PayPal
User Agreement

Change ID · 430d709a-01a3-459c-9295-e194d3a68e28

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-24 12:44:21.389Z	LU	Medium · 6/10	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	2026-11-24 13:39:42.401Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V11

b1a2ed5e9b7603256ab373a30f292bcc1e556ee19fb21d03471ed59d7b575d12

2026-11-22 10:41:53.716Z

CURRENT SNAPSHOT · V12

4a657d52b892cf5ee07854c9c370530139178527c45a908ede0b265cb9c46276

2026-11-24 12:44:21.361Z

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 PayPal User Agreement received only a minor administrative update to its contact email, with no significant changes to user terms or privacy.

REASON 1 — +2 SCORE CONTRIBUTION

Broad data collection and sharing practices are inherent to the financial service.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “Protecting your privacy is very important to us. Please review our Privacy Statement in order to better understand our commitment to maintaining your privacy, as well as our use and disclosure of your information.”

REASON 2 — +2 SCORE CONTRIBUTION

PayPal retains extensive control over user accounts, including holds, limits, and reserves.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: “Subject to applicable laws and regulations, we may place a reserve on your PayPal account at any time if we believe there may be a high level of risk associated with you, your PayPal account, your business model, or your transactions.”

REASON 3 — +2 SCORE CONTRIBUTION

PayPal's liability is limited, while users bear broad responsibility for losses.

Related KPI: Regulatory compliance · Snapshot side: Not recorded

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

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: Partial

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 12?

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

cf3d7f9e78460f20d378a9b91ed4f9c173b288b43aabe3ff351b5cba6cbd7cba

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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