

Wise

Privacy Policy

Change ID · 4ee896c8-0630-4d8f-b571-78aae3c51db3

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-23 11:44:36.570Z	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	PREVIOUS SNAPSHOT · V2
RETRIEVAL STATE	verified-retrieval	24c8d27f01acbce767c162ffbe4ae8a7b84223110b9383a7dc9c2b7723d84475
LATEST RETRIEVAL	2026-10-23 11:44:36.556Z	2026-07-19 03:55:44.125Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V3
DATA STATUS	Available	c98c9db2c903d6a34b8e2770153a37be8a6ab820a31508dc870af76a3d2cdae5
		2026-10-23 11:44:36.556Z

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 Privacy Policy remains unchanged, detailing extensive data collection, AI use, and global sharing practices with regional rights.

REASON 10 SCORE CONTRIBUTION

Biometric data collected for identity verification and fraud prevention.

Related KPI: Data collection · Snapshot side: old

Verified exact source passage: "In some jurisdictions we will also collect facial scan data extracted from your photo or video (known as 'biometric data')."

REASON 20 SCORE CONTRIBUTION

AI models used for financial crime and fraud prevention with limited transparency.

Related KPI: Algorithmic transparency · Snapshot side: old

Verified exact source passage: "We may use Artificial Intelligence ("AI"), including machine learning models and generative AI large language models (LLMs) to improve the efficiency and effectiveness of our services and our financial crime and fraud prevention processes."

REASON 30 SCORE CONTRIBUTION

Broad sharing of personal data with various third parties, including advertisers.

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

Verified exact source passage: "Advertisers and advertising networks to select and serve relevant advertisements to you and others, including via cookies, pixels, and other technologies."

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: Certified · 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: Certified 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 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

a186271778fb914467d7ee588fd22bf4b761cb859a2f16054a852b762cce7430

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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