

CIPA Practice Test Questions and Answers

1. What is 'account takeover' (ATO) fraud?

- A) Opening a new account using stolen identity information
- B) Gaining unauthorized access to an existing account to commit fraud
- C) Cloning a victim's physical credit card
- D) Submitting false insurance claims

2. Why is encryption used in data privacy?

- A) To make data accessible to all users.
- B) To prevent users from seeing their own data.
- C) To secure sensitive information during transmission
- D) To delete unwanted files.

3. What is the principle of least privilege?

- A) Users get full access to all files.
- B) Users get access based on rank only.
- C) Users receive access as needed for their role
- D) Users choose their own access level.

4. What is considered sensitive personal data?

- A) Name and birthday only.
- B) Public social media posts.
- C) Social security numbers and medical records
- D) Job titles and business names.

Answers: 1-B 2-C 3-C 4-C

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