



AIRIN

AI Risk Intelligence Network

AIRIN VERIFIED EXPORT

Clipchamp AI (Microsoft) — Policy Risk Assessment

1

platform

428

gate-verified
findings, each
verbatim-cited

78

protective clauses
flagged

13

policy surfaces
checked

Current-state export of this platform's verified policy record. Every claim is anchored to a verbatim quote, a SHA-256 snapshot, and a document location. Informational only, not legal advice.

Covers: Clipchamp AI (Microsoft). Every claim in this document is anchored to a verbatim quote, a SHA-256 snapshot, and a document location.

INSIDE THIS DOCUMENT

1. **Executive triage** — a verdict per platform, and what glares out (or a checked all-clear)
2. **Per-platform chapters** — the 13-surface scorecard, the clauses that matter with plain-English readings, what protects you and what you agree not to do, negotiation redlines, and the memorialized change record
3. **Citation appendix** — every rendered claim anchored to its document location and snapshot hash
4. **Methodology & data integrity** — how the system proves this report, and exactly what is withheld pending re-verification

The answer first

PLATFORM	SITE RATING	VERDICT	WHAT THAT MEANS
Clipchamp AI (Microsoft)	HIGH	Review first	2 dealbreaker-class clauses in the verified record — start with “Output license-grab” below before onboarding sensitive work. 168 HIGH-severity candidate findings for this platform are withheld pending AIRIN's independent re-verification gate (see Data integrity).

Verdicts grade the gate-verified cohort; each chapter carries the full evidence, the protective clauses, and the data-integrity accounting behind its verdict.

What glares out

The clauses and movements a counsel-grade read would stop on, ranked. Full context sits in each platform's chapter.

DEALBREAKER

Clipchamp AI (Microsoft): Output license-grab

The platform claims a broad license over (or ownership of) what you create with it.

To the extent necessary to provide the Services to you and others, to protect you and the Services, and to improve Microsoft products and services, you grant to Microsoft a worldwide and royalty-free intellectual property license to use You...

Dealbreaker-class clause (benchmark rubric)

DEALBREAKER

Clipchamp AI (Microsoft): Third-party sublicensing

Rights in your content can be passed on to third parties beyond service operation.

you grant Microsoft a worldwide, royalty-free license to use, reproduce, save, modify, aggregate, promote, transmit, display, and distribute your Data and Your Content (including intellectual property rights in your Data and Your Content),...

Dealbreaker-class clause (benchmark rubric)

POLICY SHIFT

Clipchamp AI (Microsoft): Model training moved against users

Between Aug 10, 2026 and Aug 10, 2026, the verified stance moved from no training claim to training on user content permitted by default.

Materiality: high

Clipchamp AI (Microsoft) — where its terms bite

Review first

SITE RATING: HIGH

Creator lens: Severe · Enterprise lens: Severe

2 dealbreaker-class clauses in the verified record — start with “Output license-grab” below before onboarding sensitive work. 168 HIGH-severity candidate findings for this platform are withheld pending AIRIN's independent re-verification gate (see Data integrity).

SURFACE	BAND	VERIFIED FINDINGS	READ
Model training	MEDIUM	3 med · 4 low 3 caution · 2 green	Find the opt-out first
Prompt ownership	MEDIUM	3 med · 4 low 2 caution · 2 green	License terms attached
Output ownership	MEDIUM	1 med · 1 low	Conditional rights
Commercial use	MEDIUM	4 med · 7 low 16 caution	Conditions before shipping
Privacy & data use	MEDIUM	169 med · 189 low 31 caution · 74 green	Broader than it looks
Data retention	NONE	—	Silence — ask the vendor
Subprocessors & data sharing	NONE	—	Silence — ask the vendor
Audit rights, DPA & residency	NONE	—	Silence — ask the vendor
Indemnity & liability	NONE	—	Silence — ask the vendor
Confidentiality	NONE	—	Silence — ask the vendor
Governing law & disputes	NONE	—	Silence — ask the vendor
Moderation & enforcement	NONE	—	Silence — ask the vendor
Tier differences	NONE	—	Silence — ask the vendor

Privacy & data use: Data use is broader than the default read — 169 clauses below name the recipients and purposes.
Commercial use: Commercial use is conditional — 4 clauses below set the terms before you ship paid work.

