Plaid
Plaid Account Terms

Change ID · 1493b82f-7a69-43a5-b1c8-612560d39a1d

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-13 23:39:13.973Z	US	Medium · 6/10	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	2026-11-13 23:39:13.962Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

d3dca7615ff285c73ed819816e03a456ec68c39771b128027b86dcf178d758b7

2026-10-02 04:57:12.311Z

CURRENT SNAPSHOT · V2

91e9bc7b8860db14ed460ed1837ff75c312690fa2e6a7ed0a2bf7647af88eb4f

2026-11-13 23:39:13.962Z

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

02 Explainability

SOURCE-ANCHORED TRACE

Plaid's Account Terms now offer a Spanish version, improving accessibility, but core data practices remain unchanged.

REASON 1 — +1 SCORE CONTRIBUTION

Improved language accessibility for Spanish speakers.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: "- Español - Términos de la Cuenta de Plaid"

REASON 2 — 0 SCORE CONTRIBUTION

No changes to extensive data collection and sharing practices.

Related KPI: Data collection · Snapshot side: Not recorded

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

REASON 3 — 0 SCORE CONTRIBUTION

Biometric data collection clause remains, raising privacy concerns.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: "data we receive from this verification process, including data that is potentially considered biometric data in your jurisdiction, may be stored in your Plaid Account"

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: Opaque · Automated decisions: Opaque · 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: Opaque · 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: Opaque · Automated decisions: Opaque · AI bias and fairness: Absent · Content moderation: Opaque

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: Implicit · Algorithmic transparency: Opaque · 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 Plaid Account Terms 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

bef6156b01b2bd85d22c0ee0738d86a78c07fd2b11546b040be2ba4a8d8dff60

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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