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
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-23 10:39:40.492Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V9

514f87b3a545a9dc2574a6a25f91556dd7e774bdedf318aba1e1be31a0473cba

2026-10-01 19:55:28.943Z

CURRENT SNAPSHOT · V10

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

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: Mentioned · Automated decisions: Partial · 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: Mentioned · AI bias and fairness: Absent · Independent audit: Absent · 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: Mentioned · Automated decisions: Partial · AI bias and fairness: Absent · Content moderation: Opaque

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: Mentioned · 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 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

5690d70aefdd961b7160bebc19084ca50c63988f7f1f4de3f1c8dd095fbe3191

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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