Plaid
Privacy Policy

Change ID · c9aadce8-c90e-46d9-9ad2-372ed55b339d

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-06 22:09:35.927Z	EU	High · 7/10	Baseline

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 18:39:26.142Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT

Not available as public evidence.

CURRENT SNAPSHOT · V1

8cd752cc9c499f6a0c444e9588f418b1fd12628c521190313a626bf51b3baa28

2026-07-06 22:09:35.920Z

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

02 Explainability

SOURCE-ANCHORED TRACE

Plaid collects extensive financial data, uses it for AI training, and shares it broadly, but offers a portal for user control and data deletion.

REASON 1 — +2 SCORE CONTRIBUTION

Extensive collection of sensitive financial and personal data.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2 — +2 SCORE CONTRIBUTION

Data explicitly used for AI system development and training.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 3 — +1 SCORE CONTRIBUTION

Broad sharing of data with third-party app developers.

Related KPI: Not recorded · Snapshot side: Not recorded

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

03 Governance Relevance

ADVISORY MAPPING

EU AI Act

NOT ASSESSED

Official Journal text, 2024

Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review?

No assessed KPI value is available for this advisory mapping.

Framework source

ISO/IEC 42001

NOT ASSESSED

ISO/IEC 42001:2023 overview

Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance?

No assessed KPI value is available for this advisory mapping.

Framework source

NIST AI RMF

NOT ASSESSED

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?

No assessed KPI value is available for this advisory mapping.

Framework source

OECD AI Principles

NOT ASSESSED

OECD AI Principles, updated 2024

Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review?

No assessed KPI value is available for this advisory mapping.

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 Policy source still match the recorded public snapshot version 1?

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

9adecfc3935c09039ca85bd3de3ea7a4b11a92c6a0aad7f5936db003cf1275be

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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