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
RETRIEVAL STATE	review-required
LATEST RETRIEVAL	2026-11-04 18:40:17.210Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V3

dcc651853121f39a69abe965fdc1aa7b74abee98a7ce2a4a039a11821a93bea1

2026-07-10 01:47:41.622Z

CURRENT SNAPSHOT · V4

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 1 — 0 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 2 — 0 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 3 — 0 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

a986d7cdbb95390adcca78b16dff9db70e56de1ea45524d84825012ef925d2a2

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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