

Wise

Business Privacy Notice

Change ID · 1c0fa075-7975-4cd2-a17d-1cc2c2cc8034

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-23 11:43:31.564Z	Global	High · 7/10	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	PREVIOUS SNAPSHOT · V1
RETRIEVAL STATE	verified-retrieval	97ed5ee26356257ed5d3bd1924e4afb1bf64e4a42c67f032e22b837f0f2c5f75
LATEST RETRIEVAL	2026-10-23 11:43:31.549Z	2026-10-02 04:58:05.095Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V2
DATA STATUS	Available	2f41fc88c0b501d6ebc884c38dc6cc2bc8daf2b05c647e4c66b095cd734862b5
		2026-10-23 11:43:31.549Z

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

02

Explainability

SOURCE-ANCHORED TRACE

The Wise Business Privacy Notice has no material changes, maintaining existing data collection, sharing, and automated decision-making practices.

REASON 10 SCORE CONTRIBUTION

Extensive collection of sensitive data like biometrics and precise geolocation.

Related KPI: Data collection · Snapshot side: old

Verified exact source passage: "In some jurisdictions we will also collect facial scan data extracted from your photo or video (known as 'biometric data')."

REASON 20 SCORE CONTRIBUTION

Broad sharing of personal data with numerous third parties for various purposes.

Related KPI: Third-party sharing · Snapshot side: Not recorded

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

REASON 30 SCORE CONTRIBUTION

Reliance on automated decision-making for critical functions, with review options.

Related KPI: Automated decisions · Snapshot side: old

Verified exact source passage: "These processes may make an automated decision to reject your application or a proposed transaction, to block a suspicious attempt to log into your Wise account, or to close your account. If this happens, you will be notified and offered th"

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: Certified · Regulatory compliance: Comprehensive 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: Certified 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 Business Privacy Notice 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

34f2447c71b15b48614dbbeab5eb7b0a6233818f2ee5955eaecf60f1737bce24

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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