

PayPal

User Agreement

Change ID · a5804b9f-61b2-43cc-9cba-67391d428238

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-08-01 04:37:27.848Z	EU	Medium · 5/10	-1 points

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 · V3
RETRIEVAL STATE	review-required	dcc651853121f39a69abe965fdc1aa7b74abee98a7ce2a4a039a11821a93bea1
LATEST RETRIEVAL	2026-07-06 03:59:34.661Z	2026-07-10 01:47:41.622Z
SANITIZED CHANNEL	seeded	CURRENT SNAPSHOT · V4
DATA STATUS	Available	3e217da9e7ae7a1db9b349adc236cadeadd301a3ed9218ab56117447e2280894
		2026-08-01 04:37:27.841Z

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

02

Explainability

SOURCE-ANCHORED TRACE

No changes were found between the old and new versions of the PayPal User Agreement; the policy remains consistent.

REASON 10 SCORE CONTRIBUTION

Extended data retention post-closure for legal and risk management purposes.

Related KPI: Data retention · Snapshot side: Not recorded

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

REASON 20 SCORE CONTRIBUTION

Users are liable for actions of authorized third-party service providers.

Related KPI: Third-party sharing · Snapshot side: old

Verified exact source passage: "You are liable to us for the actions that you authorise the third parties to carry out. You will not hold us responsible for, and you will indemnify us from, any liability arising from the actions or inactions of such third parties in conne"

REASON 30 SCORE CONTRIBUTION

PayPal may automatically update funding source information using third-party data.

Related KPI: Data collection · Snapshot side: old

Verified exact source passage: "If this information changes, we may update it using information and third-party sources available to us without any action on your part."

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? 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: 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: 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: Explicit Opt-In · 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 4?
- 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

d6cab6e96157716666f87c16050f77db4ca11bb1eeae063b2d16fec9148ed06e

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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