

Missouri

Mo. Rev. Stat. § 407.1500

Quick Facts

[Statute](#)

[AG Website](#)

Quick Facts

Is “Personal Information” broader than the general definition? ¹	✓ Yes
Does the law apply to paper records?	✗ No
Is notification triggered by access only?	✗ No
Is a risk-of-harm analysis permitted?	✓ Yes
Is notice to a state agency or AG required?	✓ Yes, if 1,000 or more residents are notified
Is there a specific deadline for individual notices?	✗ No
Is there a specific format or language that must be included in the individual notice?	✓ Yes
Is notice to consumer reporting agency?	✓ Yes, if more than 1,000 Missouri residents are notified
Is a private right of action permitted?	✗ No

“Breach” Definition

The unauthorized access to and unauthorized acquisition of computerized personal information.

“Personal Information” Definition

1. An individual's first name or first initial and last name in combination with any one or more of the following:
 - a. Social Security number
 - b. Driver's license number or other unique identification number created or collected by a government body

¹ The general definition of “Personal Information” is an individual's name in combination with any one or more of the following: (1) Social Security number; (2) driver's license number or state identification card number; or (3) a financial account number or credit or debit card number in combination with any required security code, access code, or password that is necessary to permit access to an individual's financial account.

- c. Financial account number, credit card number, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account
- d. Unique electronic identifier or routing code, in combination with any required security code, access code, or password that would permit access to an individual's financial account
- e. Medical information; or
- f. Health insurance information.

Notification Trigger

Following discovery or notification of the breach:

- 1. Entity that owns or licenses personal information shall notify Missouri residents without unreasonable delay.
- 2. Entity that only maintains or possesses personal information that the entity does not own or license shall notify the owner or licensee immediately.

Risk-of-Harm Analysis Standard

Notification is not required if, after an appropriate investigation or after consultation with the relevant federal, state, or local agencies responsible for law enforcement, it is determined that a risk of identity theft or other fraud to any consumer is not reasonably likely to occur.

Special Form/Content of Consumer Notice

The notice must include a description of the following:

- 1. The incident in general terms
- 2. The type of personal information that was obtained as a result of the breach of security
- 3. A telephone number that the affected consumer may call for further information and assistance, if one exists
- 4. Contact information for consumer reporting agencies; and
- 5. Advice that directs the affected consumer to remain vigilant by reviewing account statements and monitoring free credit reports.

AG Notice Trigger/Deadline

If notice is required to be provided to more than 1,000 Missouri residents, then without unreasonable delay, the Attorney General's office must be notified of the timing, distribution, and content of the notice to consumers.

Notification to Consumer Reporting Agencies Threshold

If notice is required to be provided to more than 1,000 Missouri residents, then without unreasonable delay, the major consumer reporting agencies must be notified of the timing, distribution, and content of the notice to consumers.