PayPal
Privacy Statement

Change ID · 51f2b3f2-6628-48c3-b4d1-be840ce4a0a6

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-08-06 03:50:43.558Z	EU	High · 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.

01 Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-04 18:40:52.946Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V6

168f01646ad727bfb22632a07b38d4213b1e7ace135386ba18deefa502a85984

2026-08-02 12:50:08.312Z

CURRENT SNAPSHOT · V7

320239c1eb5644bef52632ccf2177de89fd5c2d82de78bab34f0b8c193a41ec7

2026-08-06 03:50:43.551Z

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

02 Explainability

SOURCE-ANCHORED TRACE

No changes were found in the PayPal Privacy Statement, which details extensive data collection, AI training, and broad sharing, with some user controls.

REASON 1 — 0 SCORE CONTRIBUTION

Extensive collection of personal and sensitive data, including biometrics.

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 2 — 0 SCORE CONTRIBUTION

User data is used for AI model training without explicit opt-out mechanism.

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

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

REASON 3 — 0 SCORE CONTRIBUTION

Broad sharing of personal data with various third parties and authorities.

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 · 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: 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 7?

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

802a3cb2055d2267cd055d924a1036261a88cc13e47dd544509375179dcc4f88

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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