PayPal Privacy Statement

Change ID · e4f3732c-92f2-4a5d-a9b2-716fd9ebf183

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-01 19:55:28.950Z	US	High · 8/10	+2 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	2026-11-18 01:40:11.413Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V8

20524cc00c4056093b9bfa5192fece3a1d4087a0b2aad844bbcd8bf6fe6f70f8

2026-08-18 03:00:38.178Z

CURRENT SNAPSHOT · V9

514f87b3a545a9dc2574a6a25f91556dd7e774bdedf318aba1e1be31a0473cba

2026-10-01 19:55:28.943Z

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 updated policy broadens data collection from third-party payment sources for non-account holders and introduces new data use for 'PayPal World transactions'.

REASON 1 — +2 SCORE CONTRIBUTION

Expanded third-party data collection for non-account holders.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “or when you receive a payment from a PayPal account holder (through the Visa+ service or other third party wallets, payment networks, and processors) or a payment from a payor using the Hyperwallet services.”

REASON 2 — +2 SCORE CONTRIBUTION

New clause for 'PayPal World transactions' involving third-party data.

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

Verified exact source passage: “We will use information from third parties, including third-party wallets, payment networks, and processors, to process PayPal World transactions.”

REASON 3 — +1 SCORE CONTRIBUTION

Increased scope of third-party data sharing for payment processing.

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

Verified exact source passage: “We will use information from third parties, including third-party wallets, payment networks, and processors, to process PayPal World transactions.”

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: Opt-Out · 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 9?

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

c42a4d914eeecaff4bab3d07ff1d975eec2a997ca0fc92af9f4d52c9069df198

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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