Plaid

End User Services Agreement

Change ID · 7f520876-dff7-41c0-8948-6b7a521c14f6

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-06 22:09:09.385Z	US	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	2026-11-04 18:39:24.630Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT

Not available as public evidence.

CURRENT SNAPSHOT · V1

2a9ca0b926c6909aabdf0ab62feab4aac8a4b0e0bb5d710d4fa70cad871f7e19

2026-07-06 22:09:09.381Z

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

02 Explainability

SOURCE-ANCHORED TRACE

This agreement limits Plaid's liability, grants them broad termination rights, and refers data use details to separate privacy policies.

REASON 1 — -2 SCORE CONTRIBUTION

Plaid disclaims all warranties, providing the platform "AS IS" and "AS AVAILABLE."

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2 — -3 SCORE CONTRIBUTION

Liability is capped at $100 or amount paid, severely limiting user recourse for damages.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 3 — -3 SCORE CONTRIBUTION

Plaid can terminate your service without notice or reason, with no liability to you.

Related KPI: Not recorded · Snapshot side: Not recorded

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

03 Governance Relevance

ADVISORY MAPPING

EU AI Act

NOT ASSESSED

Official Journal text, 2024

Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review?

No assessed KPI value is available for this advisory mapping.

Framework source

ISO/IEC 42001

NOT ASSESSED

ISO/IEC 42001:2023 overview

Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance?

No assessed KPI value is available for this advisory mapping.

Framework source

NIST AI RMF

NOT ASSESSED

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?

No assessed KPI value is available for this advisory mapping.

Framework source

OECD AI Principles

NOT ASSESSED

OECD AI Principles, updated 2024

Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review?

No assessed KPI value is available for this advisory mapping.

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 End User Services Agreement source still match the recorded public snapshot version 1?

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

ccb013e5bb1a8bba1651571f4041fe3a17c39a3ec764f806b3f3a9c07828290f

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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