

Plaid

Privacy Policy

Change ID · c9aadce8-c90e-46d9-9ad2-372ed55b339d

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-06 22:09:35.927Z	EU	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 22:09:35.920Z

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

REASON 1

+2 SCORE CONTRIBUTION

Extensive collection of sensitive financial and personal data.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2

+2 SCORE CONTRIBUTION

Data explicitly used for AI system development and training.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 3

+1 SCORE CONTRIBUTION

Broad sharing of data with third-party app developers.

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	RELATED RECORDS
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?	Original public change Confidence methodology Provider policy source PACKET CONTENT DIGEST · SHA-256 f68d2109b73affe2846bfc3b2aea549b4d9e2aa943a24876ae689fd5667f5ab1

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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