

PayPal

Privacy Statement

Change ID · fefcf0ae-a694-4042-a97f-a8abe7cd08bd

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-18 07:38:49.133Z	EU	Medium · 5/10	-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 · V10
RETRIEVAL STATE	review-required	1883abf1abba82e38280f0f2c62ab83be76a12e93e2c85b319f9c069b557a364
LATEST RETRIEVAL	2026-10-22 11:43:49.097Z	2026-10-09 02:46:51.964Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V11
DATA STATUS	Available	8323bbee96911722b84e4bbaf21d6828ba0d8902511b66918a5cd0fca153b5dd
		2026-10-18 07:38:49.111Z

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

02

Explainability

SOURCE-ANCHORED TRACE

This PayPal Privacy Statement update is administrative, changing only the effective date and UK office address, with no impact on user data or rights.

REASON 1

0 SCORE CONTRIBUTION

Policy update is administrative, changing only the effective date.

Related KPI: Not recorded · Snapshot side: old

Verified exact source passage: "Last updated on 28 September 2026"

REASON 2

0 SCORE CONTRIBUTION

UK registered office address updated, no impact on data processing.

Related KPI: Not recorded · Snapshot side: old

Verified exact source passage: "PayPal UK Ltd5 Fleet PlaceLondon, UK EC4M 7RD"

REASON 3

0 SCORE CONTRIBUTION

No changes to data collection, sharing, or user rights were identified.

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 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: Explicit Opt-In · 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 11?
- 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

19417088ac608528bdf3c6a37dc51c673c77c7403374e3caf856d9ce47bb355c

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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