This chapter renders the 428 findings that pass AIRIN's strictest verification gates. 2415 additional published findings — including all 168 HIGH-severity candidates — are withheld from every AIRIN surface pending the independent re-verification gate (accuracy ruling, 2026-07-22). The headline rating above matches airinetwork.com.

Read these before you rely on defaults

MEDIUM

CAUTION

PRIVACY & DATA USE ads & tracking use

Tying the opt-out mechanism to a cookie creates a structural barrier: routine browser hygiene (clearing cookies) silently resets user consent preferences, effectively defaulting users back into personalized advertising...

When you opt out, your preference is stored in a cookie that is specific to the web browser you are using. The opt-out cookie has an expiration date of five years. If you delete the cookies on your device, you need to opt out again.

Advertising opt-out is cookie-dependent and is lost upon cookie deletion, requiring users to repeatedly re-exercise their preference.

Privacy Policy › "Your advertising choices" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

MEDIUM

CAUTION

PRIVACY & DATA USE sensitive data (biometric/location/health)

This segment enumerates additional permitted purposes for sensitive data processing including security, integrity, fraud prevention, physical safety, short-term transient use (with conditions prohibiting third-party...

Help ensure the security and integrity of our services, systems, and data, to combat malicious deceptive, fraudulent or illegal acts, and to protect the physical safety of individuals, to the extent the processing is reasonably necessary and proportionate For short-term transient use (including...

Privacy Policy › "Perform the services or provide the goods you reasonably expect" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

MEDIUM

CAUTION

PRIVACY & DATA USE ads & tracking use

Permitting third parties to use analytics data for their own product development and advertising on external sites represents a broad secondary use of data collected on Microsoft's platforms.

Analytics cookies. We allow third parties to use analytics cookies to understand how you use our websites so we can make them better and the third parties can develop and improve their products, which they may use on websites that are not owned or operated by Microsoft. For example, analytics...

Third-party analytics cookies may be used for advertising and on non-Microsoft websites, extending user data use beyond the original context.

Privacy Policy › "Third Party Cookies" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

Continued — verified clauses

MEDIUM COMMERCIAL USE

Grants users a worldwide right to install and use one copy of the software per device for personal use as part of the Services, and clarifies that third-party code within the software is licensed by the respective...

a. If you comply with these Terms, we grant you the right to install and use one copy of the software per device on a worldwide basis for use by only one person at a time as part of your use of the Services. For certain devices, such software may be pre-installed for your personal, non-commercial...

no section structure — text-fragment anchor · sha-256 f92e91ce91de... · captured Jun 7, 2026

LOW COMMERCIAL USE

Incorporates the Cashback Terms & Conditions and FAQ by reference upon enrollment, imposing eligibility criteria, restrictions, and limitations on participation in the Microsoft Cashback program as binding contractual...

I. Microsoft Cashback. The Microsoft Cashback program ("Cashback") allows Microsoft customers to earn cash back awards when shopping with participating retailers using certain Microsoft products and services like Bing.com and Microsoft Edge. By enrolling in Cashback or activating a Cashback offer,...

no section structure — text-fragment anchor · sha-256 f92e91ce91de... · captured Jun 7, 2026

LOW COMMERCIAL USE

This segment defines the Movies & TV service as allowing users to rent or buy movies and TV episodes and play them on their device, establishing the commercial nature of the service.

Movies and TV. Microsoft Movies & TV allows you to rent or buy movies and TV episodes, and play them on your device.

Privacy Policy › "Windows apps" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

Continued — verified clauses

MEDIUM MODEL TRAINING

States that when the user opts in, SwiftKey may collect and send de-identified snippets of typing data to Microsoft servers, where they are used in automated processes to validate prediction services and enhance product...

When you opt in to share with us, SwiftKey collects device and usage data and uses de-identified device data, usage data, and model data to analyze service performance and improve products. You can also choose to share your SwiftKey language and typing data to help improve Microsoft products and...

Privacy Policy › "SwiftKey" · sha-256 e0a9e2fa8d08... · captured Jul 20, 2026

MEDIUM MODEL TRAINING trains-by-default-with-opt-out

Restricts Microsoft's use of Copilot conversation data to performance monitoring, troubleshooting, abuse prevention, and service improvement, and in certain markets permits use of conversation data to train generative...

