Klarna

Privacy Notice

Change ID · 1ee4e96e-0be3-46bf-8c66-10c4e8f3718a

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-06 09:44:43.365Z	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	2026-10-16 05:40:20.392Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

0a26f91446bc356b554ea9e21aebbc76bcd29a49ef250c40b1d8534bd7fdb615

2026-07-06 07:21:39.840Z

CURRENT SNAPSHOT · V2

81a509728ad2a446629990c6802f8965950701a259f8df28669d5febf11a11c7

2026-07-06 09:44:43.356Z

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 new Klarna policy improves user rights access but removes explicit details on biometric data collection and specific AI/ML processing, reducing transparency.

REASON 1 — +4 SCORE CONTRIBUTION

Omission of biometric data collection details reduces critical transparency.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2 — +3 SCORE CONTRIBUTION

Reduced clarity on AI/ML data usage for model training and automated decisions.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 3 — +1 SCORE CONTRIBUTION

Specific product data collection and third-party integrations are now generalized.

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

NOT ASSESSED

Official Journal text, 2024

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

No assessed KPI value is available for this advisory mapping.

Framework source

ISO/IEC 42001

NOT ASSESSED

ISO/IEC 42001:2023 overview

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

No assessed KPI value is available for this advisory mapping.

Framework source

NIST AI RMF

NOT ASSESSED

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?

No assessed KPI value is available for this advisory mapping.

Framework source

OECD AI Principles

NOT ASSESSED

OECD AI Principles, updated 2024

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

No assessed KPI value is available for this advisory mapping.

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 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

ebea022a00dc8aa99cdc28e0aaa05466932310084b9d15195f502ab1b33fe8f3

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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