

TEXT OF REGULATIONS

TITLE 11. LAW

DIVISION 6. CALIFORNIA PRIVACY PROTECTION AGENCY

CHAPTER 3. DATA BROKER REGISTRATION AND ACCESSIBLE DELETION MECHANISM

ARTICLE 2. DEFINITIONS AND REGISTRATION REQUIREMENTS

§ 7601. Definitions.

In addition to the definitions set forth in Civil Code sections 1798.99.80 and 1798.140, the following definitions apply to this Chapter:

- (a) “Access the Delete Request and Opt-out Platform (‘DROP’)” means a data broker retrieves a consumer deletion list in compliance with Civil Code section 1798.99.86 and section 7612 of this Chapter, and does not include signing into a data broker’s DROP account without retrieving a consumer deletion list.
- (b) “Access session” means the time period during which a data broker retrieves a consumer deletion list or communicates a status for a previously received deletion request, and begins when the data broker accesses the DROP and ends when the data broker logs out of its DROP account or completes the data transfer.
- (c) “Consumer deletion list” means a list containing one or more type of consumer identifiers (e.g., email address, phone number, or combination of name, date of birth, and zip code) for every consumer that has submitted a deletion request through the DROP. When made available to a data broker through the DROP, the consumer deletion list includes the applicable consumer identifying information in a hashed format, a transaction identifier, and the hashing algorithm used to hash the identifying information.
- (~~a~~) “Direct relationship” means that a consumer ~~has~~ intentionally interacted with a business for the purpose of ~~obtaining information about, accessing, purchasing, using, or requesting, or obtaining information about~~ the business’s products or services ~~within the preceding three years~~. A consumer does not have a “direct relationship” with a business if the purpose of their engagement is to exercise any right described under ~~Title 1.81.5 of Part 4 of Division 3 of the Civil Code~~ Civil Code section 1798, or for the business to verify the consumer’s identity. A business does not have a “direct relationship” with a consumer simply because it collects personal information directly from the consumer; the consumer must intend to interact with the business. A business is still a data broker ~~if it has and does not have a direct relationship with a consumer but also sells~~ as to personal information it sells about the consumer that ~~the business did not collect directly from the consumer~~ it collected outside of a “first party” interaction with

the consumer, as that term is defined in California Code of Regulations, title 11, section 7001.

(e) “Delete Request and Opt-out Platform” or “DROP” means the accessible deletion mechanism required by Civil Code section 1798.99.86.

(f) “DROP account” means an account created within the DROP system.

(g) “Extraneous or special characters” means non-alphabetic or non-numeric characters, such as punctuation, math symbols, emojis, spaces, and non-English language characters.

(h) “Minor” means a consumer the data broker has actual knowledge is less than 16 years of age. A business that willfully disregards the consumer’s age shall be deemed to have had actual knowledge of the consumer’s age.

(i) “Personal information associated with a matched identifier” means any personal information maintained in a data broker’s records collected from a source other than directly from the consumer through a “first party” interaction. This does not include personal information that is subject to applicable exemptions, but includes inferences made from the personal information.

(j) “Register” means when a data broker or its agent submits all the information required by section 7603 and pays the annual registration fee required by section 7600.

(k) “Registration period” means January 1–31 of each calendar year.

(l) “Reproductive health care data” means any of the following:

- (1) Information about a consumer searching for, accessing, procuring, using, or otherwise interacting with goods or services associated with the human reproductive system, which includes goods such as contraception (e.g., condoms, birth-control pills), pre-natal and fertility vitamins and supplements, menstrual-tracking apps, and hormone-replacement therapy. It also includes, but is not limited to, services such as sperm- and egg-freezing, In Vitro Fertilization, abortion care, vasectomies, sexual health counseling; treatment or counseling for sexually transmitted infections, erectile dysfunction, and reproductive tract infections; and precise geolocation information about such treatments.
- (2) Information about the consumer’s sexual history and family planning, which includes information a consumer inputs into a dating app about their history of sexually transmitted infections or desire to have children is considered sexual history and family planning information.