Microsoft will only use your Microsoft Copilot conversations to monitor performance, troubleshoot problems, diagnose bugs, prevent abuse, and to provide and improve Microsoft Copilot. In certain markets, we use conversation data to train the generative AI models in Copilot, unless you choose to...

Privacy Policy › "Artificial Intelligence and Copilot capabilities" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

MEDIUM MODEL TRAINING

States that conversation data will be used to monitor performance, troubleshoot issues, prevent abuse, and improve the service; additionally, in some markets that data may be used to train AI models unless the user opts...

We will also use your conversation data to monitor performance, troubleshoot and fix bugs and issues, prevent abuse, and to provide and improve Microsoft Copilot. In some markets, this data can help train our AI models in Microsoft Copilot unless you opt out. Learn more about your choices and data...

Privacy Policy › "Artificial Intelligence and Copilot capabilities" · sha-256 e0a9e2fa8d08... · captured Jul 20, 2026

Continued — verified clauses

MEDIUM

CAUTION

PROMPT OWNERSHIP

While ownership is not transferred, the license-back granted to Microsoft over user prompts is very broad: worldwide, royalty-free, with uses including copying, retaining, reformatting, and distributing content, plus...

To the extent necessary to provide the Services to you and others, to protect you and the Services, and to improve Microsoft products and services, you grant to Microsoft a worldwide and royalty-free intellectual property license to use Your Content, for example, to make copies of, retain,...

User grants Microsoft a broad worldwide, royalty-free license over all submitted content including AI prompts. The license covers improvement of Microsoft products and services, which may include...

no section structure — text-fragment anchor · sha-256 f92e91ce91de... · captured Jun 7, 2026

MEDIUM

PROMPT OWNERSHIP

This segment imposes an obligation on the user to represent and warrant that they hold all necessary rights to content uploaded, stored, or shared on the Services, and informs users that sharing content with others...

a. When you share Your Content with other people, you understand that they may be able to, on a worldwide basis, use, save, record, reproduce, broadcast, transmit, share and display Your Content for the purpose that you made Your Content available on the Services without compensating you. If you do...

no section structure — text-fragment anchor · sha-256 f92e91ce91de... · captured Jun 7, 2026

MEDIUM

PROMPT OWNERSHIP ads & tracking use

This segment grants Microsoft a worldwide, royalty-free intellectual property license to use, copy, retain, transmit, reformat, display, and distribute user content to the extent necessary to provide, protect, and...

b. To the extent necessary to provide the Services to you and others, to protect you and the Services, and to improve Microsoft products and services, you grant to Microsoft a worldwide and royalty-free intellectual property license to use Your Content, for example, to make copies of, retain,...

no section structure — text-fragment anchor · sha-256 f92e91ce91de... · captured Jun 7, 2026

Continued — verified clauses

MEDIUM OUTPUT OWNERSHIP

Clarifies that users do not own Skype Numbers or have a perpetual right to retain them, disclaiming any ownership or property right in assigned telephone numbers.

vi. Skype Number/Skype To Go. If Skype provides you with a Skype Number or Skype To Go number, you agree that you do not own the number or have a right to retain that number forever. For more details on Skype Number see <https://secure.skype.com/en/skype-number/> .

no section structure — text-fragment anchor · sha-256 f92e91ce91de... · captured Jun 7, 2026

LOW OUTPUT OWNERSHIP

Disclaims Microsoft's ownership over content users provide or receive through AI services, while requiring users to make their own assessment of intellectual property rights in output content and warranting that users...

vi. Ownership of Content. Microsoft doesn't claim ownership of any content you provide, post, input, or submit to, or receive from, the AI services (including feedback and suggestions). You'll need to make your own determination regarding the intellectual property rights you have in output content...

Terms of Service › "AI Services" · sha-256 8b27fd7a6476... · captured Jul 20, 2026

UNRATED OUTPUT OWNERSHIP

Grants the company a royalty-free right to use, reproduce, modify, and otherwise exploit any feedback, ideas, proposals, or suggestions provided by the user, without any obligation or compensation to the user.

a license or any other rights of any type under any patents, know-how, copyrights, trade secrets, trademarks or other intellectual property owned or controlled by Microsoft or any related entity, including but not limited to any name, trade dress, logo or equivalents. If you give to Microsoft...

