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

PREVIOUS SNAPSHOT · V2

3e217da9e7ae7a1db9b349adc236cadeadd301a3ed9218ab56117447e2280894

2026-07-07 02:34:58.017Z

CURRENT SNAPSHOT · V3

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

NOT ASSESSED

`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

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?

Independent audit: Absent · Regulatory compliance: Comprehensive

Framework source

NIST AI RMF

NOT ASSESSED

`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

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 · 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 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

`b1dc2032fa9f6d0ee34f03c4fbad37ca3b37375b03edc7339cf9be28d14d2527`

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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