PayPal User Agreement

Change ID · 1a8ca5bc-50e8-4bad-9fc6-fbdea7ac0a48

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-22 10:41:53.731Z	LU	Medium · 6/10	+1 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
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-23 10:39:35.905Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V10

4a657d52b892cf5ee07854c9c370530139178527c45a908ede0b265cb9c46276

2026-11-05 18:41:42.652Z

CURRENT SNAPSHOT · V11

b1a2ed5e9b7603256ab373a30f292bcc1e556ee19fb21d03471ed59d7b575d12

2026-11-22 10:41:53.716Z

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

02 Explainability

SOURCE-ANCHORED TRACE

No changes were found between the old and new versions of the PayPal User Agreement, maintaining existing terms for users.

REASON 1 — 0 SCORE CONTRIBUTION

PayPal retains broad rights to hold funds and limit accounts.

Related KPI: Data retention · Snapshot side: old

Verified exact source passage: “Hold your money to the extent and for so long as reasonably needed to protect against the risk of liability.”

REASON 2 — 0 SCORE CONTRIBUTION

Liability limitations for PayPal are extensive, especially for non-consumers.

Related KPI: Regulatory compliance · Snapshot side: Not recorded

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

REASON 3 — 0 SCORE CONTRIBUTION

User content on PayPal platforms is subject to moderation under DSA.

Related KPI: Content moderation · Snapshot side: old

Verified exact source passage: “Pursuant to the EU Regulation (2022/2065) on a Single Market For Digital Services (Digital Services Act), if you generate and upload content on PayPal owned websites or mobile apps (including images, product descriptions, and messages) that”

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?

Algorithmic transparency: Opaque · Automated decisions: Opaque · 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: Opaque · 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: Opaque · Automated decisions: Opaque · AI bias and fairness: Absent · Content moderation: Transparent

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: Implicit · Algorithmic transparency: Opaque · 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 User Agreement 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

5c23baf186860da6e91d020d97d973863eedaa3ee4aaa4526afe6bd52116a55d

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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