PayPal
Privacy Statement

Change ID · f21e62b7-844f-464b-8f11-871c42b3c506

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-09 02:46:51.974Z	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	2026-11-23 10:39:38.147Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V9

5d1465082e494d6c0da8ed291548622a699a561e95bde61e1ccd30ecd490deff

2026-10-01 19:55:02.546Z

CURRENT SNAPSHOT · V10

1883abf1abba82e38280f0f2c62ab83be76a12e93e2c85b319f9c069b557a364

2026-10-09 02:46:51.964Z

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 collects extensive personal and sensitive data, uses it for AI training and automated decisions, and shares it broadly with third parties.

REASON 1 — 0 SCORE CONTRIBUTION

Extensive collection of biometric data for authentication.

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 to authenticate you for certain actions related to your account”

REASON 2 — 0 SCORE CONTRIBUTION

Personal data used for AI model training without explicit opt-out.

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”

REASON 3 — 0 SCORE CONTRIBUTION

Broad sharing of personal information with many third parties.

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

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”

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: 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: 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: 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: 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 10?

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

95925ab5556492f7d74225775a26a08c49875117d435a9969a40620a89b27b18

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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