Stripe
Services Agreement

Change ID · 4961a031-d13e-4e25-b878-22fe5e890e52

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-01 20:02:48.727Z	EU	High · 8/10	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	2026-11-19 02:39:11.962Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

faf2af70f25041e08c72da1c855b41c9c2c6a2927d04c8b79c8c9f0658e53a74

2026-07-06 07:19:13.125Z

CURRENT SNAPSHOT · V2

b515d0ee1571110505e323960a118fcbf8da3c6d9df076d1740a290ed8319c93

2026-10-01 20:02:48.720Z

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

02 Explainability

SOURCE-ANCHORED TRACE

New Stripe terms increase user liability for AI agent actions and impose strict limits on how businesses can use Stripe-derived data, especially for AI and automated decisions.

REASON 1 — +2 SCORE CONTRIBUTION

New AI Agent clause shifts full liability to users for AI-driven actions.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: “If User uses an AI Agent to access the Stripe Services, User is solely responsible for each action initiated by or through the AI Agent.”

REASON 2 — +2 SCORE CONTRIBUTION

Strict 48-hour data incident notification for users increases compliance burden.

Related KPI: Breach notification · Snapshot side: new

Verified exact source passage: “User must notify Stripe without undue delay, which will be no later than 48 hours, after becoming aware of the Data Incident.”

REASON 3 — +3 SCORE CONTRIBUTION

Extensive restrictions on using Stripe Output Data for AI, profiling, and selling.

Related KPI: AI output ownership · 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: Partial · AI bias and fairness: Mentioned

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: Mentioned · 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: Partial · AI bias and fairness: Mentioned

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?

Algorithmic transparency: Opaque · AI bias and fairness: Mentioned · 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 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

4c71bac9cfe6f7e0502e97e010fdb7638ae613b7f76ca604eb0c1886c4027bc0

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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