Plaid
Cookie Policy

Change ID · 8687547e-b48b-4fc7-89a1-23e06e6f7fe1

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-22 10:39:37.510Z	Global	Medium · 6/10	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
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-23 10:38:45.077Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

27aad2c3d5f427ef446785f4cedaebf422cc9b22cb2f0b42e50b74bab2f5c871

2026-10-02 04:57:09.348Z

CURRENT SNAPSHOT · V2

790034a5dd2bb0a31cbeededc921479c9236c8650572f6037bc22376ec230c31

2026-11-22 10:39:37.504Z

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

02 Explainability

SOURCE-ANCHORED TRACE

The updated Plaid Cookie Policy has no substantive changes, only a minor text duplication in the 'Performance' cookie section.

REASON 1 — -1 SCORE CONTRIBUTION

Minor text duplication in 'Performance' cookie description.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2 — -2 SCORE CONTRIBUTION

Broad use of third-party advertising cookies for tracking efficiency.

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

Verified exact source passage: “We and our trusted advertising partners use these cookies to display advertisements, to make advertisements more relevant to visitors to our websites, and to track the efficiency of any advertising campaigns, both on our Services and on oth”

REASON 3 — -2 SCORE CONTRIBUTION

Reliance on browser settings for cookie control, not explicit consent for all.

Related KPI: Consent mechanism · Snapshot side: new

Verified exact source passage: “You can usually manage settings to remove or reject browser cookies manually within your browser’s configuration settings. To manage these settings, please follow the instructions given by your browser.”

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: Opaque · Automated decisions: Opaque · 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: Opaque · 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?

Algorithmic transparency: Opaque · Automated decisions: Opaque · 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: Opaque · 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 Cookie Policy source still match the recorded public snapshot version 2?

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

7e59e994a16744c716361fad790ae95c5398e8ed6a2876d1d17a40cd9f762cc1

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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