

Plaid

Privacy Policy

Change ID · 449c973d-b19b-4d7c-976b-ffcb63bf0665

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-06 22:10:09.404Z	US	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	PREVIOUS SNAPSHOT
RETRIEVAL STATE	review-required	Not available as public evidence.
LATEST RETRIEVAL	2026-07-06 09:39:08.878Z	CURRENT SNAPSHOT · V1
SANITIZED CHANNEL	other	8cd752cc9c499f6a0c444e9588f418b1fd12628c521190313a626bf51b3baa28
DATA STATUS	Available	2026-07-06 22:10:09.396Z

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 personal and financial data, uses it for AI training, and shares it broadly, but offers a portal for some user control.

REASON 1

+2 SCORE CONTRIBUTION

Explicitly uses user data for AI system training.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2

+2 SCORE CONTRIBUTION

Collects a very broad range of sensitive financial data.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 3

+2 SCORE CONTRIBUTION

Broad data sharing with many third parties and affiliates.

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 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 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 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 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 a43a0ecff54774afc2106c416d6e8188bb4ca57f0b2a8ac9c15484c77ec9ce17
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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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