

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	PREVIOUS SNAPSHOT · V1
RETRIEVAL STATE	review-required	41c09d5a016a2dc6609f19874fa889100503b4b01491458f99fab25637657eb1
LATEST RETRIEVAL	2026-07-06 03:59:34.661Z	2026-07-06 07:20:59.096Z
SANITIZED CHANNEL	seeded	CURRENT SNAPSHOT · V2
DATA STATUS	Available	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 9618db29f2eff6d5c6a7eca0dac9d082ac2dd6d6c303461daf9c22d61b439ef2
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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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