

## CFPB Use of Social Media

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| <b>Does the CFPB use the information to benefit or make a determination about an individual?</b> | No. |
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**What is the purpose?**

- Engage the public in CFPB's mission and its work
- Increase operational transparency

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|------------------------------------------------------|-------------------------------------------------------------------------|
| <b>Are there controls to enforce accountability?</b> | Yes, all standard CFPB privacy protections and security controls apply. |
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**What opportunities do I have for participation?**

Appropriate opportunities for notice, consent, access, and redress.

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Consumer Financial  
Protection Bureau

# Overview

The Consumer Financial Protection Bureau (“CFPB”) believes in interacting with the public in effective and meaningful ways. We encourage consumers to share the latest information about the agency and consumer finance issues. We want all consumers to stay informed and make choices that are best for them. Social media helps us meet that goal by working with the public in a transparent way.

Social media includes a wide variety of Internet-based applications that individuals can use to create and exchange content or communicate with one another or with groups. Social media platforms are generally controlled and operated by non-government third parties.

Use of social media raises concerns related to the protection of personal privacy. The CFPB understands that the public expects certain privacy protections when interacting with the Bureau through social media. The CFPB may collect or use a limited amount of Personally Identifiable Information (“PII”) when using social media to further its ability to interact with the public. PII is any information that can be used to distinguish or trace an individual’s identity such as name, username, email address, Internet Protocol (IP) address, geographic information, or demographic information. To the extent that the CFPB may collect PII through social media interactions, this information would be covered by the Social Networks and Citizen Engagement System (CFPB.006) System of Records Notice. The Bureau’s use of social media is authorized by 12 U.S.C. §§ 5491, 5492 and 5511.

This Privacy Impact Assessment (“PIA”) analyzes the CFPB’s use of social media and its impact on privacy. It describes what personal information the CFPB may have access to, how it will use that information, what information is saved and shared, and how individuals can access and correct their information. This PIA also describes how the CFPB’s use of social media aligns with applicable federal laws and best practices, including Office of Management and Budget (“OMB”)<sup>1</sup> guidance on the use of social media by Federal agencies. Although the CFPB uses a

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<sup>1</sup> Although pursuant to Section 1017(a)(4)(E) of the Consumer Financial Protection Act, Pub. L. No. 111-203, the CFPB is not required to comply with Office of Management and Budget (OMB)-issued privacy guidance; it voluntarily follows OMB privacy-related guidance as a best practice and to facilitate cooperation and collaboration with other agencies.

variety of tools, including our website, [www.consumerfinance.gov](http://www.consumerfinance.gov) (ConsumerFinance.gov), to communicate with the public, this Privacy Impact Assessment only relates to the Bureau's use of social media.

The Bureau is not required to obtain OMB clearance under the Paperwork Reduction Act for its social media activities because OMB generally exempts from the PRA many activities occurring within a social media environment.<sup>2</sup> The Bureau would need to obtain OMB approval prior to posting surveys of any kind, including web polls and satisfaction surveys that pose identical, specific questions (including through pop-up windows).

## Privacy Risk Analysis

As with any data collection and use, there are privacy risks. The primary privacy risks associated with the Bureau's use of social media are risks related to:

- Openness and Transparency,
- Individual Participation,
- Data Minimization,
- Security, and
- Accountability.

Efforts to mitigate these risks are described in detail below in Privacy Risk Management.

**Openness and Transparency.** To minimize the risk to openness and transparency, the CFPB communicates to consumers about the PII we collect, as well as how we will protect it, use it, and share it. The Bureau provides a “pop-up” alert that notifies consumers that they are being re-directed to a third-party website or any other location that is not part of an official

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<sup>2</sup> See OMB Memorandum, *Social Media, Web-Based Interactive Technologies, and the Paperwork Reduction Act* (Apr. 7, 2010).

government domain. The pop-up includes language that clarifies that the new website may have different privacy policies from those of the agency's official website.

ConsumerFinance.gov includes a comment and moderation page that explains the Bureau's approach to comments on both the Bureau's blog and the Bureau's Facebook page: <https://www.facebook.com/CFPB>. This includes a section on privacy that informs the public that information posted to our public website will be visible to the general public.