(3) Inferences about the consumer with respect to (1) or (2).

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Sections 1798.99.80 ~~and~~, 1798.99.82, 1798.99.84, and 1798.99.86, Civil Code.

§ 7602. Registration Submission Requirements.

- (a) A business, regardless of its status as a parent company or subsidiary of another business, which independently meets the definition of “data broker” as set forth in Civil Code section 1798.99.80 for any period of time during the previous calendar year must register during the registration period through the Agency’s website and create a DROP account in accordance with section 7610.
- (b) Registration must be completed by an employee or agent of the data broker who is authorized to register the data broker and has sufficient knowledge of the data broker’s practices to provide accurate information and otherwise comply with the requirements in section 7603. The employee or agent who registers the data broker must certify under penalty of perjury that to the best of their knowledge the information they submit is true and correct.
- (c) A data broker cannot amend or withdraw a completed registration after January 31, except as set forth in section 7604.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Sections 1798.99.80, ~~and~~ 1798.99.82 and 1798.99.86, Civil Code.

§ 7603. Registration Information Requirements.

- (a) A data broker must provide only true and correct responses when submitting the registration information required by Civil Code section 1798.99.82 and this Chapter.
- (b) All website links and email addresses provided in the registration must be accurate and functioning.
- (c) In addition to the information required by Civil Code section 1798.99.82, a data broker must ~~include the business’s trade name (i.e., “DBA”), if applicable, and provide the Agency with a point of contact, including name, email, and phone number. The point of contact information will not be posted on the public data broker registry~~ confirm at the time of registration that the information provided pursuant to section 7610(a)(2) in its DROP account is correct or update the entries with correct information.
- (d) When reporting the extent to which the data broker is regulated by the other laws described in Civil Code section 1798.99.82(b)(2)(H), a data broker must describe:

- (1) The types of personal information the data broker collects and sells that are subject to the enumerated laws;
- (2) The specific product(s) or services covered by the enumerated state or federal law;
- (3) The approximate proportion(s) of data collected and sold that is subject to the enumerated laws in comparison with its ~~their~~ total annual data collection and sales (i.e., percentage of its ~~their~~ general data broker activities).

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Sections 1798.99.80, ~~and~~ 1798.99.82 and 1798.99.86, Civil Code.

§ 7604. Changes to Registration Information After Registration Period Closes.

- (a) After the registration period closes, a data broker cannot be removed from the publicly posted registry, except in cases where a data broker was erroneously registered (e.g., fraudulent submission). In cases of an erroneous registration, the business must submit to the Agency a written request for removal from the registry that explains why the business should not be included on the registry and any supporting evidence.
- (b) Notwithstanding subsection (a), a data broker may ~~contact the Agency electronically in writing to update its current registration~~ the following at any time ~~to reflect the following~~ through its DROP account:
 - (1) A change in the name, email, or phone number of the point of contact;
 - (2) A change in the data broker's public-facing contact information, provided pursuant to Civil Code section 1798.99.82(b)(2)(A); or
 - (3) A change in the data broker's public-facing website addresses, provided pursuant to Civil Code section 1798.99.82(b)(2)(A) and (b)(2)(G).

Note: Authority cited: Sections 1798.99.87, Civil Code. Reference: Sections 1798.99.80, ~~and~~ 1798.99.82 and 1798.99.86, Civil Code.

ARTICLE 3. DELETE REQUEST AND OPT-OUT PLATFORM REQUIREMENTS

§ 7610. Delete Request and Opt-out Platform Account Creation.

- (a) Prior to accessing the DROP for the first time, a data broker shall utilize the Agency's website found at www.cppa.ca.gov to create a DROP account. To create an account, a data broker must:

(1) Establish a secure username and password ("credentials") and maintain its account security using reasonable security procedures and practices. At minimum, a data broker must:

- (A) Maintain confidentiality of account credentials, and restrict access to its credentials to only persons authorized to act on the data broker's behalf;
- (B) Restrict access to the DROP, and information derived from the DROP, to persons authorized to act on behalf of the data broker;
- (C) Inform the Agency immediately in writing through its DROP account or by emailing databrokers@coppa.ca.gov if any of the following occur:
 - (i) Unauthorized use of the data broker's credentials or account; or
 - (ii) A breach of security related to the data broker's account, the DROP, or information derived from the DROP.
- (D) Assume responsibility for all actions taken through its DROP account.