Terms of Service › "Miscellaneous" · sha-256 8b27fd7a6476... · captured Jul 20, 2026

What protects you — and what you sign up to

GREEN FLAG PRIVACY & DATA USE

This segment restricts off-device transmission of audio captured by the microphone within Click to Do, explicitly stating the audio is not transmitted off the user's device, limiting the platform's data collection scope.

Click to Do also allows you to use your microphone to search for text within a capture screenshot. When you click on the microphone button, Click to Do starts listening to what's said, which is entered into the Search box, and...

Privacy Policy › "Click to Do" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

GREEN FLAG PRIVACY & DATA USE

Restricts Microsoft from using or disclosing sensitive personal data for purposes beyond those listed without user consent or as permitted by applicable law, and states no additional opt-in mechanism is required given...

We do not use or disclose your sensitive data for purposes other than those listed below, without your consent, or as permitted or required under applicable laws. So, we do not offer an ability to limit the use of sensitive data.

Privacy Policy › "Categories of Personal Data" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

GREEN FLAG MODEL TRAINING

This clause explicitly restricts Xbox AI-enhanced features from using children's data for model training, while permitting the use of child-entered prompts and other relevant data solely to provide responses, creating a...

AI-enhanced features . Children in certain jurisdictions may be able to access AI-enhanced features in Xbox like our Support Virtual Agents that allow users to enter a prompt via text or voice. Our Support Virtual Agents are...

Privacy Policy › "Collection of data from children" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

GREEN FLAG PRIVACY & DATA USE

This clause imposes multiple restrictions on Microsoft regarding K-12 student personal data: prohibiting collection beyond educational purposes, prohibiting sale or rental, prohibiting use for advertising or behavioral...

not collect or use student personal data beyond that needed for authorized educational or school purposes; not sell or rent student personal data; not use or share student personal data for advertising or similar commercial...

Privacy Policy › "Products provided by your organization—notice to end users" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

Continued — protections & obligations

GREEN FLAG PRIVACY & DATA USE

This segment restricts off-device transmission of microphone audio captured by Recall's search feature, explicitly stating the audio is not transmitted off the device, limiting the platform's data collection scope.

Recall also allows you to use your Copilot+ PC device microphone as a way to search for text within captured snapshots. When you click on the microphone button located inside the Search input box within the Recall window, it...

Privacy Policy › "Windows Recall" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

GREEN FLAG PRIVACY & DATA USE

This segment imposes a general restriction prohibiting the use or disclosure of sensitive data for any purposes other than those enumerated in the following clauses, establishing a categorical limitation on sensitive...

We do not use or disclose your sensitive data for purposes other than the following:

Privacy Policy › "Recipients: Service providers" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

GREEN FLAG PRIVACY & DATA USE

This segment restricts how image data sent to Microsoft via Narrator is used — solely to generate descriptions — and explicitly states that images are not stored by Microsoft, limiting retention and secondary use.

When you choose to get an image description by pressing Narrator + Ctrl + D, the image will be sent to Microsoft to perform analysis of the image and generate a description. Images are used only to generate the description and are...

Privacy Policy › "Narrator" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

GREEN FLAG PRIVACY & DATA USE

This segment restricts Recall data (snapshots, metadata, processing results, user queries) from being transmitted off-device except through explicit on-device user action, establishing a strong data locality restriction...

Data captured by Recall including personal data (e.g., snapshots, metadata, processing results, and user queries) remain local to the device within your signed-in account on the Copilot+ PC, and is not transmitted off the device...

Privacy Policy › "Windows Recall" · sha-256 fe5c28b918d3... · captured Jun 7, 2026

Continued — protections & obligations

YOU AGREE NOT TO COMMERCIAL USE

Clarifies that the H.264/AVC and VC-1 notice does not restrict normal business uses personal to the business, provided those uses do not involve redistribution to third parties or creation of VIDEO STANDARDS-compliant...

