

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	PREVIOUS SNAPSHOT · V1
RETRIEVAL STATE	verified-retrieval	0a26f91446bc356b554ea9e21aebbc76bcd29a49ef250c40b1d8534bd7fdb615
LATEST RETRIEVAL	2026-08-21 19:01:54.621Z	2026-07-06 07:21:39.840Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V2
DATA STATUS	Available	81a509728ad2a446629990c6802f8965950701a259f8df28669d5feb711a11c7
		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 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 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 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 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?
--

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.

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.