(2) Provide the following information:

- (A) The data broker's business name and, if applicable, trade name(s) (i.e., "DBA");
- (B) A point of contact for the data broker, including name, email, and phone number;
- (C) The data broker's public-facing contact information, including email and phone number;
- (D) The data broker's public-facing website address(es), including any website address through which it offers or provides data broker services; and
- (E) The data broker's Employer Identification Number ("EIN") or Taxpayer Identification Number ("TIN"), as applicable, for its business.

(3) Select at least one consumer deletion list that the data broker will retrieve through the DROP to process deletion requests in accordance with Civil Code section 1798.99.86 and this Chapter.

- (A) A data broker must select all consumer deletion lists that contain a consumer identifier or identifiers that match to personal information about the consumer within the data broker's records.

(B) Notwithstanding subparagraph (A), a data broker may select fewer lists if the consumer identifiers used across multiple lists will result in matches to a completely duplicative list of consumers within the data broker's records. For example, if a data broker collects both email addresses and telephone numbers for every consumer in its records, then the data broker may select only the email address or telephone number consumer deletion list. If, however, a data broker collects email addresses for some consumers and telephone numbers for other consumers, then the data broker must select both lists.

(C) A data broker may change its consumer deletion list selection by adding or subtracting a list or lists through its DROP account. A data broker is only able to retrieve a consumer deletion list it has currently selected in its DROP account when it accesses the DROP pursuant to section 7612. A data broker must maintain compliance with subparagraph (A) of this section at all times by selecting additional consumer deletion lists before next accessing the DROP if the data broker begins collecting additional categories of personal information about consumers that match to identifiers under previously unselected consumer deletion lists. A data broker may only change its consumer deletion list selection once every 45 calendar days.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Sections 1798.99.82 and 1798.99.86, Civil Code.

§ 7611. Data Brokers Who Begin Operating After Registration Period.

(a) Prior to operating as a data broker, a business must do the following:

(1) Create a DROP account in accordance with section 7610;

(2) Begin accessing the DROP in accordance with Civil Code section 1798.99.86 and this Chapter within 45 calendar days of commencing operation as a data broker; and

(3) Pay a first-time access fee as follows, unless the data broker has already paid a registration fee that calendar year:

(A) If the data broker accesses the DROP for the first time in January, the access fee is \$6,000.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.

- (B) If the data broker accesses the DROP for the first time in February, the access fee is \$5,500.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (C) If the data broker accesses the DROP for the first time in March, the access fee is \$5,000.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (D) If the data broker accesses the DROP for the first time in April, the access fee is \$4,500.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (E) If the data broker accesses the DROP for the first time in May, the access fee is \$4,000.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (F) If the data broker accesses the DROP for the first time in June, the access fee is \$3,500.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (G) If the data broker accesses the DROP for the first time in July, the access fee is \$3,000.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (H) If the data broker accesses the DROP for the first time in August, the access fee is \$2,500.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (I) If the data broker accesses the DROP for the first time in September, the access fee is \$2,000.00 plus an associated third-party fees for processing electronic payments not to exceed 2.99%.
- (J) If the data broker accesses the DROP for the first time in October, the access fee is \$1,500.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (K) If the data broker accesses the DROP for the first time in November, the access fee is \$1,000.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.
- (L) If the data broker accesses the DROP for the first time in December, the access fee is \$500.00 plus an associated third-party fee for processing electronic payments not to exceed 2.99%.

(4) A data broker must pay the access fee in the method provided for in section 7600, subsections (b) and (c).

(b) A data broker described in subsection (a) must comply with all registration requirements in this Chapter during the registration period following the year it begins operating as a data broker.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Sections 1798.99.81, 1798.99.82 and 1798.99.86, Civil Code.

