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
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-09 20:40:49.934Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

bbcf5e7cf78a4bba56621c6a1dd698db3e65b03df9174534087f9652b6a4e0f6

2026-07-06 07:20:41.440Z

CURRENT SNAPSHOT · V2

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

09c9acdebec462e0c3c5c86e225a7313fb53d5d25f5fef14ee804cbc43aa97d1

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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