DISCLOSED UNDER THE FEDERAL DRIVER'S PRIVACY PROTECTION ACT OF 1994;
 31 OR

32 (8) EDUCATION INFORMATION COVERED BY THE FEDERAL FAMILY 33 EDUCATIONAL RIGHTS AND PRIVACY ACT, 20 U.S.C. § 1232C AND 34 C.F.R. PART 34 99.

35 <del>14-4209.</del>

1	<b>Research with personal information that may have been</b>
2	COLLECTED FROM A CONSUMER IN THE COURSE OF THE CONSUMER?
3	INTERACTIONS WITH A BUSINESS'S SERVICE OR DEVICE FOR OTHER PURPOSE
4	SHALL BE:
F	(1) USED SOLELY FOR RESEARCH PURPOSES THAT ARE COMPATIBLE
5	
6	WITH THE CONTEXT IN WHICH THE PERSONAL INFORMATION WAS COLLECTED;
7	(2) <b>Restricted from use for any commercial purpose;</b>
8	(3) Subsequently pseudonymized and de-identified, of
9	DE-IDENTIFIED AND IN THE AGGREGATE, SO THAT THE INFORMATION CANNO
10	REASONABLY IDENTIFY, RELATE TO, DESCRIBE, BE CAPABLE OF BEING ASSOCIATE
11	WITH, OR BE LINKED, DIRECTLY OR INDIRECTLY, TO A PARTICULAR CONSUMER;
12	(4) Subject to technical safeguards that prohibit
12	RE-IDENTIFICATION OF THE CONSUMER TO WHOM THE INFORMATION MAY
13 14	PERTAIN:
14	
15	(5) SUBJECT TO BUSINESS PROCESSES THAT SPECIFICALLY
16	PROHIBIT RE-IDENTIFICATION OF THE INFORMATION;
17	(6) SUBJECT TO BUSINESS PROCESSES TO PREVENT INADVERTENT
18	RELEASE OF DE-IDENTIFIED INFORMATION;
19	(7) <b>PROTECTED FROM ANY RE-IDENTIFICATION ATTEMPTS; AND</b>
00	
20	(8) SUBJECT TO THE ADDITIONAL SECURITY CONTROLS OF THE
21	BUSINESS THAT LIMIT ACCESS TO THE RESEARCH DATA TO ONLY THOS
22	INDIVIDUALS IN A BUSINESS AS ARE NECESSARY TO CARRY OUT THE RESEARCH
23	PURPOSE.
24	<del>14-4210.</del>
<u> </u>	
25	(A) A VIOLATION OF THIS SUBTITLE IS:
26	(1) AN UNFAIR, ABUSIVE, OR DECEPTIVE TRADE PRACTICE WITHH
27	THE MEANING OF TITLE 13 OF THIS ARTICLE; AND
28	(2) SUBJECT TO THE ENFORCEMENT AND PENALTY PROVISION
29	CONTAINED IN TITLE 13 OF THIS ARTICLE.
30	(b) (1) A business that discloses personal information to a

31 SERVICE PROVIDER MAY NOT BE LIABLE UNDER THIS SUBTITLE IF:

THE SERVICE PROVIDER RECEIVING THE PERSONAL 1 <del>41)</del> 2 INFORMATION USES THE PERSONAL INFORMATION IN VIOLATION OF THE 3 RESTRICTIONS SET FORTH IN THIS SUBTITLE: AND 4 (II) AT THE TIME OF THE DISCLOSURE, THE BUSINESS DOES NOT 5 HAVE ACTUAL KNOWLEDGE OR REASON TO BELIEVE THAT THE SERVICE PROVIDER 6 INTENDS TO COMMIT A VIOLATION. 7 <del>(2)</del> A SERVICE PROVIDER MAY NOT BE LIABLE UNDER THIS SUBTITLE 8 FOR THE OBLIGATIONS OF A BUSINESS FOR WHICH IT PROVIDES SERVICES AS SET 9 FORTH IN THIS SUBTITLE. 14 - 421110 THE OFFICE OF THE ATTORNEY GENERAL MAY ADOPT REGULATIONS 11 12 **NECESSARY TO CARRY OUT THIS SUBTITLE, INCLUDING REGULATIONS TO:** 13 <del>(1)</del> **IDENTIFY CATEGORIES OF PERSONAL INFORMATION IN ADDITION** 14 TO THOSE UNDER § 14–4208(B) OF THIS SUBTITLE IN ORDER TO ADDRESS CHANGES 15 IN TECHNOLOGY, DATA COLLECTION PRACTICES, OBSTACLES TO IMPLEMENTATION, **AND PRIVACY CONCERNS;** 16 17<del>(2)</del> **UPDATE AS NEEDED THE DEFINITION OF UNIQUE IDENTIFIERS TO** 18 ADDRESS CHANGES IN TECHNOLOGY, DATA COLLECTION, OBSTACLES TO 19 **IMPLEMENTATION, AND PRIVACY CONCERNS;** 20<del>(3)</del> ESTABLISH ANY EXCEPTIONS NECESSARY TO COMPLY WITH 21STATE OR FEDERAL LAW, INCLUDING EXCEPTIONS RELATING TO TRADE SECRETS 22**AND INTELLECTUAL PROPERTY RIGHTS;** 23<del>(4)</del> **ADOPT STANDARDS AND PROCEDURES:** 24<del>(I)</del> TO FACILITATE AND GOVERN THE SUBMISSION OF VERIFIABLE CONSUMER REQUESTS UNDER §§ 14-4203 THROUGH 14-4206 OF THIS 2526 SUBTITLE: 27<del>(III)</del> TO GOVERN RESPONSES BY BUSINESSES AND SERVICE PROVIDERS TO VERIFIABLE CONSUMER REQUESTS UNDER §§ 14-4203 THROUGH 282914-4206 OF THIS SUBTITLE; AND 30 (III) FOR THE DEVELOPMENT AND USE OF A RECOGNIZABLE AND 31 UNIFORM OPT-OUT LOGO OR BUTTON BY ALL BUSINESSES TO PROMOTE CONSUMER

