PayPal
Privacy Statement

Change ID · 6d94c250-62ab-4f8b-88b6-03573281433f

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-08-01 04:36:34.328Z	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 · V3

320239c1eb5644bef52632ccf2177de89fd5c2d82de78bab34f0b8c193a41ec7

2026-07-10 01:46:35.687Z

CURRENT SNAPSHOT · V4

168f01646ad727bfb22632a07b38d4213b1e7ace135386ba18deefa502a85984

2026-08-01 04:36:34.322Z

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 collects extensive personal and sensitive data, uses it for AI training and automated decisions, and shares it broadly with third parties.

REASON 1 — +3 SCORE CONTRIBUTION

Extensive collection of sensitive and biometric data.

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 — +2 SCORE CONTRIBUTION

Broad sharing with third parties, including data brokers.

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

Verified exact source passage: “Third parties, including service providers, Partners and Merchants, payment partners, such as payment networks and processors, credit reporting agencies and public and private credit databases (“CRAs“), government entities, data brokers, an”

REASON 3 — +2 SCORE CONTRIBUTION

Personal data used for AI training and automated decisions.

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

Verified exact source passage: “AI and Automated Decision Making. We may use Personal Information to train our artificial intelligence (AI) models that power our Services and help us deliver more secure, efficient, and personalized 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 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?

AI bias and fairness: Absent · Independent audit: Absent · Regulatory compliance: Partial

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?

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 · 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 4?

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

bfc64c98da44fc70d958a7e1a4a56548c023def809ea59ec2e452bb0e08a8584

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.

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.