PayPal
User Agreement

Change ID · ddb0b72a-2ef2-40b6-914a-29c04fcf6a9c

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-05 18:39:42.546Z	US	Medium · 6/10	-2 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	verified-retrieval
LATEST RETRIEVAL	2026-11-05 18:39:42.528Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V2

ddd4bfc008e4bbfae36517a15cd6539326e349a05cb709da7817c213d8eeaf1a

2026-09-24 16:39:09.474Z

CURRENT SNAPSHOT · V3

13406b96a49e25da9601ac934d8367ae34f44b887e8c988aa647c2e04f83cb38

2026-11-05 18:39:42.528Z

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

02 Explainability

SOURCE-ANCHORED TRACE

PayPal's updated User Agreement expands prohibited activities to include more types of false information, increasing user responsibility for data accuracy.

REASON 1 — -2 SCORE CONTRIBUTION

Expanded definition of "misleading information" increases user liability.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: “Provide false, inaccurate or misleading information regarding your identity, account or business, goods or services offered or purchased, transaction details, or other information related to your use of our services;”

REASON 2 — -1 SCORE CONTRIBUTION

Broader grounds for PayPal to impose account limitations or suspensions.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: “If we believe that you’ve engaged in any of these activities, we may take a number of actions to protect PayPal, its customers and others at any time in our sole discretion.”

REASON 3 — -1 SCORE CONTRIBUTION

Users must be more diligent in providing accurate and complete information.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “Provide false, inaccurate or misleading information regarding your identity, account or business, goods or services offered or purchased, transaction details, or other information related to your use of our services;”

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: 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 · Content moderation: Opaque

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 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

c4d88ac7ed7e455bf0385e61250e7f656283c7a712eebc4216c76c392d6ecd3e

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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