1 AWARENESS OF THE OPPORTUNITY TO OPT OUT OF THIRD-PARTY DISCLOSURE OF 2 CONSUMER PERSONAL INFORMATION;

3 (5) ADJUST THE MONETARY THRESHOLD IN § 14-4201(D)(1)(11)1 OF
 4 THIS SUBTITLE TO REFLECT ANY INCREASE IN THE UNITED STATES BUREAU OF
 5 LABOR STATISTICS' CONSUMER PRICE INDEX;

6 (6) Ensure that the notices and information that
 7 BUSINESSES ARE REQUIRED TO PROVIDE UNDER THIS SUBTITLE ARE PROVIDED IN
 8 A MANNER THAT MAY BE EASILY UNDERSTOOD BY THE AVERAGE CONSUMER, ARE
 9 ACCESSIBLE TO CONSUMERS WITH DISABILITIES, AND ARE AVAILABLE IN THE
 10 LANGUAGE PRIMARILY USED TO INTERACT WITH THE CONSUMER, INCLUDING
 11 ADOPTING REGULATIONS, PROCEDURES, AND GUIDELINES REGARDING FINANCIAL
 12 INCENTIVE OFFERINGS; AND

13 (7) FURTHER THE PURPOSES OF §§ 14-4203 THROUGH 14-4206 OF THIS SUBTITLE, WITH THE GOAL OF MINIMIZING THE ADMINISTRATIVE BURDEN ON 14 15CONSUMERS, TAKING INTO ACCOUNT AVAILABLE TECHNOLOGY, SECURITY 16 **CONCERNS. AND THE BURDEN ON THE BUSINESS. TO GOVERN A DETERMINATION BY** 17 A BUSINESS THAT A REQUEST FOR INFORMATION RECEIVED BY A CONSUMER IS A 18 **VERIFIABLE CONSUMER REQUEST, INCLUDING TREATING A REQUEST SUBMITTED** 19 THROUGH A PASSWORD-PROTECTED ACCOUNT MAINTAINED BY THE CONSUMER 20WITH THE BUSINESS WHILE THE CONSUMER IS LOGGED INTO THE ACCOUNT AS A 21VERIFIABLE CONSUMER REQUEST AND PROVIDING A MECHANISM FOR A CONSUMER WHO DOES NOT MAINTAIN AN ACCOUNT WITH THE BUSINESS TO REQUEST 22 23INFORMATION THROUGH THE BUSINESS'S AUTHENTICATION OF THE CONSUMER'S 24IDENTITY.

25 <del>14-4212.</del>

26 (A) WHEREVER POSSIBLE, LAW RELATING TO CONSUMERS' PERSONAL
 27 INFORMATION SHOULD BE CONSTRUED TO HARMONIZE WITH THE PROVISIONS OF
 28 THIS SUBTITLE.

29 (B) IN THE EVENT OF A CONFLICT BETWEEN OTHER LAWS AND THIS
 30 SUBTITLE, THE PROVISIONS OF THE LAW THAT AFFORD THE GREATEST PROTECTION
 31 FOR THE RIGHT OF PRIVACY FOR CONSUMERS SHALL CONTROL.

32 <del>14-4213.</del>

33 IF A SERIES OF STEPS OR TRANSACTIONS WHERE COMPONENT PARTS OF A
 34 SINGLE TRANSACTION ARE TAKEN WITH THE INTENT OF AVOIDING THE
 35 REQUIREMENTS OF THIS SUBTITLE, A COURT SHALL DISREGARD THE

18

- 1 INTERMEDIATE STEPS OR TRANSACTIONS FOR PURPOSES OF CARRYING OUT THIS 2 SUBTITLE.
- 3 **14-4214.**

A PROVISION OF A CONTRACT OR AN AGREEMENT OF ANY KIND THAT
 PURPORTS TO WAIVE OR LIMIT IN ANY WAY THE RIGHTS OF A CONSUMER UNDER
 THIS SUBTITLE, INCLUDING A RIGHT TO A REMEDY OR MEANS OF ENFORCEMENT,
 SHALL BE CONSIDERED CONTRARY TO PUBLIC POLICY AND SHALL BE VOID AND
 UNENFORCEABLE.

9 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
 10 January 1, 2021 June 1, 2020.

Approved:

Governor.

Speaker of the House of Delegates.

President of the Senate.