Wise

US Business Customer Agreement

Change ID · 1ee56dc2-c83e-487d-b4fd-87941d259695

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-07 19:44:21.067Z	US	Medium · 6/10	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
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-07 19:44:21.046Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

67506b17ce0fdb64640ed644d6a1caf76c675c556169d9586b653c08679c8ba9

2026-10-02 04:58:08.943Z

CURRENT SNAPSHOT · V2

88cc231055a5504c34b72ef4c48167e442db8dd73c4ab3cf0112b0f135922656

2026-11-07 19:44:21.046Z

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

02 Explainability

SOURCE-ANCHORED TRACE

Wise updated its business agreement to clarify the "Basic Interest feature" and its legal terms, but key clauses like mandatory arbitration remain.

REASON 1 — -2 SCORE CONTRIBUTION

Mandatory arbitration clause limits legal recourse for disputes.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: “This Agreement contains a Dispute Resolution provision, at Section 28, which waives jury trials and class actions and allows either you or Wise to choose to have a dispute resolved in arbitration on an individual basis.”

REASON 2 — -1 SCORE CONTRIBUTION

Broad data sharing with third parties, including credit bureaus, is permitted.

Related KPI: Third-party sharing · Snapshot side: Not recorded

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

REASON 3 — +1 SCORE CONTRIBUTION

Clarity on "Basic Interest feature" and dedicated legal terms improve transparency.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: “Money held in Jars could earn interest if you opt into our Basic Interest feature. The funds may also carry pass-through FDIC insurance up to $250,000 through our partner Bank. Restrictions apply. Visit https://wise.com/us/legal/us-basic-in”

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

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 US Business Customer Agreement source still match the recorded public snapshot version 2?

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

08bdce52c0042ef91a20b5819c9fd082b901d5af2082990381f95283bdec6625

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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