

PayPal

Privacy Statement

Change ID · c401c830-2b20-475a-908c-8c4d762bda1e

|                          |              |                |              |
|--------------------------|--------------|----------------|--------------|
| SCREENING DATE           | JURISDICTION | RISK SCREENING | SCORE TRACE  |
| 2026-07-10 01:47:05.644Z | US           | High · 8/10    | 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                | PREVIOUS SNAPSHOT · V2                                           |
| RETRIEVAL STATE   | review-required          | 06b8d9b74879230525e3aad0c15e820f38dba6d2c41a3a99c9baac8c95465ef6 |
| LATEST RETRIEVAL  | 2026-07-06 03:59:34.660Z | 2026-07-07 02:34:31.385Z                                         |
| SANITIZED CHANNEL | seeded                   | CURRENT SNAPSHOT · V3                                            |
| DATA STATUS       | Available                | 454b2ac83b0b91a71efa67e3f19979294f3439aec17b937619690174e02bf9bb |
|                   |                          | 2026-07-10 01:47:05.636Z                                         |

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, including for AI training and automated decisions, sharing it broadly, but lacks clear AI opt-out and data retention specifics.

REASON 1+3 SCORE CONTRIBUTION

Extensive data collection, including sensitive and biometric types.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2+3 SCORE CONTRIBUTION

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

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, including AI providers.

Related KPI: Not recorded · Snapshot side: Not recorded

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

03 Governance Relevance

ADVISORY MAPPING

|                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div>EU AI Act</div><div>MAPPED EVIDENCE</div></div> <div>Official Journal text, 2024</div> <div>Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review?</div> <div>AI training opt-out: Not Available · Algorithmic transparency: Opaque · Automated decisions: Partial · AI bias and fairness: Absent</div> <div>Framework source</div> | <div><div>ISO/IEC 42001</div><div>MAPPED EVIDENCE</div></div> <div>ISO/IEC 42001:2023 overview</div> <div>Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance?</div> <div>Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Absent · Regulatory compliance: Comprehensive</div> <div>Framework source</div> |
| <div><div>NIST AI RMF</div><div>MAPPED EVIDENCE</div></div> <div>AI RMF 1.0; NIST revision in progress, checked 2026-07-29</div> <div>Which recorded policy statements may support Govern, Map, Measure or Manage review questions?</div> <div>Algorithmic transparency: Opaque · Automated decisions: Partial · AI bias and fairness: Absent</div> <div>Framework source</div>                                    | <div><div>OECD AI Principles</div><div>MAPPED EVIDENCE</div></div> <div>OECD AI Principles, updated 2024</div> <div>Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review?</div> <div>Consent mechanism: Explicit Opt-In · Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Absent</div> <div>Framework source</div>            |

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 3?
- 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

5e9f9bdf958ddfe74d28cb7f466b6bc5e32a1ae107067322fb51537dff3bd49

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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