PayPal
Privacy Statement

Change ID · b31dce3e-ce3e-49d8-8009-5e1d6297bbd4

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-08-06 03:51:17.428Z	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	2026-11-05 18:41:50.870Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V6

06b8d9b74879230525e3aad0c15e820f38dba6d2c41a3a99c9baac8c95465ef6

2026-08-02 12:50:33.846Z

CURRENT SNAPSHOT · V7

454b2ac83b0b91a71efa67e3f19979294f3439aec17b937619690174e02bf9bb

2026-08-06 03:51:17.421Z

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 has not changed; it still outlines extensive data collection, AI use for training and automated decisions, and broad data sharing.

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

Personal data used for AI model training and automated decisions.

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 to provide our produc”

REASON 3 — 0 SCORE CONTRIBUTION

Broad sharing of data with third parties, including AI providers.

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

Verified exact source passage: “We may disclose Personal Information with our service providers that operate at our direction and on our behalf to perform services we outsource to them, such as AI providers”

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: Opaque · Automated decisions: Opaque · 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: Opaque · AI bias and fairness: Absent · Independent audit: Absent · Regulatory compliance: Partial

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: Opaque · 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: Opt-Out · Algorithmic transparency: Opaque · 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 7?

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

ba29e0b245422eaaa6a39b4702b3ecec2fed5ee739513cd674443bbdc95aed42

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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