The Bureau also mitigates risk through the degree of notice and consent applicable to the social media platforms used by the Bureau. The Bureau has used appropriate branding to distinguish the agency's activities, including adding the agency's logo to all social media platforms used by the Bureau.

**Individual Participation.** There is a risk associated with Individual Participation and the Bureau's limitations on the ability to remove or correct information. Given that the social media platforms include the public sharing of information, the Bureau cannot control the information posted to its social media platforms, including deleting information.

Participation in the CFPB blog and Facebook page are covered by our comment policy: <http://www.consumerfinance.gov/comment-policy/>. Facebook, and other social media tools, have issued standards that detail inappropriate content. The CFPB believes in operating in full compliance of these standards, including monitoring comments for posts in violations of these standards.

The full policies for each tool are as follows:

**Facebook:** <https://www.facebook.com/communitystandards>

**Twitter:** <https://support.twitter.com/articles/18311-the-twitter-rules>

**Disqus:** <https://help.disqus.com/customer/portal/articles/1753105-basic-rules-for-disqus-powered-profiles-and-discussions>

**YouTube:** [https://www.youtube.com/static?template=privacy\\_guidelines](https://www.youtube.com/static?template=privacy_guidelines)

**Yelp:** [http://www.yelp.com/tos/privacy\\_en\\_us\\_20150504](http://www.yelp.com/tos/privacy_en_us_20150504)

**Flickr:** <https://policies.yahoo.com/us/en/yahoo/privacy/products/flickr/index.htm>

**LinkedIn:** <https://www.linkedin.com/legal/privacy-policy>

**Data Minimization.** To reduce the risk of overcollection, the CFPB typically does not collect identifying information, or it collects information that has been stripped of direct identifying PII and conducts analysis for generalized insight into consumer decision-making and interactions in the aggregate. Consumers may interact with the Bureau through social media, which would result in user names being shared with the Bureau and with the public. Consumers may also choose to share personal information with the Bureau using various social media tools. Where possible the Bureau has provided guidance to consumers indicating that personal information should not be sent to the Bureau through social media, but should instead be transmitted through one of our secure communication channels. The Bureau has provided guidance to its staff to not collect PII from social media interactions and not enter it into the Bureau's systems. On the rare occasion that CFPB does collect personal information from its social media tools, the primary purpose is to respond to questions or complaints that we receive.

**Security.** The CFPB uses the federal-compatible Terms of Service agreements for its own use of social media accounts and complies with the laws and regulations on security, privacy, accessibility, records retention, and ethical use when using the tools. CFPB does not control or guarantee the security or privacy of its social media accounts, nor does the site control the PII that is collected or stored on them. CFPB will make every attempt possible to protect visitors' identities and personal information; however, visitors are subject to the policies of these websites and platforms. Before using any third-party websites or applications to engage with the public, the CFPB examines the third party's privacy policy to evaluate the risks and determine whether the website or application is appropriate for the agency's use.

**Accountability.** To ensure accountability in the handling of personal information, the Bureau performs an annual review of the Bureau's website privacy policy and has established procedures for sharing information with the public through social media. The Bureau ensures that comparable content is available through the official website and other official means. The content that is made available by the Bureau on social media goes through a review and clearance process that is overseen and approved by the Executive Secretary. The collection of personal information from social media is governed by the Bureau's Information Governance Policy.

The technical, physical, and administrative controls implemented to promote individual participation, minimization, and accountability are appropriate.

# Privacy Risk Management

## 1. Describe what information the CFPB collects, how the information is collected, and the sources from which the information is collected.

The CFPB does not often collect personal information through its social media tools.

Information collected through the Bureau's use of social media is typically collected as aggregate data from third parties or through the Bureau's own website. We collect direct identifying and aggregate information directly through the platforms and in some instances collect aggregate information through our third-party providers. The Bureau's social media tools are listed in the Appendix.

