

PayPal

Privacy Statement

Change ID · 2b3c911a-ff82-4eb2-93cd-d97cc9c642a0

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-08-02 11:30:24.248Z	US	Medium · 7/10	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.

01Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published	PREVIOUS SNAPSHOT · V4
RETRIEVAL STATE	verified-retrieval	06b8d9b74879230525e3aad0c15e820f38dba6d2c41a3a99c9baac8c95465ef6
LATEST RETRIEVAL	2026-09-12 04:54:30.141Z	2026-08-01 04:37:05.409Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V5
DATA STATUS	Available	454b2ac83b0b91a71efa67e3f19979294f3439aec17b937619690174e02bf9bb
		2026-08-02 11:30:24.238Z

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

02Explainability

SOURCE-ANCHORED TRACE

No changes were found in PayPal's Privacy Statement; it continues to outline extensive data collection, AI training, and broad third-party sharing.

REASON 10 SCORE CONTRIBUTION

Extensive collection of sensitive and biometric data, requiring explicit consent.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: "Biometric data: Such as voice identification, photo identification, or face scans, which we may collect when you consent in the user experience"

REASON 20 SCORE CONTRIBUTION

Personal data is used for training AI models without a clear opt-out mechanism.

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

Verified exact source passage: "AI and Automated Decision Making. We may use Personal Information to train our artificial intelligence (AI) models that power our Services"

REASON 30 SCORE CONTRIBUTION

Broad sharing of personal data with numerous third parties and corporate affiliates.

Related KPI: Third-party sharing · 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? 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: 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: 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: Opt-Out · Algorithmic transparency: Mentioned · 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 Statement source still match the recorded public snapshot version 5?
- 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

b56fba3e991e3a7306d6b120debccf5b5b1fce9be4c2cf038667ec1cdc95d0f4

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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