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Beyond Meta: Why the Online Safety Settlement Reshapes Expectations for Social Media and Online Platforms

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On August 26, 2026, Meta reached a settlement with 51 states and territories to resolve claims related to teen online safety. The settlement includes up to $17.1 billion in payments, which includes approximately $5 billion contingent on other major platforms adopting comparable commitments, and a decade of prescriptive product commitments across Facebook and Instagram, along with independent third-party audit requirements and public reporting of audit findings. Texas settled separately for an additional $1 billion, bringing the combined total to roughly $18 billion.

While much of the public discourse has focused on the impact on Meta, the broader significance may lie elsewhere. **The settlement makes product design itself a compliance obligation**. Default settings, engagement mechanics and user experience are no longer solely product decisions – they are commitments Meta must now prove it has met to an independent auditor. This pairing of product-level requirements with external verification is what other platforms should be reading closely.

For social media companies, online gaming platforms, digital service providers, and advertisers that promote and depend on these ecosystems, the settlement raises important questions about age assurance, platform design, external accountability and the future of digital engagement models.

The settlement includes requirements for Meta related to age checks, usage limits, safety controls, parental oversight mechanisms and independent assessments of compliance effectiveness. Most take effect within six months, with additional obligations phased in over three years. As noted, a central element is the **requirement that an independent third-party auditor evaluate implementation of these activities and publish summaries of its findings**.

Why this settlement is different

Litigation against online platforms has historically centered on content hosted on the platforms, where Section 230 has provided substantial protection. What makes this settlement unusual is its focus on platform features and design choices rather than on the content itself.

In other words, the underlying issue is not simply what users post or view. The settlement puts a new spotlight on **how platforms function, how users engage with them, and whether platform features may contribute to behaviors regulators and policymakers consider harmful to minors**.

This distinction is significant because it **shifts expectations from traditional compliance activities, which often require back-end operational fixes, to questions involving product design and user experience.** The result is a framework in which product decisions may need to be viewed as much through a risk, governance and accountability lens as through strategic lenses.

Key implications for social media companies and digital platforms

A new standard for age assurance

One of the most consequential implications of the settlement may be the elevated focus on age assurance mechanisms. Rather than describing age assurance in general terms, this settlement sets specific, measurable accuracy thresholds verified by independent testing. Age assurance methods may wrongly classify no more than 10% of 16- to 17-year-olds and 3% of 13- to 15-year-olds as adults, with Meta's own methods held to interim thresholds that tighten over two years.

Notably, no single regulatory standard defines what adequate age assurance means, and expectations vary significantly depending on jurisdiction, platform structure, user base and enforcement context. This settlement will seemingly set a new, more specific standard on what "good" age assurance looks like for one of the largest platforms in the world.

More broadly, the settlement signals that **age assurance is becoming a foundational component of online safety programs**, regardless of whether an organization considers itself to be a social media company.

Product design becomes a compliance matter

Regulatory and compliance programs traditionally focus on policies, controls, training and internal processes, often with the goal of avoiding or minimizing disruption to the product development process. The settlement points to the need for a new model. Capping teen usage means fewer ads served to that audience, while age assurance, audit readiness and evidence collection add operating cost.

The required changes directly affect how users interact with the platform, how long they remain engaged and what experiences are available to certain user populations. In that sense, compliance obligations move beyond governance and operational controls and will need to be embedded into the product design itself.

The result? Product teams, engineering functions, legal teams, risk leaders and compliance professionals could find themselves addressing the same operational questions. **User experience, engagement features and platform architecture may all become subjects of external scrutiny and accountability.**

From self-attestation to external validation

Another important takeaway from the settlement is the growing role of independent verification.

The settlement requires Meta to undertake third-party audits and public reporting of findings. Moreover, external audit and public accountability mechanisms are becoming increasingly common across multiple jurisdictions.

These latest developments underscore a broader movement toward independently validated evidence of effectiveness of age assurance and safety mechanisms. Organizations are increasingly expected not only to implement controls but also to demonstrate, through measurable evidence and external review, that those controls are functioning as intended.

The implications extend beyond governance documentation. Evidence may reside in platform configurations, operational metrics, product settings and system performance data. **Organizations that cannot clearly demonstrate effectiveness could face heightened auditor and regulatory scrutiny.**

The expanding regulatory fragmentation challenge

For global platforms, **the challenge is regulatory convergence with fragmented implementation.** Age assurance expectations, online safety requirements and enforcement approaches are evolving rapidly across multiple jurisdictions. At the same time, these expectations are not necessarily uniform. Different countries and regulators may adopt different definitions, standards and evidence requirements.