In the rare occasion that CFPB does collect personal information from its social media tools, the primary purpose is to respond to questions or complaints that we receive. When the Bureau receives a question, CFPB will copy and paste the question into an email and send it internally only to the appropriate CFPB point of contact to address. An answer is then provided to the original requester in the third-party channel where the question originated. This collection will include the username of the individual asking the CFPB for information so that the Bureau can respond directly to the requestor through the tool used to solicit information from the Bureau. The username and question copied from the social media site will not be shared outside the Bureau until the response is submitted through the social media tool.

If an individual posts a consumer complaint on CFPB's social media platforms, the individuals are asked to submit their complaint to us on the website or by calling the appropriate phone number.

CFPB may indirectly collect personal information by printing a screenshot of our own posts to social media, which may capture a comment or response from an individual. In those instances, CFPB redacts or blocks out the personal information from view before storing or sharing the information.

The CFPB uses a LinkedIn online discussion group that is open to the public to communicate with financial educators for a mechanism to share information about the work of the Bureau on consumer education. This "Services" page is used for the Bureau's financial education efforts. Any registered LinkedIn participants can opt to participate in the LinkedIn discussion groups. CFPB does not collect any PII from comments, and asks participants to avoid including contact

information or other personal information in the comments. The CFPB does not post surveys of any kind, including web polls and satisfaction surveys that post identical specific questions. Individuals who follow the CFPB's main page or who join the discussion group are visible to other LinkedIn users.

From time to time, the CFPB will ask a general question to the audience of its social media channels for purposes of engagement. The data that is posted by the audience will not be collected by CFPB and will remain on the social media tool.

## 2. Describe CFPB's objective for the information.

CFPB does not often collect personal information from its social media platforms. Most data that is posted by the public will not be collected by CFPB and will remain on the social media tool. From time to time, the CFPB may assess trends to better inform CFPB products and services by collecting de-identified or aggregated information without revealing individual consumer identities. In the rare occasion that CFPB does collect personal information from its social media channels, the primary purpose is to respond to questions or complaints that we receive. The CFPB collects information from social media related to:

- Experiences and suggestions from consumers, including groups that are traditionally vulnerable to risks (students, older Americans, servicemembers, and economically vulnerable consumers), in order to develop products and services that educate and empower them to improve their financial lives;
- The effect of educational or other interventions on consumer financial behavior or outcomes in order to inform CFPB's products, services, and educational campaigns; and
- How consumer financial products or services can make consumer financial markets work better for the American public.

Where information collected includes direct identifying PII, such information is typically used to enable consumers to interact directly with the Bureau. Section 1 under "Privacy Risk Management" discusses this in further detail.

## 3. Describe how CFPB shares, for compatible purposes, any of the information with third parties, e.g. federal or state agencies, the general public.

The Bureau does not require individuals to provide personal information through social media. Because social media is inherently public, the information consumers share with the CFPB

through social media will be visible to the public. The Bureau will only further disseminate content received through social media after it has been appropriately reviewed and vetted by a Bureau subject matter expert or appropriate office. Any original content shared by the Bureau through social media will also be available on the CFPB's official website.

Where applicable, the CFPB may share information as outlined in the Routine Uses of the relevant SORN, CFPB.006, Social Networks and Citizen Engagement, [which can be found at https://www.federalregister.gov/articles/2013/08/16/2013-19971/privacy-act-of-1974-as-amended](https://www.federalregister.gov/articles/2013/08/16/2013-19971/privacy-act-of-1974-as-amended).

**4. Describe what opportunities, if any, individuals to whom the information pertains have to (a) receive notice regarding the CFPB's use of the information; (b) consent to such use; (c) access the information that pertains to them; or (d) obtain redress.**

The Bureau's use of social media is conducted in accordance with federal law, including, where applicable, the Dodd-Frank Act, the Privacy Act of 1974, the Paperwork Reduction Act, and the Right to Financial Privacy Act.

To minimize the risks associated with notice and informed consent, the CFPB provides required notices on all websites, uses branding to distinguish the agency's activities from those of nongovernment actors, and collects only the information necessary for proper performance of agency functions and which has practical utility.

