

Plaid

End User Services Agreement

Change ID · 725582fb-d698-4d30-aeb3-810d221ad7c9

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-06 22:08:45.291Z	EU	High · 7/10	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
RETRIEVAL STATE	review-required	Not available as public evidence.
LATEST RETRIEVAL	2026-07-06 09:39:08.879Z	CURRENT SNAPSHOT · V1
SANITIZED CHANNEL	other	e109c8a4674ca7b407c8e08764e28825d033b7c96b0ecc4575bb674078c4264d
DATA STATUS	Available	2026-07-06 22:08:45.286Z

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

02

Explainability

SOURCE-ANCHORED TRACE

Plaid accesses your financial account data with explicit consent, sharing it with third-party apps you use, and you can withdraw consent anytime.

REASON 1

+2 SCORE CONTRIBUTION

Extensive financial data collection.

Related KPI: Not recorded · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

REASON 2

+3 SCORE CONTRIBUTION

Broad data sharing with third-party apps.

Related KPI: Not recorded · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

REASON 3

+2 SCORE CONTRIBUTION

Limited liability for third-party actions.

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 Official Journal text, 2024 Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review? No assessed KPI value is available for this advisory mapping. Framework source	ISO/IEC 42001 ISO/IEC 42001:2023 overview Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance? No assessed KPI value is available for this advisory mapping. Framework source
NIST AI RMF 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? No assessed KPI value is available for this advisory mapping. Framework source	OECD AI Principles OECD AI Principles, updated 2024 Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review? No assessed KPI value is available for this advisory mapping. 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	RELATED RECORDS
01 Does the original End User Services Agreement source still match the recorded public snapshot version 1? 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?	Original public change Confidence methodology Provider policy source PACKET CONTENT DIGEST · SHA-256 13d8057e744b928d6e2b930839ffc8e4107eeb21a833dc9ae038ac75cada29e1

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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