Plaid
Privacy Policy

Change ID · 898fbe98-f15d-45c8-802c-001913f0c17e

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-24 12:41:34.840Z	EU	Medium · 6/10	-1 points

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	2026-11-24 19:39:09.925Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V2

391bb8089c19485b3c82c8e7a198abe699a70ef57169bd1849d36109f774a636

2026-11-22 10:40:15.551Z

CURRENT SNAPSHOT · V3

8cd752cc9c499f6a0c444e9588f418b1fd12628c521190313a626bf51b3baa28

2026-11-24 12:41:34.826Z

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 updated its privacy policy to explicitly include data usage for training artificial intelligence systems alongside comprehensive financial data collection.

REASON 1 — +3 SCORE CONTRIBUTION

New AI training clause permits using user financial data for machine learning development.

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

Verified exact source passage: “including to develop, train, test, and deploy artificial intelligence ("AI") systems.”

REASON 2 — +3 SCORE CONTRIBUTION

Extensive collection of sensitive financial account data, balances, and transaction history.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “Account data, including financial institution name, account name, account type, account ownership”

REASON 3 — +2 SCORE CONTRIBUTION

Biometric data retention period specified up to three years for specific jurisdictions.

Related KPI: Data retention · Snapshot side: new

Verified exact source passage: “Your data will be stored no longer than three years, unless otherwise required by law.”

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: Opt-Out · Algorithmic transparency: Opaque · Automated decisions: Transparent · AI bias and fairness: Mentioned

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: Mentioned · Independent audit: Mentioned · 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: Opaque · Automated decisions: Transparent · AI bias and fairness: Mentioned

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: Explicit Opt-In · Algorithmic transparency: Opaque · AI bias and fairness: Mentioned · Independent audit: Mentioned

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

0347a1449ad4b0a9649348f9c858f0b28e73436ae452dfdd5911f3026fcda158

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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