PayPal
Privacy Statement

Change ID · 3a1a0bf1-d724-415b-91bb-85c94f929d1e

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-01 19:55:02.556Z	EU	High · 7/10	+1 points

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	2026-11-19 02:41:12.044Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V8

2dd2c7902e3ae2c1cc74be83b8a7da4561bb3ca381a7d1d718f00a1a3873bbcb

2026-08-18 03:00:10.960Z

CURRENT SNAPSHOT · V9

5d1465082e494d6c0da8ed291548622a699a561e95bde61e1ccd30ecd490deff

2026-10-01 19:55:02.546Z

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

02 Explainability

SOURCE-ANCHORED TRACE

PayPal's updated policy expands data collection from non-account holders and introduces new services involving broader third-party data sharing, increasing privacy risk.

REASON 1 — +2 SCORE CONTRIBUTION

Expanded data collection from third-party payment networks for non-account holders.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “receive a payment from a PayPal account holder (through the Visa+ service or other third party wallets, payment networks, and processors)”

REASON 2 — +2 SCORE CONTRIBUTION

New 'PayPal World transactions' explicitly involve broader third-party data sharing.

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

Verified exact source passage: “We will use information from third parties, including third-party wallets, payment networks, and processors, to process PayPal World transactions.”

REASON 3 — +1 SCORE CONTRIBUTION

AI training uses personal data without explicit opt-out details in this policy.

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

Verified exact source passage: “We may use Personal Information to train our artificial intelligence (AI) models that power our Services”

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 9?

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

b3117d18d993b9db1928dc878b86ee4ce8ab43b382d55da9e52bcfff8f7e5653

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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