For clarification purposes only, this notice does not limit or inhibit the use of the software provided under these Terms for normal business uses that are personal to that business which do not include (i) redistribution of the...

no section structure — text-fragment anchor · sha-256
f92e91ce91de... · captured Jun 7, 2026

YOU AGREE NOT TO COMMERCIAL USE

Restricts governmental use of Bird's eye imagery for specified countries (US, Canada, Mexico, New Zealand, Australia, Japan) without separate written approval from Microsoft, imposing a specific use restriction on a...

ii. Bing Maps. You may not use Bird's eye imagery of the United States, Canada, Mexico, New Zealand, Australia or Japan for governmental use without our separate written approval.

no section structure — text-fragment anchor · sha-256
f92e91ce91de... · captured Jun 7, 2026

YOU AGREE NOT TO COMMERCIAL USE

Defines the scope of the license granted, clarifying that the application is licensed not sold, that only limited rights are granted, and that the publisher reserves all other rights; also defines the condition under...

3. SCOPE OF LICENSE. The application is licensed, not sold. This agreement only gives you some rights to use the application. If Microsoft disables the ability to use the applications on your devices pursuant to your agreement...

no section structure — text-fragment anchor · sha-256
f92e91ce91de... · captured Jun 7, 2026

YOU AGREE NOT TO COMMERCIAL USE

Restricts the user from transferring the application or the agreement to any third party, preventing assignment of license rights.

f. Transfer the application or this agreement to any third party.

no section structure — text-fragment anchor · sha-256
f92e91ce91de... · captured Jun 7, 2026

Continued — protections & obligations

YOU AGREE NOT TO COMMERCIAL USE

Restricts the user from renting, leasing, or lending the application to others, limiting commercial exploitation of the license.

e. Rent, lease, or lend the application.

no section structure — text-fragment anchor · sha-256
f92e91ce91de... · captured Jun 7, 2026

YOU AGREE NOT TO COMMERCIAL USE

Restricts the user from publishing or otherwise making the application available for others to copy, preventing unauthorized distribution.

d. Publish or otherwise make the application available for others to copy.

no section structure — text-fragment anchor · sha-256
f92e91ce91de... · captured Jun 7, 2026

70 more protective clauses and 2 more conduct rules in the verified record — full set in the citation appendix and CSV export.

Clauses buyers push back on

Negotiability labels are observational (how often this clause type moves in enterprise paper) — informational, not advice.

COMMONLY NEGOTIATED PROMPT OWNERSHIP

While ownership is not transferred, the license-back granted to Microsoft over user prompts is very broad: worldwide, royalty-free, with uses including copying, retaining, reformatting, and...

To the extent necessary to provide the Services to you and others, to protect you and the Services, and to improve Microsoft products and services, you grant to Microsoft a worldwide and royalty-free intellectual property license to use Your Content, for example, to...

no section structure — text-fragment anchor · sha-256 f92e91ce91de...

COMMONLY NEGOTIATED MODEL TRAINING

Restricts Microsoft's use of Copilot conversation data to performance monitoring, troubleshooting, abuse prevention, and service improvement, and in certain markets permits use of...

Microsoft will only use your Microsoft Copilot conversations to monitor performance, troubleshoot problems, diagnose bugs, prevent abuse, and to provide and improve Microsoft Copilot. In certain markets, we use conversation data to train the generative AI models in...

Privacy Policy › "Artificial Intelligence and Copilot capabilities" · sha-256 fe5c28b918d3...

SOMETIMES NEGOTIATED PROMPT OWNERSHIP

Restricts the grant of any license or rights under Microsoft's intellectual property (patents, copyrights, trademarks, trade secrets, know-how) except as expressly provided in the Terms,...

18. Reservation of Rights and Feedback. Except as expressly provided under these Terms, Microsoft does not grant you

no section structure — text-fragment anchor · sha-256 f92e91ce91de...

Continued — negotiation redlines

SOMETIMES NEGOTIATED MODEL TRAINING

Grants Microsoft permission, conditioned on user opt-in, to collect and use de-identified text snippets from user typing activity on SwiftKey servers to validate prediction services and...

As part of your SwiftKey Services, you may also opt in to share your language and/or typing data for the purposes of improving Microsoft products and services. If you opt-in, SwiftKey may send short snippets of data about what and how you type and related correction...

Privacy Policy › "SwiftKey" · sha-256 fe5c28b918d3...

