

PayPal

User Agreement

Change ID · 9c8fbee4-be50-4b08-9134-255d00b28cd0

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-09-24 16:39:09.487Z	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	PREVIOUS SNAPSHOT · V1
RETRIEVAL STATE	verified-retrieval	bbc5e7cf78a4bba56621c6a1dd698db3e65b03df9174534087f9652b6a4e0f6
LATEST RETRIEVAL	2026-09-24 16:39:09.465Z	2026-07-06 07:20:41.440Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V2
DATA STATUS	Available	ddd4bfc008e4bbfae36517a15cd6539326e349a05cb709da7817c213d8eeaf1a
		2026-09-24 16:39:09.474Z

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 updated PayPal User Agreement significantly limits user legal rights by adding class action and jury trial waivers, and reducing discovery in disputes.

REASON 1-3 SCORE CONTRIBUTION

New class action waiver limits users' ability to join group lawsuits.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: "These terms include an agreement to resolve most disputes by arbitration on an individual basis, a class action waiver, and a jury trial waiver."

REASON 2-2 SCORE CONTRIBUTION

New jury trial waiver removes the right to have disputes heard by a jury.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: "These terms include an agreement to resolve most disputes by arbitration on an individual basis, a class action waiver, and a jury trial waiver."

REASON 3-2 SCORE CONTRIBUTION

Arbitration process offers less discovery and appellate review than court.

Related KPI: Algorithmic transparency · Snapshot side: new

Verified exact source passage: "In arbitration, there is less discovery and appellate review than in court."

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: Partial 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 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 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 1f4cf6ebd311d41630fb14cf94a9ecd4332b103ed97cb451a81d9b227a5de205
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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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