PayPal
Privacy Statement

Change ID · b2e39954-84c1-4843-a490-278f2f4807a0

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-08-02 11:29:55.562Z	EU	High · 7/10	0, unchanged

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	2026-11-04 18:40:52.946Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V4

168f01646ad727bfb22632a07b38d4213b1e7ace135386ba18deefa502a85984

2026-08-01 04:36:34.322Z

CURRENT SNAPSHOT · V5

320239c1eb5644bef52632ccf2177de89fd5c2d82de78bab34f0b8c193a41ec7

2026-08-02 11:29:55.554Z

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

02 Explainability

SOURCE-ANCHORED TRACE

This policy details PayPal's extensive data collection, broad sharing, and use of AI for training and automated decisions, with no changes from the previous version.

REASON 1 — 0 SCORE CONTRIBUTION

Extensive collection of sensitive and biometric data raises privacy concerns.

Related KPI: Data collection · Snapshot side: Not recorded

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

REASON 2 — 0 SCORE CONTRIBUTION

Broad sharing of personal data with many third parties increases exposure risk.

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”

REASON 3 — 0 SCORE CONTRIBUTION

Use of AI for training and automated decisions lacks specific user opt-out.

Related KPI: AI training opt-out · Snapshot side: Not recorded

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

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: 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 5?

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

85c99939ea535c576693ef0f1624da436aa2a614e184cdd8821656232aa26598

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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