SOMETIMES NEGOTIATED PROMPT OWNERSHIP

This segment imposes an obligation on the user to represent and warrant that they hold all necessary rights to content uploaded, stored, or shared on the Services, and informs users that...

a. When you share Your Content with other people, you understand that they may be able to, on a worldwide basis, use, save, record, reproduce, broadcast, transmit, share and display Your Content for the purpose that you made Your Content available on the Services...

no section structure — text-fragment anchor · sha-256 f92e91ce91de...

SOMETIMES NEGOTIATED PROMPT OWNERSHIP

This segment grants Microsoft a worldwide, royalty-free intellectual property license to use, copy, retain, transmit, reformat, display, and distribute user content to the extent necessary...

b. To the extent necessary to provide the Services to you and others, to protect you and the Services, and to improve Microsoft products and services, you grant to Microsoft a worldwide and royalty-free intellectual property license to use Your Content, for example, to...

no section structure — text-fragment anchor · sha-256 f92e91ce91de...

Continued — negotiation redlines

RARELY NEGOTIATED MODEL TRAINING

This clause explicitly restricts Xbox AI-enhanced features from using children's data for model training, while permitting the use of child-entered prompts and other relevant data solely to...

AI-enhanced features . Children in certain jurisdictions may be able to access AI-enhanced features in Xbox like our Support Virtual Agents that allow users to enter a prompt via text or voice. Our Support Virtual Agents are designed to assist users with...

Privacy Policy › "Collection of data from children" · sha-256 fe5c28b918d3...

The memorialized record over time

MOVED AGAINST USERS MODEL TRAINING Aug 10, 2026 Aug 10, 2026

From **no training claim** to **training on user content permitted by default**.

This move reads against users — re-check anything you approved under the earlier language.

MOVED IN USERS' FAVOR MODEL TRAINING Aug 3, 2026 Aug 10, 2026

From **training on user content permitted by default** to **no training claim**.

This move reads in users' favor — earlier caution on this point may be relaxable.

MOVED AGAINST USERS MODEL TRAINING Aug 3, 2026 Aug 3, 2026

From **no training claim** to **training on user content permitted by default**.

This move reads against users — re-check anything you approved under the earlier language.

MOVED IN USERS' FAVOR MODEL TRAINING Jul 20, 2026 Jul 20, 2026

From **training on user content permitted by default** to **no training claim**.

This move reads in users' favor — earlier caution on this point may be relaxable.

MOVED IN USERS' FAVOR PRIVACY & DATA USE Jul 20, 2026 Jul 20, 2026

From **data may be sold or shared for value** to **third party or vendor sharing**.

This move reads in users' favor — earlier caution on this point may be relaxable.

MOVED AGAINST USERS MODEL TRAINING Jul 20, 2026 Jul 20, 2026

From **no training claim** to **training on user content permitted by default**.

This move reads against users — re-check anything you approved under the earlier language.

MOVED AGAINST USERS COMMERCIAL USE Jul 20, 2026 Jul 20, 2026

From **third party or vendor sharing** to **data may be sold or shared for value**.

This move reads against users — re-check anything you approved under the earlier language.

MOVED IN USERS' FAVOR MODEL TRAINING Jul 20, 2026 Jul 20, 2026

From **training on user content permitted by default** to **no training claim**.

This move reads in users' favor — earlier caution on this point may be relaxable.

