

PayPal

User Agreement

Change ID · ab33f12c-223c-4045-89ac-0ea091eb21c3

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-10 01:47:41.631Z	EU	Medium · 6/10	+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 · V2
RETRIEVAL STATE	review-required	3e217da9e7ae7a1db9b349adc236cadeadd301a3ed9218ab56117447e2280894
LATEST RETRIEVAL	2026-07-06 03:59:34.661Z	2026-07-07 02:34:58.017Z
SANITIZED CHANNEL	seeded	CURRENT SNAPSHOT · V3
DATA STATUS	Available	dcc651853121f39a69abe965fdc1aa7b74abee98a7ce2a4a039a11821a93bea1
		2026-07-10 01:47:41.622Z

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

02

Explainability

SOURCE-ANCHORED TRACE

This PayPal User Agreement outlines terms for Luxembourg residents, detailing account types, payment services, and user responsibilities, with standard financial service clauses.

REASON 1

0 SCORE CONTRIBUTION

Account data and e-money can be held indefinitely post-closure for risk protection.

Related KPI: Not recorded · 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 third parties they authorize to access their account.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 3

0 SCORE CONTRIBUTION

PayPal may automatically update linked card information without explicit user action.

Related KPI: Not recorded · Snapshot side: Not recorded

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

03 Governance Relevance

ADVISORY MAPPING

EU AI Act 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 NOT ASSESSED	ISO/IEC 42001 ISO/IEC 42001:2023 overview Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance? Independent audit: Absent · Regulatory compliance: Comprehensive Framework source MAPPED EVIDENCE
NIST AI RMF 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? No assessed KPI value is available for this advisory mapping. Framework source NOT ASSESSED	OECD AI Principles OECD AI Principles, updated 2024 Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review? Consent mechanism: Implicit · Independent audit: Absent Framework source MAPPED EVIDENCE

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 3? 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 7d083ca0b2ad77ca7ea1d7ebedf0742e35dc65525a6fcb5c94a6cbb552e6700b
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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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