PayPal
Privacy Statement

Change ID · b163d841-2b1c-4d03-8b6e-3d80a7d4cb27

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-08-18 03:00:38.185Z	US	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	2026-11-25 00:39:45.011Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V7

454b2ac83b0b91a71efa67e3f19979294f3439aec17b937619690174e02bf9bb

2026-08-06 03:51:17.421Z

CURRENT SNAPSHOT · V8

20524cc00c4056093b9bfa5192fece3a1d4087a0b2aad844bbcd8bf6fe6f70f8

2026-08-18 03:00:38.178Z

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 PayPal Privacy Statement is unchanged, detailing extensive data collection, AI training, and broad sharing, with some user opt-out options.

REASON 1 — 0 SCORE CONTRIBUTION

Extensive collection of sensitive and biometric data.

Related KPI: Data collection · Snapshot side: Not recorded

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

REASON 2 — 0 SCORE CONTRIBUTION

Personal data is used for AI model training and automated decisions.

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

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 to provide our produc”

REASON 3 — 0 SCORE CONTRIBUTION

Broad sharing of personal information with various third parties.

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

Verified exact source passage: “We disclose your Personal Information with service providers and third parties, including those participating in the payment network, to help us provide Services, protect our customers from risk and fraud, market our products, and comply wi”

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

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 8?

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

f56dd5a8abfd210edd1f24157d3d80de924b80f8a33b3ec94da899c8e66475d1

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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