Stripe
Services Agreement

Change ID · 1d90686c-956f-44f2-ada7-af1d4fcc0b90

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-07 19:43:20.200Z	EU	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
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-07 19:43:20.182Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V2

b515d0ee1571110505e323960a118fcbf8da3c6d9df076d1740a290ed8319c93

2026-10-01 20:02:48.720Z

CURRENT SNAPSHOT · V3

61d6c16199eb4e0c9d4ef7513fb22ef86d099d987adf0e26e022df7645479092

2026-11-07 19:43:20.182Z

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

02 Explainability

SOURCE-ANCHORED TRACE

The updated Stripe agreement explicitly warns users that mandatory arbitration limits their legal rights and options for seeking relief.

REASON 1 — +1 SCORE CONTRIBUTION

New explicit arbitration requirement for certain disputes.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: “as it requires User to arbitrate certain disputes with Stripe”

REASON 2 — +1 SCORE CONTRIBUTION

Clearer statement on limitations to how users can seek relief.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: “limits how User may seek relief from Stripe”

REASON 3 — +0.5 SCORE CONTRIBUTION

Stronger emphasis on the arbitration clause affecting user rights.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: “and affects User's rights under this Agreement”

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?

AI training opt-out: Not Available · 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

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 Services Agreement 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

f7fff21190e18055d55dfed33ca161d6c5871f003cc87a3b636c8a7ec6f94c59

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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