PayPal User Agreement

Change ID · f14dc990-fe46-4292-9702-48471a26ad97

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-08-02 12:50:57.183Z	EU	Medium · 4/10	-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 · V5

dcc651853121f39a69abe965fdc1aa7b74abee98a7ce2a4a039a11821a93bea1

2026-08-02 11:30:57.018Z

CURRENT SNAPSHOT · V6

3e217da9e7ae7a1db9b349adc236cadeadd301a3ed9218ab56117447e2280894

2026-08-02 12:50:57.172Z

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 PayPal's User Agreement, maintaining existing terms for Luxembourg residents.

REASON 1 — 0 SCORE CONTRIBUTION

Data retention after account 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

Automatic updates to linked funding source information without explicit user action.

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.”

REASON 3 — 0 SCORE CONTRIBUTION

Users are liable for actions taken by third parties granted account permissions.

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”

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 6?

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

b8f4e3d52076a797dc3956a79adc1318a81bc2d101aa134b3b43e2983d2d056a

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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