In the United States, years of debate over federal proposals such as the Kids Online Safety Act (KOSA) have left social platforms without definitive legislation or uniform regulatory guidance. State attorneys general are increasingly filling that vacuum (as demonstrated via this settlement), using investigations and litigation to move faster than Congress to address online safety concerns. That approach could expand beyond age assurance and teen safety controls to areas such as algorithmic amplification, harmful content exposure, parental controls, messaging protections and transparency around safety practices.

For digital platforms operating globally, **this further complicates the web of global overlapping obligations, multiple review frameworks and inconsistent expectations**.

Potential implications for online advertisers

While it is not front-and-center in the settlement itself, there are broader implications regarding what it means for digital advertising ecosystems.

Required product changes will affect how platforms engage with younger users and how information about those users is collected, managed and utilized. This raises broader questions regarding audience targeting, advertising effectiveness and the role of behavioral signals in advertising models.

Advertisers and platforms need to evaluate whether traditional approaches that rely heavily on extensive user information can continue to operate in the same way under evolving safety expectations. Organizations may need to explore different methods for understanding and reaching audiences within changing platform environments and evolving regulatory requirements.

For advertisers, the settlement serves as a reminder that changes in platform governance and product design create downstream effects throughout the broader digital marketing ecosystem.

Our point of view: What's next for social media companies?

Bottom line, **the settlement has implications far beyond Meta.**

Other social media companies need to examine the settlement closely as they assess their own readiness, exposure and operating practices. Similar scrutiny may extend to other major platforms (e.g., TikTok, YouTube); in fact, the industry is already debating whether comparable expectations should apply more broadly.

Potential implications also extend beyond traditional social media companies. Online gaming, entertainment, and other platforms with child and teen users may find that age assurance and online safety procedures increasingly shape stakeholder expectations, even where formal requirements differ.

More broadly, the settlement appears consistent with a larger trend: **increasing emphasis on online safety, independent review and externally validated accountability mechanisms** across multiple jurisdictions.

Actions organizations should take now

Organizations operating online platforms with child or teen users should take several practical steps in response to these developments.

- **Understand the global settlement and enforcement environment.** Regulation is no longer the sole input into risk and compliance programs. Organizations should work with their regulatory, legal and intake teams to understand current and emerging regulatory requirements in all their markets.
- **Map potential exposures across jurisdictions.** Organizations need to determine which requirements, expectations and enforcement mechanisms apply across the regions in which they operate.
- **Establish effectiveness baselines.** Understanding current performance and control effectiveness is important if future expectations require organizations to demonstrate improvement or ongoing effectiveness.

- **Evaluate age assurance capabilities.** Age assurance is emerging as a foundational element of online safety programs. Organizations need to understand how their current approaches align with evolving expectations in the different jurisdictions in which they operate.
- **Build safety and compliance into product development.** With product design and user experience now playing directly into regulatory and government expectations, platforms should embed "safety by design" concepts into their software and product development processes to account for regulatory requirements and risks early.
- **Prepare for external review.** Independent assessment and audit requirements are increasingly appearing alongside online safety obligations. Organizations need to assess whether evidence, reporting and governance mechanisms are sufficient to withstand external scrutiny.
- **Develop scalable governance models.** As expectations continue to evolve across jurisdictions, organizations may benefit from governance frameworks capable of supporting multiple regulatory requirements through a consistent set of controls, evidence and accountability mechanisms. Platforms facing several regimes at once will need to decide whether to build one framework that serves all of them or fund the same evidence several times over.

Closing thoughts

The most important lesson from last week's Meta news is not the settlement itself. Rather, it is the possibility that expectations for digital platforms are shifting from voluntary commitments and self-reporting to externally validated accountability, measurable safety outcomes and product-level compliance obligations.

For social media companies, online platforms and advertisers, the question is less about what Meta must do next and more about whether similar expectations could soon become the norm across the broader digital ecosystem globally. If these expectations do become reality, as increasingly appears likely, social platform organizations and related companies (e.g., online advertisers) need to be ready.

How Protiviti can help

Protiviti brings deep expertise in regulatory response, online safety, age assurance and safety program build and audits for large and medium-sized social media and gaming companies as well as online platforms. Our teams help companies understand the evolving regulatory landscape and establish and scale appropriate operational, governance, compliance and technology strategies to meet regulatory requirements.

Related Protiviti insights

- *Ahead of the Curve: Building a Resilient, Future-Ready Online-Safety Compliance Function*
- *Gaming's Next Level: Managing Risk, Trust and Compliance in Modern Digital Ecosystems*
- *AI at the Crossroads of Online Safety: Reimagining Trust, Compliance and Global Protection Strategies*

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