§ 7612. Delete Request and Opt-out Platform Access.

(a) A data broker must access the DROP to download its selected consumer deletion list(s) at least once every 45 calendar days.

(b) A data broker may access the DROP manually or through automated means in formats supported by the DROP. If a data broker is unable to timely download its selected consumer deletions list(s) in compliance with subsection (a) through automated means for any reason, the data broker must manually download its consumer deletions list(s) through its DROP account.

(1) If a data broker's automated connection with the DROP fails and is not the result of the data broker's error, the data broker must notify the Agency of the connection failure in writing through its DROP account within 45 calendar days of its last access to the DROP.

(c) After a data broker downloads each consumer deletion list for the first time, all subsequent downloads of each list will only contain new or amended consumer deletion requests received after the data broker's most recent download.

(1) Upon request, the Agency will allow a data broker to re-download a complete consumer deletion list with all current consumer deletion requests for purposes of ensuring compliance with this Chapter, reconciling internal records, or completing the audit required by Civil Code section 1798.99.86. Such requests must be made in writing through the data broker's DROP account and specify the reason for the request.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Section 1798.99.86, Civil Code.

§ 7613. Processing Deletion Requests.

(a) Upon accessing the DROP in accordance with section 7612, a data broker must do the following to process deletion requests in compliance with Civil Code section 1798.99.86:

(1) Compare the consumer identifier information contained in each consumer deletion list with the applicable consumer personal information maintained in the data broker's own records.

(A) Prior to comparing consumer identifier information between a consumer deletion list and a data broker's records, a data broker must standardize the applicable personal information from the data broker's records as follows:

(i) Use all lowercase letters, including changing names to lowercase;

(ii) Remove extraneous or special characters; except for:

1. non-English language characters, which shall instead be converted to its closest matching English language character. For example, Björn O'Connor-López shall be formatted as bjornoconnorlopez; and

2. email addresses.

(iii) Format date of birth, when applicable, as a string of 8 numbers in order of year, month, and date. For example, January 12, 1990 shall be formatted as 19900112.

(iv) Format zip code, when applicable, as a string of the first 5 characters of the zip code. For example, the zip code is 95811-6213 shall be formatted as 95811.

(v) Format phone number, when applicable, as a string of the last 10 numbers without any dashes or country code. For example, the phone number +1(987) 765-4321 shall be formatted as 9877654321.

(vi) Implement any other standardization that the data broker knows will increase the likelihood of a match between its records and the applicable consumer deletion list.

(B) After completing the standardization described in subparagraph (A), a data broker must use the same hashing algorithm provided in the consumer deletion list to hash the consumer personal information within the data broker's records that is the same category of identifier as in the consumer deletion list.

(C) A data broker is only required to standardize its consumer personal information for purposes of complying with this section. A data broker is

not required to maintain consumer personal information in a standardized format for any other purpose.

(2) For every match between the consumer deletion list and the data broker's own records, the data broker must delete all personal information associated with a matched identifier as described in subsection (b).

(A) If the consumer deletion list that the data broker is comparing to its own records includes multiple identifiers, the data broker must hash each applicable identifier from its records, then combine the multiple hashed identifiers for each consumer into a single identifier, and then hash the combined identifier before comparing to the consumer deletion list. For example, if a consumer deletion list includes first name, last name, date of birth, and zip code, the data broker shall separately hash each of the following: first name, last name, date of birth, and zip code. After hashing each of the identifiers separately, the data broker shall combine the hashed identifiers for each consumer into a single new identifier, without adding spaces or other characters, before applying the hashing algorithm pursuant to (a)(1)(B) of this section to the combined identifier.

(B) If a data broker associates multiple consumers with a matched identifier from the consumer deletion list, the data broker must opt each associated consumer out of the sale or sharing of its personal information in accordance with Civil Code section 1798.99.86(c)(1)(B) and (D), and comply with subparagraph (b)(1)(B) of this section.

(b) When deleting the personal information associated with a matched identifier, the data broker must:

(1) Delete all consumer personal information, including inferences based in whole or in part on personal information collected from third parties or from a consumer in a non-"first party" capacity, that is associated with a matched identifier in the data broker's records.

