

PayPal

Privacy Statement

Change ID · 9dd157b3-34d5-4710-bcef-0d0368693145

|                          |              |                |             |
|--------------------------|--------------|----------------|-------------|
| SCREENING DATE           | JURISDICTION | RISK SCREENING | SCORE TRACE |
| 2026-10-09 02:47:13.625Z | US           | High · 7/10    | -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                | PREVIOUS SNAPSHOT · V9                                           |
| RETRIEVAL STATE   | verified-retrieval       | 514f87b3a545a9dc2574a6a25f91556dd7e774bdef318aba1e1be31a0473cba  |
| LATEST RETRIEVAL  | 2026-10-09 02:47:13.609Z | 2026-10-01 19:55:28.943Z                                         |
| SANITIZED CHANNEL | direct                   | CURRENT SNAPSHOT · V10                                           |
| DATA STATUS       | Available                | 4594897afb9c019070eab6f20914b54c3b15bd2ed19d39e6591bd521840b944f |
|                   |                          | 2026-10-09 02:47:13.615Z                                         |

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's policy involves extensive data collection, including sensitive and biometric data, used for AI and shared broadly, with some opt-out options.

REASON 1

0 SCORE CONTRIBUTION

Extensive collection of sensitive and biometric data.

Related KPI: Data collection · Snapshot side: old

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

Broad sharing of personal data with many third parties and affiliates.

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

Verified exact source passage: "We disclose your Personal Information with service providers and third parties, including those participating in the payment network"

REASON 3

0 SCORE CONTRIBUTION

Use of personal data for AI training and automated decision-making.

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

Verified exact source passage: "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. PayPal also uses Automated Decision Making"

03 Governance Relevance

ADVISORY MAPPING

|                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div>EU AI Act</div><div>MAPPED EVIDENCE</div><div>Official Journal text, 2024</div><div>Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review?</div><div>AI training opt-out: Opt-Out · Algorithmic transparency: Mentioned · Automated decisions: Partial · AI bias and fairness: Absent</div><div>Framework source</div></div> | <div><div>ISO/IEC 42001</div><div>MAPPED EVIDENCE</div><div>ISO/IEC 42001:2023 overview</div><div>Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance?</div><div>Algorithmic transparency: Mentioned · AI bias and fairness: Absent · Independent audit: Absent · Regulatory compliance: Comprehensive</div><div>Framework source</div></div> |
| <div><div>NIST AI RMF</div><div>MAPPED EVIDENCE</div><div>AI RMF 1.0; NIST revision in progress, checked 2026-07-29</div><div>Which recorded policy statements may support Govern, Map, Measure or Manage review questions?</div><div>Algorithmic transparency: Mentioned · Automated decisions: Partial · AI bias and fairness: Absent · Content moderation: Opaque</div><div>Framework source</div></div> | <div><div>OECD AI Principles</div><div>MAPPED EVIDENCE</div><div>OECD AI Principles, updated 2024</div><div>Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review?</div><div>Consent mechanism: Explicit Opt-In · Algorithmic transparency: Mentioned · AI bias and fairness: Absent · Independent audit: Absent</div><div>Framework source</div></div>            |

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 10?
- 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

6b5e74795158dfdafb4cfeb1ec3b4a6ca09832a8fdf8e82882796be6b607531e

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.