# PayPal User Agreement

Change ID · decc553e-ece4-43de-8d6e-4f4fedbf3a9a

| SCREENING DATE | JURISDICTION | RISK SCREENING | SCORE TRACE |
|---|---|---|---|
| 2026-08-02 11:30:57.027Z | EU | Medium · 5/10 | 0, unchanged |

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 · V4

3e217da9e7ae7a1db9b349adc236cadeadd301a3ed9218ab56117447e2280894

2026-08-01 04:37:27.841Z

CURRENT SNAPSHOT · V5

dcc651853121f39a69abe965fdc1aa7b74abee98a7ce2a4a039a11821a93bea1

2026-08-02 11:30:57.018Z

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 in the PayPal User Agreement, which continues to detail account terms, security, and consumer rights for Luxembourg residents.**

REASON 1 — 0 SCORE CONTRIBUTION

**No interest earned on electronic money balances due to legal restrictions.**

Related KPI: Not recorded · Snapshot side: old

Verified exact source passage: “You will not receive interest or any other earnings on the money in your account. This is because the money in your account is electronic money and applicable laws forbid paying interest on electronic money (for example, Directive 2009/110/”

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

**Account information may be retained after closure for legal obligations.**

Related KPI: Data retention · Snapshot side: Not recorded

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

## 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: 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 5?

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

1004c1b1912462836ecc1f663c7be8f409641058b8b94b7a71b65c81d2262edc

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.

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.