(A) Notwithstanding paragraph (1), a data broker is not required to delete personal information that is exempt under Civil Code section 1798.99.86, or that the data broker collected directly from the consumer as a "first party," as that term is defined in California Code of Regulations, title 11, section 7001.

(B) Notwithstanding paragraph (1), a data broker must continue to maintain the minimum personal information necessary to facilitate compliance with Civil Code section 1798.99.86(c) and (d) for each consumer that submits a deletion request, unless the consumer later amends or cancels

their deletion request. The personal information maintained by the data broker for this purpose does not need to be personal information provided by the Agency through the DROP, except when necessary to comply with subsection (c) of this section. A data broker must not use personal information maintained pursuant to this subparagraph for any other purpose unless a statutory exemption applies.

(C) For purposes of this section, “delete” means permanently and completely erasing the personal information from existing systems, including archived or backup systems, deidentifying the personal information, or aggregating consumer information, except as provided in subparagraph (b)(1)(B) of this section.

(i) Notwithstanding subparagraph (C), a data broker may delay deletion of personal information contained in archived or backup systems until the archived or backup system is restored to an active system, or accessed for a sale, disclosure, or other commercial purposes.

(c) For deletion requests that do not match to any consumer personal information within the data broker’s records at the time of comparison, the data broker must save and maintain the consumer deletion list for the sole purpose of complying with Civil Code section 1798.99.86(d) by comparing any newly collected records with deletion lists before new personal information is sold or shared, unless the consumer later cancels their deletion request.

(d) A data broker must direct all service providers and contractors to delete all personal information in its possession related to a consumer associated with a matched identifier in accordance with Civil Code section 1798.99.86(c) and (d).

(e) A data broker may share with service providers and contractors the minimum personal information necessary to facilitate compliance with subsection (c) of this section.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Section 1798.99.86, Civil Code.

§ 7614. Reporting Status of Deletion Requests.

(a) After a data broker accesses the DROP for the first time, the data broker must, at each subsequent access session, report the status of every deletion request received during the previous access session. If a data broker re-downloaded a complete consumer deletion list, the data broker is only required to report status changes for the most recent new or amended deletion requests.

- (1) Notwithstanding paragraph (a), if the data broker matches a consumer identifier found in newly collected personal information after previously not matching the consumer identifier, as described in section 7613(c), the data broker must report the new status of the deletion request with respect to the consumer in the next access session following the match. For example, if a data broker subsequently identifies a match with a consumer identifier in a new set of personal information it collects and deletes that consumer's personal information, it shall report to the Agency at its next access session that the status for the consumer changed from "record not found" to "record deleted."
- (b) To report the status of deletion requests, a data broker must upload the following information either manually or by automated means, if supported by the Agency, through its DROP account:
- (1) The transaction identifier associated with each consumer deletion request; and
 - (2) The response code for each transaction identifier that accurately describes the action taken by the data broker with respect to the individual deletion request. A data broker must indicate one of the following response codes for each deletion request:
 - (A) "Record deleted" when the data broker matched the identifier in the consumer deletion list to the same identifier in the data broker's records and deleted the consumer's personal information associated with a matched identifier as required in section 7613(b).
 - (B) "Record opted out of sale" when the data broker cannot verify the request because multiple consumers are matched to the identifier, and the data broker opted out from sale or sharing all the personal information associated with all matched consumers.
 - (C) "Record exempted" when the data broker matched the identifier in the consumer deletion list to the same identifier in the data broker's records but all of the personal information related to the matched consumer is exempt pursuant to Civil Code Section 1798.99.86 and therefore no personal information is deleted.
 - (D) "Record not found" when the data broker did not find a match in the data broker's records after complying with the requirements contained in section 7613.
- (c) If a data broker uploads the status of consumer deletion requests into the DROP manually, it must:

- (1) Report the status of deletion requests received in its previous access session before downloading a new consumer deletion list or lists; and
- (2) Upload the report in a machine-readable comma separated value (CSV) file in the same format as the downloaded consumer deletion list with the response codes added.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Section 1798.99.86, Civil Code.