Every rendered claim, anchored

SURFACE	SEV	TIER	VERBATIM (EXCERPT)	LOCATION
Model training	medium	All	When you opt in to share with us, SwiftKey collects device and usage data and uses de-identified...	Privacy Policy › “SwiftKey”
Model training	medium	All	Microsoft will only use your Microsoft Copilot conversations to monitor performance, troubleshoot...	Privacy Policy › “Artificial Intelligence and Copilot capabilities”
Model training	medium	All	We will also use your conversation data to monitor performance, troubleshoot and fix bugs and...	Privacy Policy › “Artificial Intelligence and Copilot capabilities”
Model training	low	All	AI-enhanced features . Children in certain jurisdictions may be able to access AI-enhanced features...	Privacy Policy › “Collection of data from children”
Model training	low	All	The information you choose to submit to Copilot Health is used to provide and operate the Copilot...	Privacy Policy › “Artificial Intelligence and Copilot capabilities”
Model training	low	All	As part of your SwiftKey Services, you may also opt in to share your language and/or typing data...	Privacy Policy › “SwiftKey”
Model training	low	All	iv. Limits on use of data from the AI Services. You may not use the AI services, or data from the...	Terms of Service › “AI Services”
Model training	unknown	All	Research . With appropriate safeguards for individuals’ rights and freedoms, we use data for...	Privacy Policy › “How we use personal data”
Prompt ownership	medium	All	To the extent necessary to provide the Services to you and others, to protect you and the Services,...	https://www.microsoft.com/en-us/servicesagreement
Prompt ownership	medium	All	a. When you share Your Content with other people, you understand that they may be able to, on a...	https://www.microsoft.com/en-us/servicesagreement
Prompt ownership	medium	All	b. To the extent necessary to provide the Services to you and others, to protect you and the...	https://www.microsoft.com/en-us/servicesagreement
Prompt ownership	low	All	18. Reservation of Rights and Feedback. Except as expressly provided under these Terms, Microsoft...	https://www.microsoft.com/en-us/servicesagreement

Citation appendix, continued

SURFACE	SEV	TIER	VERBATIM (EXCERPT)	LOCATION
Prompt ownership	low	All	Copyright and trademark notices. The Services are copyright © Microsoft Corporation and/or its...	https://www.microsoft.com/en-us/servicesagreement
Prompt ownership	low	All	2. Your Content. Many of our Services allow you to create, store or share Your Content or receive...	https://www.microsoft.com/en-us/servicesagreement
Prompt ownership	low	All	vi. Ownership of Content. Microsoft doesn't claim ownership of any content you provide, post,...	https://www.microsoft.com/en-us/servicesagreement
Output ownership	medium	All	vi. Skype Number/Skype To Go. If Skype provides you with a Skype Number or Skype To Go number, you...	https://www.microsoft.com/en-us/servicesagreement
Output ownership	low	All	vi. Ownership of Content. Microsoft doesn't claim ownership of any content you provide, post,...	Terms of Service › “AI Services”
Output ownership	unknown	All	a license or any other rights of any type under any patents, know-how, copyrights, trade secrets,...	Terms of Service › “Miscellaneous”
Output ownership	unknown	All	2. Your Content. Many of our Services allow you to create, store or share Your Content or receive...	Terms of Service › “Your Content”
Output ownership	unknown	All	iii. Your Content. As part of building the Xbox Services community, you grant to Microsoft, its...	Terms of Service › “Xbox”
Commercial use	medium	All	For clarification purposes only, this notice does not limit or inhibit the use of the software...	https://www.microsoft.com/en-us/servicesagreement
Commercial use	medium	All	a. If you comply with these Terms, we grant you the right to install and use one copy of the...	https://www.microsoft.com/en-us/servicesagreement
Commercial use	medium	All	ii. Bing Maps. You may not use Bird's eye imagery of the United States, Canada, Mexico, New...	https://www.microsoft.com/en-us/servicesagreement
Commercial use	medium	All	3. SCOPE OF LICENSE. The application is licensed, not sold. This agreement only gives you some...	https://www.microsoft.com/en-us/servicesagreement

Citation appendix, continued

SURFACE	SEV	TIER	VERBATIM (EXCERPT)	LOCATION
Commercial use	low	All	l. Microsoft Cashback. The Microsoft Cashback program ("Cashback") allows Microsoft customers to...	https://www.microsoft.com/en-us/servicesagreement
Commercial use	low	All	f. Transfer the application or this agreement to any third party.	https://www.microsoft.com/en-us/servicesagreement
Commercial use	low	All	e. Rent, lease, or lend the application.	https://www.microsoft.com/en-us/servicesagreement
Commercial use	low	All	Movies and TV. Microsoft Movies & TV allows you to rent or buy movies and TV episodes, and play...	Privacy Policy › "Windows apps"
Commercial use	low	All	d. Publish or otherwise make the application available for others to copy.	https://www.microsoft.com/en-us/servicesagreement
Commercial use	low	All	iii. Extracting Data. Unless explicitly permitted, you may not use web scraping, web harvesting, or...	https://www.microsoft.com/en-us/servicesagreement
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Commercial use	unknown	All	8. Software License. Unless accompanied by a separate Microsoft license agreement (for example, if...	Terms of Service › "Software License"
Commercial use	unknown	All	ii. disassemble, decompile, decrypt, hack, emulate, exploit, or reverse engineer any software or...	Terms of Service › "Software License"
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Commercial use	unknown	All	c. Make more copies of the application than specified in this agreement or allowed by applicable...	Terms of Service › "FOR APPLICATIONS OFFERED IN THE UNITED STATES"

