Wise
Privacy Policy

Change ID · 2e62256f-eb3a-45c5-95ba-e7b297822af5

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-19 03:55:44.131Z	Global	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	2026-11-04 18:40:04.073Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

41c09d5a016a2dc6609f19874fa889100503b4b01491458f99fab25637657eb1

2026-07-06 07:20:59.096Z

CURRENT SNAPSHOT · V2

24c8d27f01acbce767c162ffbe4ae8a7b84223110b9383a7dc9c2b7723d84475

2026-07-19 03:55:44.125Z

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

02 Explainability

SOURCE-ANCHORED TRACE

Wise's updated policy increases data sharing for fraud prevention and slightly reduces its explicit commitment to AI transparency, impacting user privacy.

REASON 1 — +1 SCORE CONTRIBUTION

New clause for collecting fraud risk data from financial partners.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2 — +1 SCORE CONTRIBUTION

Weakened commitment to 'always' inform users about direct AI interaction.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 3 — +0.5 SCORE CONTRIBUTION

Renaming of 'Behavioural biometrics' to 'User interactions' without changing data type.

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

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 · Content moderation: Opaque

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: Explicit Opt-In · 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 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

f05ca1572f193f6f5984868747e6974bd8842d6d3a059e2bc4d0e6132c98724d

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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