Plaid
Cookie Policy

Change ID · 27fea9a0-5fcc-4501-b9cc-58782721ccff

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-24 12:40:18.058Z	Global	Medium · 6/10	0, unchanged

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	2026-11-25 14:39:18.912Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V2

790034a5dd2bb0a31cbeededc921479c9236c8650572f6037bc22376ec230c31

2026-11-22 10:39:37.504Z

CURRENT SNAPSHOT · V3

27aad2c3d5f427ef446785f4cedaebf422cc9b22cb2f0b42e50b74bab2f5c871

2026-11-24 12:40:18.052Z

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 Cookie Policy remains largely unchanged, with only a minor editorial fix and no new implications for user privacy or data handling.

REASON 1 — 0 SCORE CONTRIBUTION

Opt-out consent for non-essential cookies may not meet strict GDPR requirements.

Related KPI: Consent mechanism · Snapshot side: new

Verified exact source passage: “You have the right to choose whether or not to accept cookies. However, since cookies can be an important part of how our Services work, if you remove or reject cookies, this could affect the availability and functionality of our Services.”

REASON 2 — 0 SCORE CONTRIBUTION

Broad sharing with advertising partners for targeting purposes is still present.

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

Verified exact source passage: “We and our trusted advertising partners use these cookies to display advertisements, to make advertisements more relevant to visitors to our websites, and to track the efficiency of any advertising campaigns, both on our Services and on oth”

REASON 3 — 0 SCORE CONTRIBUTION

No specific data retention periods for cookies are defined in the policy.

Related KPI: Data retention · Snapshot side: Not recorded

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

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?

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

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: Opt-Out · 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 Cookie Policy source still match the recorded public snapshot version 3?

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

f7c6c3da338c0ff738015071a7d7b3dbb95b8520a073a85b774f879b88e52440

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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