

PayPal

User Agreement

Change ID · 48d1072d-dff1-448b-af7c-8dc587906e03

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-24 12:42:50.476Z	EU	High · 7/10	+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	PREVIOUS SNAPSHOT · V8
RETRIEVAL STATE	verified-retrieval	3e217da9e7ae7a1db9b349adc236cadeadd301a3ed9218ab56117447e2280894
LATEST RETRIEVAL	2026-10-24 12:42:50.454Z	2026-10-20 09:41:40.497Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V9
DATA STATUS	Available	dcc651853121f39a69abe965fdc1aa7b74abee98a7ce2a4a039a11821a93bea1
		2026-10-24 12:42:50.454Z

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 for Luxembourg residents remains unchanged, detailing account rules, payment terms, fees, and dispute resolution processes.

REASON 1

0 SCORE CONTRIBUTION

Users bear broad liability for reversals, chargebacks, claims, fees, fines, and penalties.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: "You are responsible for all reversals, chargebacks, claims, fees, fines, penalties and other liability incurred by PayPal, any PayPal user, or any third party caused by or arising out of your breach of this user agreement and/or your use of"

REASON 2

0 SCORE CONTRIBUTION

PayPal can unilaterally suspend, limit, or terminate accounts based on confidential criteria.

Related KPI: Automated decisions · Snapshot side: Not recorded

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

REASON 3

0 SCORE CONTRIBUTION

PayPal disclaims many warranties and limits its liability for various damages.

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? 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 · 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 9?
- 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

d6c8bc413ef9ef09406db1ea3d480d5bd20c0d322e7da18a3748dca399cfaae6

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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