Citation appendix, continued

SURFACE	SEV	TIER	VERBATIM (EXCERPT)	LOCATION
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Commercial use	unknown	All	iii. separate components of the software or Services for use on different devices;	Terms of Service › “Software License”
Commercial use	unknown	All	b. Reverse engineer, decompile, or disassemble the application, except and only to the extent that...	Terms of Service › “FOR APPLICATIONS OFFERED IN THE UNITED STATES”
Commercial use	unknown	All	4. DOCUMENTATION. If documentation is provided with the application, you may copy and use the...	Terms of Service › “FOR APPLICATIONS OFFERED IN THE UNITED STATES”
Commercial use	unknown	All	MICROSOFT STORE, MICROSOFT STORE ON WINDOWS, AND MICROSOFT STORE ON XBOX These license terms are...	Terms of Service › “FOR APPLICATIONS OFFERED IN THE UNITED STATES”
Commercial use	unknown	All	9. Payment Terms. If you purchase a Service, then these payment terms apply to your purchase and...	Terms of Service › “Payment Terms”
Commercial use	unknown	All	vii. enable access to the Services or modify any Microsoft-authorized device (e.g., Xbox consoles,...	Terms of Service › “Software License”
Commercial use	unknown	All	v. transfer the software, any software licenses, or any rights to access or use the Services;	Terms of Service › “Software License”
Commercial use	unknown	All	vi. use the Services in any unauthorized way that could interfere with anyone else’s use of them or...	Terms of Service › “Software License”
Commercial use	unknown	All	a Service or access to Third-Party Apps and Services altogether. Except to the extent required by...	Terms of Service › “Updates to the Services or Software, and Changes to These Terms”
Commercial use	unknown	All	c. Additionally, there may be times when we need to remove or change features or functionality of...	Terms of Service › “Updates to the Services or Software, and Changes to These Terms”
Commercial use	unknown	All	a. Work around any technical limitations in the application.	Terms of Service › “FOR APPLICATIONS OFFERED IN THE UNITED STATES”

Citation appendix, continued

SURFACE	SEV	TIER	VERBATIM (EXCERPT)	LOCATION
Privacy & data use	medium	All	Inking & Typing Personalization . Your typed and handwritten words are collected to provide you...	Privacy Policy › “Speech, Voice Activation, Inking, and Typing”
Privacy & data use	medium	All	When you opt out, your preference is stored in a cookie that is specific to the web browser you are...	Privacy Policy › “Your advertising choices”
Privacy & data use	medium	All	Xbox consoles are devices you can use to find and play games, movies, music, and other digital...	Privacy Policy › “Xbox”

377 further findings in the verified record — complete set in the CSV export.

How AIRIN proves this report

1

Verbatim capture

Policy text is captured from source documents and stored with exact quotations — the system Chandler built reads the documents; no human review gate exists.

2

Cryptographic hashing

Every snapshot keeps a SHA-256 trail so the evidence in this document can be re-opened and re-verified later.

3

Deterministic rubric

Clause Codebook v2.3 — 13 surfaces, 22 sub-shelves, green flags, conduct rules, and redline notes. The same clause produces the same grade every time.

4

Silence is caution

Where a vendor does not clearly protect a right, this report says so plainly instead of assuming safety.

5

Honest gates

Findings that have not yet passed independent re-verification are withheld and counted in each chapter's Data integrity note — never silently blended in.

Generated Aug 13, 2026 · Platform GRC Export · 428 gate-verified findings across Clipchamp AI (Microsoft) · 168 HIGH-severity candidates withheld pending re-verification. Free current-state export — a purchased packet freezes this as a durable, recoverable record with history and change alerts. Informational only, not legal advice.