§ 7615. Requirements to Stop Accessing Deletion Requests from the DROP.

(a) If a business no longer meets the definition of a data broker, it must:

- (1) Within 45 calendar days, notify the Agency through its DROP account that it no longer meets the definition of data broker and explain why. On a case-by-case basis, the Agency may request additional information to confirm that the business is no longer operating as a data broker.
- (2) Delete the personal information provided by the Agency through the DROP no more than 30 calendar days after completing registration for the last calendar year during which it operated as a data broker, or after it has concluded its final audit in compliance with Civil Code section 1798.99.86, whichever is later.
- (3) Deactivate its DROP account after complying with paragraphs (1) and (2) of this subsection.

(b) A business that has deactivated its DROP account must create a new DROP account prior to subsequently operating as a data broker.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Sections 1798.99.80 and 1798.99.86, Civil Code.

§ 7616. Additional Data Broker Requirements.

- (a) A data broker must only use consumer personal information provided by the Agency, through a consumer deletion list or otherwise, for purposes of complying with Civil Code section 1798.99.86. Selling or sharing consumer personal information provided by the Agency is prohibited.
- (b) A data broker must implement and maintain reasonable security procedures and practices appropriate to the nature of the personal information provided by the Agency, to protect such personal information from unauthorized access, destruction, use, modification, or disclosure.

- (c) A data broker shall not contact a consumer to verify their deletion requests submitted through the DROP.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Section 1798.99.86, Civil Code.

ARTICLE 4. CONSUMER AND AUTHORIZED AGENT DELETE REQUESTS

§ 7620. Consumer Deletion Requests.

- (a) A consumer must submit their deletion request through the DROP. A consumer will have their California residency verified by the Agency prior to submitting a deletion request. If the Agency cannot verify the consumer's residency, the consumer cannot submit a deletion request through the DROP. A consumer may request review of their residency classification pursuant to section 7622.
- (b) A consumer may add personal information to their deletion requests, including date of birth, email address, phone number, and pseudonymous identifiers, such as a Mobile Ad Identifier ("MAID"). The Agency may verify such personal information at any time.
- (c) By submitting a deletion request, a consumer consents to disclosure of their personal information to a data broker for purposes of processing their deletion request pursuant to Civil Code section 1798 and this Chapter unless or until the consumer cancels their deletion request.
- (d) A consumer may amend or cancel a deletion request made through the DROP no sooner than 45 calendar days after submission of the request.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Section 1798.99.86, Civil Code.

§ 7621. Authorized Agents.

- (a) An authorized agent may aid in a consumer's deletion request after the consumer has their residency verified in accordance with section 7620(a).
- (b) If an authorized agent aids a consumer with their deletion request, the consumer or their authorized agent must disclose the authorized agent's full name, email address, and trade name if the authorized agent is a business, through the consumer's DROP account prior to submitting a deletion request.
- (c) An authorized agent may not cancel a consumer's deletion request unless expressly directed by the consumer.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Section 1798.99.86, Civil Code.

§ 7622. Consumer Requirements to Request a Review of Residency Classification.

- (a) A consumer may request a review of their residency classification by submitting the following through the DROP within 10 calendar days of the classification:
 - (1) An explanation of how they are a resident of California as defined in the California Code of Regulations, title 18, section 17014, as that section read on September 1, 2017; and
 - (2) An email address or phone number by which the Agency can contact the consumer regarding the review request.
- (b) On a case-by-case basis, the Agency may request substantiating documentation that demonstrates the consumer is a California resident.
- (c) If the information provided by the consumer demonstrates they meet the definition of “resident” pursuant to the California Code of Regulations, title 18, section 17014, as that section read on September 1, 2017, the Agency will notify the consumer in writing at the email address or phone number provided by the consumer that the Agency has verified the consumer’s residency.

Note: Authority cited: Section 1798.99.87, Civil Code. Reference: Section 1798.99.86, Civil Code.