Plaid
Privacy Policy

Change ID · 239cee77-c34f-4fb3-a877-f5b30e2c275a

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-22 10:40:40.188Z	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	2026-11-23 10:38:55.719Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

8cd752cc9c499f6a0c444e9588f418b1fd12628c521190313a626bf51b3baa28

2026-07-06 22:10:09.396Z

CURRENT SNAPSHOT · V2

391bb8089c19485b3c82c8e7a198abe699a70ef57169bd1849d36109f774a636

2026-11-22 10:40:40.180Z

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 policy update adds specific contact addresses, improving transparency, but core data sharing and AI training practices are unchanged.

REASON 1 — -1 SCORE CONTRIBUTION

Improved contact transparency with specific regional mailing addresses.

Related KPI: Not recorded · Snapshot side: new

Verified exact source passage: “Plaid Inc.Attn: LegalPO Box 7775 #35278San Francisco, California 94120-7775U.S.A.”

REASON 2 — +2 SCORE CONTRIBUTION

Broad data sharing with app developers and affiliates for service provision.

Related KPI: Third-party sharing · Snapshot side: old

Verified exact source passage: “With the developer of the app you are using and as directed by that developer;”

REASON 3 — +2 SCORE CONTRIBUTION

User data is used for AI system training without a clear opt-out option.

Related KPI: AI training opt-out · Snapshot side: old

Verified exact source passage: “Develop New Services: To develop new products, features, technologies and services that benefit you and the apps you use, including to develop, train, test, and deploy artificial intelligence ("AI") systems.”

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: 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: Opaque · Automated decisions: Opaque · 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: 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 Privacy Policy 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

`9af02ad6deb8f383b7996c7d7886316dc868f747f17ca8799cd6a5605cca3104`

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.