# PayPal Acceptable Use Policy

Change ID · 7f57cc5f-f61d-456d-81e8-3f0c281620ca

| SCREENING DATE | JURISDICTION | RISK SCREENING | SCORE TRACE |
|---|---|---|---|
| 2026-11-05 18:39:05.904Z | US | High · 7/10 | 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 | 2026-11-05 18:39:05.897Z |
| SANITIZED CHANNEL | direct |
| DATA STATUS | Available |

PREVIOUS SNAPSHOT · V1

3c6806655dbf162cea60b322eccf95a040bfbc535ae6264861e38bca422e78cc

2026-10-02 04:56:59.003Z

CURRENT SNAPSHOT · V2

d8787e9d7a60f2f2688e499303f862f0cd5f0aa4135c18d439b270c00e9de594

2026-11-05 18:39:05.897Z

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

## 02 Explainability

SOURCE-ANCHORED TRACE

**PayPal's updated policy significantly broadens its ban on discriminatory activities, now explicitly prohibiting engagement in or celebration of hate.**

REASON 1 — +1 SCORE CONTRIBUTION

**New clause broadens prohibited discriminatory activities.**

Related KPI: Content moderation · Snapshot side: new

> Verified exact source passage: “(f) the engagement in, or the encouragement, promotion, or celebration of, violence or discriminatory activity based on race, religion, disability, gender, sexual orientation, national origin, or any characteristic protected under applicabl”

REASON 2 — +1 SCORE CONTRIBUTION

**Expanded scope of actions now prohibited (engagement, celebration).**

Related KPI: Content moderation · Snapshot side: new

> Verified exact source passage: “(f) the engagement in, or the encouragement, promotion, or celebration of, violence or discriminatory activity based on race, religion, disability, gender, sexual orientation, national origin, or any characteristic protected under applicabl”

REASON 3 — 0 SCORE CONTRIBUTION

**Extensive list of activities requiring pre-approval for businesses.**

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

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

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?

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?

Content moderation: Opaque

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 Acceptable Use Policy 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

fdb17b7d39f7193049dadb364649b364d9968c87eaa66a77fc002ee1e40bad2c

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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