

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	PREVIOUS SNAPSHOT · V8
RETRIEVAL STATE	verified-retrieval	20524cc00c4056093b9bfa5192fece3a1d4087a0b2aad844bbcd8bf6fe6f70f8
LATEST RETRIEVAL	2026-10-01 19:55:28.939Z	2026-08-18 03:00:38.178Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V9
DATA STATUS	Available	514f87b3a545a9dc2574a6a25f91556dd7e774bdef318aba1e1be31a0473cba
		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

9cc1851f914b42ffc872f17eaacd792ceb7221e014acaa5e69df4bfdbec8122c

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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