# PayPal
Privacy Statement

Change ID · 121a92db-3af8-48da-8b5e-fa953a94d08b

| SCREENING DATE | JURISDICTION | RISK SCREENING | SCORE TRACE |
|---|---|---|---|
| 2026-07-07 02:34:31.393Z | US | High · 8/10 | Baseline |

This packet records PolicyWatcher evidence and AI-assisted screening for one public change. It is not legal advice, a compliance verdict, a certification, or proof that the external source remains unchanged.

## 01 Source Confidence

SANITIZED PUBLIC VIEW

| | |
|---|---|
| PUBLICATION GATE | published |
| RETRIEVAL STATE | verified-retrieval |
| LATEST RETRIEVAL | 2026-11-05 18:41:50.870Z |
| SANITIZED CHANNEL | direct |
| DATA STATUS | Available |

**PREVIOUS SNAPSHOT · V1**

454b2ac83b0b91a71efa67e3f19979294f3439aec17b937619690174e02bf9bb

2026-07-06 07:20:32.551Z

**CURRENT SNAPSHOT · V2**

06b8d9b74879230525e3aad0c15e820f38dba6d2c41a3a99c9baac8c95465ef6

2026-07-07 02:34:31.385Z

Source confidence describes recorded retrieval and publication state. It does not rate the provider policy or certify source authenticity.

## 02 Explainability

SOURCE-ANCHORED TRACE

**PayPal collects extensive personal and sensitive data, including biometrics, for services, fraud, and AI training, sharing it broadly with many third parties.**

REASON 1 — +2 SCORE CONTRIBUTION

**Extensive data collection, including sensitive and biometric data.**

Related KPI: Not recorded · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

REASON 2 — +3 SCORE CONTRIBUTION

**Data used for AI training and automated decisions without clear opt-out.**

Related KPI: Not recorded · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

REASON 3 — +2 SCORE CONTRIBUTION

**Broad sharing of personal data with many third parties.**

Related KPI: Not recorded · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

## 03 Governance Relevance

ADVISORY MAPPING

### EU AI Act

MAPPED EVIDENCE

Official Journal text, 2024

Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review?

AI training opt-out: Not Available · Algorithmic transparency: Mentioned · Automated decisions: Partial · AI bias and fairness: Absent

Framework source

### ISO/IEC 42001

MAPPED EVIDENCE

ISO/IEC 42001:2023 overview

Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance?

Algorithmic transparency: Mentioned · AI bias and fairness: Absent · Independent audit: Absent · Regulatory compliance: Partial

Framework source

### NIST AI RMF

MAPPED EVIDENCE

AI RMF 1.0; NIST revision in progress, checked 2026-07-29

Which recorded policy statements may support Govern, Map, Measure or Manage review questions?

Algorithmic transparency: Mentioned · Automated decisions: Partial · AI bias and fairness: Absent

Framework source

### OECD AI Principles

MAPPED EVIDENCE

OECD AI Principles, updated 2024

Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review?

Consent mechanism: Explicit Opt-In · Algorithmic transparency: Mentioned · AI bias and fairness: Absent · Independent audit: Absent

Framework source

Mappings identify review relevance between recorded PolicyWatcher KPI fields and framework topics. They are not legal interpretations, conformity assessments, certifications or compliance verdicts.

## 04 Report Output

HUMAN REVIEW

### QUESTIONS BEFORE REUSE

01 Does the original Privacy Statement source still match the recorded public snapshot version 2?

02 Do the cited source passages support each displayed reason, KPI value and regional note?

03 Which advisory framework topics require specialist legal, risk or governance review for this use case?

04 Has a later public change superseded this packet before it is reused in a decision or publication?

### RELATED RECORDS

Original public change

Confidence methodology

Provider policy source

PACKET CONTENT DIGEST · SHA-256

7087f64dc7a10f8e147138cbe273c8fc6810690f666a0af8739d84849aaf0fb8

Score reasons and deltaScore values are stored AI-assisted screening outputs. Verified anchors confirm only that the quoted passage occurs in the named snapshot; they do not prove the interpretation.

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