



Responsible AI Principles

Trust	Trust is at the heart of every payment and commerce experience. We seek to develop and use AI in ways that strengthen confidence in our products, services, and relationships with merchants, partners, shoppers, customers, and employees.
Human-centric	AI is intended to support people, augment decision-making, and complement human expertise. Meaningful human oversight remains an important consideration throughout the AI lifecycle, particularly where appropriate based on the nature and use of AI capability.
Transparency & Explainability	We seek to communicate clearly about the use of AI and, where appropriate, provide information that helps users understand its purpose, capabilities, and limitations.
Accountability & Redress	Responsibility for the development, deployment, and use of AI remains with people. Governance, defined ownership, and appropriate oversight support responsible decision-making throughout the AI lifecycle.
Fairness & Non-discrimination	We strive to consider fairness throughout the AI lifecycle by seeking to identify and reduce unintended bias and supporting fair, consistent, and equitable outcomes where appropriate.
Privacy, Security & Reliability	Privacy, information security, and operational resilience are important considerations throughout the AI lifecycle. AI capabilities are developed and used with safeguards appropriate to their intended purpose and associated risks.
Responsible Innovation	We encourage innovation that is aligned with ethical, legal, privacy, security, and governance considerations, while supporting opportunities to improve products, services, and customer experiences.
Continuous Improvement	AI technologies, regulations, and industry practices continue to evolve. We regularly review and enhance our governance, practices, and controls to support the responsible use of AI.