Finally, the CFPB gives individuals the ability to request access and amendment to their personal information in accordance with the Privacy Act and the CFPB's Privacy Act regulations, at 12 C.F.R. 1070.50 *et seq.*

**5. Explain the standards and relevant controls that govern the CFPB's—or any third party contractor(s) acting on behalf of the CFPB—collection, use, disclosure, retention, or disposal of information.**

The CFPB complies with the Privacy Act of 1974, Right to Financial Privacy Act, and E-Government Act of 2002; voluntarily adopts Office of Management and Budget privacy-related guidance as best practice; and applies National Institute of Standards and Technology risk management processes for privacy.

The CFPB uses the following technical and administrative controls to secure the data and create accountability for the Bureau's appropriate collection, use, disclosure, and retention of the information:

- Audit Logs and Reviews
- CFPB Personnel Privacy Training: Annual privacy training and role-based training
- CFPB Privacy Incident Response and Recovery Plan and contractual obligations for third parties to support CFPB Privacy Incident Response and Recovery Plan
- Compliance with CFPB cybersecurity policy and procedures
- Policy and Standard Operating Procedures: Policies and procedures include, as applicable: Policy on Information Governance at the CFPB, June 3, 2014;
- Records Schedule Submitted to /Approved by National Archives and Records Administration (NARA): The CFPB will manage computer and paper records as permanent records until NARA approves the CFPB's records disposition schedule, at which time, the CFPB will dispose of such filed in accordance with the schedule. Records that fall under a general records schedule will be disposed of according to the applicable schedule.

The CFPB does not often collect personal information from its social media channels. Most data that is posted by the public will not be collected by CFPB and will remain on the social media tool. In the rare occasion that CFPB does collect personal information from its social media platforms, the primary purpose will be to respond to questions or complaints that we receive. Section 1 under "Privacy Risk Management" discusses this in further detail.

**6. Discuss the role of third party(ies) that collaborate or partner with the CFPB, if any. Identify any controls used to protect against inappropriate collection, use, disclosure, or retention of information. (This does not include third parties acting on behalf of the CFPB, e.g., government contractors discussed in Question 5.)**

The CFPB may use third-party(ies) to analyze aggregate information from social media. These third-party activities are required by the CFPB to ensure compliance with the above policies, procedures, and controls.

## Appendix

### Official channels

#### **Facebook**

CFPB Facebook: <https://www.facebook.com/CFPB>

CFPB Spanish Facebook: <https://www.facebook.com/CFPB-La-Oficina-para-la-Protección-Financiera-del-Consumidor-437351016454487/>

CFPB Facebook- Servicemembers: <https://www.facebook.com/CFPBMilitary>

#### **Flickr**

Flickr: <https://www.flickr.com/photos/cfpbphotos/>

#### **LinkedIn**

LinkedIn: <https://www.linkedin.com/company/consumer-financial-protection-bureau>

LinkedIn: CFPB Financial Education Discussion Group

[https://www.linkedin.com/grp/home?gid=5056623&goback=%2Ebzo\\_\\*1\\_\\*1\\_\\*1\\_\\*1\\_\\*1\\_\\*1\\_\\*1\\_\\*1\\_consumer\\*5financial\\*5protection\\*5bureau](https://www.linkedin.com/grp/home?gid=5056623&goback=%2Ebzo_*1_*1_*1_*1_*1_*1_*1_*1_consumer*5financial*5protection*5bureau)

#### **Twitter**

CFPB Twitter: @CFPB, <https://twitter.com/cfpb>

CFPB Twitter- Servicemembers: @CFPBMilitary: <https://twitter.com/cfpbmilitary>

CFPB Spanish Twitter: @CFPBespanol, <https://twitter.com/cfpbespanol>

#### **Yelp**

Yelp: <http://www.yelp.com/biz/the-consumer-financial-protection-bureau-washington>

#### **YouTube**

YouTube: <https://www.youtube.com/user/cfpbvideo>

# Document control

## Approval

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# Change control

| Version | Summary of material changes                                              | Pages affected | Date of change |
|---------|--------------------------------------------------------------------------|----------------|----------------|
| 1       | Initial PIA.                                                             | All            | 9/21/2015      |
| 1.1     | Updated status of pop-ups, official social media channels, CIO signatory | 4, 11, 12      | 10/28/2016     |