The user agrees to be bound by the Terms and Conditions set forth on this page. If the user does not agree to be bound by these Terms and Conditions, the user must not use GCPay™. Hart Business Solutions LLC reserves the right to modify these Terms and Conditions at its sole discretion. The user is advised to re-visit this page periodically. The Terms and Conditions set forth on this page are binding unless a contract is executed between your company and Hart Business Solutions, LLC, which includes set Terms and Conditions. Any terms and conditions set in that contract will void the terms on this page.

1. Permitted Uses of Site Material
   The text, graphics and other materials displayed on GCPay™ are subject to copyright protection under the laws of the United States and foreign countries. The user is authorized to download, view, and print only those reports intended for registered clients of Hart Business Solutions LLC. Any other copying, downloading or other reproduction of GCPay™ materials without permission violates copyright, trademark and other laws. If the user violates these permitted uses, his permission to use GCPay™ automatically terminates and he must destroy any and all copies of GCPay™ material.

2. Accuracy of Content
   Hart Business Solutions LLC makes no representations about the accuracy, reliability, completeness or timeliness of the material on GCPay™. The user uses GCPay™ at his own risk.

3. Disclaimer of Warranties
   GCPay™ material is provided as is, without any warranties, whether express or implied, including, without limitation, any warranties as to merchantability or fitness for a particular purpose.

4. Disclaimer of Consequential Damages
   Hart Business Solutions LLC shall not be liable for any damages whatsoever, including, without limitation, incidental, consequential, special, or punitive damages, or lost profits, resulting from the use or inability to use the material on GCPay™, whether or not Hart Business Solutions LLC, has been advised of the possibility of such damages.

5. Disclaimer of Links to Other Sites
   Links to other Internet Sites are provided solely as a convenience and do not constitute an endorsement of the contents of the linked sites. Hart Business Solutions LLC is not responsible for the content of linked sites and makes no representations about the accuracy of such content. Users are informed that use of linked sites is at the users own risk.

6. Indemnity
   The user agrees to indemnify, defend and hold harmless Hart Business Solutions LLC, its officers, directors, and employees, and agents from and against any and all claims, damages, costs and expenses (including attorney's fees and disbursements) arising out of the user's use of GCPay™ or the user's breach of the Terms and Conditions set forth on this page subject to the limitations of liability for a federal governmental agency.

7. Choice of Law
   These Terms and Conditions shall be governed by and interpreted in accordance with the laws of the Commonwealth of Virginia without respect to its conflict of laws rule.

8. Severability; No Waivers
   If any provision herein is found to be invalid by a court of competent jurisdiction, then, to the fullest extent permitted by law, the invalidity of such provision shall not affect the validity of the remaining provisions hereof, which shall remain in full force and effect. No failure or delay by either party in exercising any right, power or privilege hereunder shall operate as a waiver thereof or of any other right, power or privilege.

9. Electronic Signatures
   The user agrees that any and all agreements, forms, notices, and other communications that GCPay provides or receives conducted by electronic means through the use of the GCPay.com website satisfy any legal requirement that such communications be in writing.

10. Charge for Use
    Payment of all charges shall be remitted by credit card charge using information provided by the company. Credit cards are charged on the last day of the month for the billing cycle. After successful payment, an email notification will be sent to the billing contact. If your billing date falls on a weekend or holiday your card will run the day before. Please keep your card information updated to avoid any interruption of your services. Rate changes will be effective when published on-line or otherwise provided. In the event of any credit card failure, a notice will be sent to the billing contact via email. An attempt will be made to charge the credit card everyday until a successful charge or the end of the billing cycle. If the credit card is charged successfully, a notification of “successful charge” will be sent to the billing contact via email. If the credit card continues to fail and the billing cycle ends, the account will be cancelled. Payments not received on the due date are considered delinquent and are subject to immediate suspension. Past due amounts are subject to a 2% late fee. Payments not made within 14 days of original billing date are subject to immediate termination without notice. In accordance with the federal consumer protection law covering credit card transactions, GCPay™ will no longer discuss credit card billing issues on charges that exceed the billing dispute date (60 days after the charge is first shown on their credit card statement). The customer has a responsibility to look at their statements, and to respond to any billing questions in a timely manner. In the event that you are not satisfied with the services of GCPay™, you may apply for a refund of all or a portion of any charges made to your credit card so long as such application is made within 90 days of the date of the charge(s). Please send your refund request via U.S. mail to: GC PAY ATTN: REFUND REQUEST PO BOX 14509 Richmond VA, 223221 You may also fax your request to 434-447-5793. PLEASE INCLUDE YOUR NAME, PHONE NUMBER, ACCOUNT NUMBER, FULL EMAIL ADDRESS, AND THE REASON YOU ARE REQUESTING A REFUND.

11. Entirety of the Agreement
    These Terms and Conditions constitute the entire agreement between the user and Hart Business Solutions LLC with respect to the subject matter hereof.
This agreement is made as of the original registration date, by and between: your company and Hart Business Solutions, LLC located in South Hill, VA. This Agreement shall govern the conditions of disclosure by Hart Business Solutions, LLC to your company of certain "Confidential Information" including but not limited to prototypes, drawings, data, trade secrets and intellectual property relating to the "Patent Pending" invention named "GCPay.com" invented by Hart Business Solutions, LLC. With regard to the Confidential Information, your company hereby agrees:

1. Not to use the information therein except for evaluating its interest in entering a business relationship with Hart Business Solutions, LLC, based on the invention.
2. To safeguard the information against disclosure to others with the same degree of care as exercised with its own information of a similar nature.
3. Not to disclose the information to others, without the express written permission of Hart Business Solutions, LLC, except that:
   a. which your company can demonstrate by written records was previously known;
   b. which are now, or become in the future, public knowledge other than through acts or omissions of your company;
   c. which are lawfully obtained by your company from sources independent of Hart Business Solutions, LLC;
4. That your company shall not directly or indirectly acquire any interest in, or design, create, manufacture, sell or otherwise deal with any item or product, containing, based upon or derived from the information, except as may be expressly agreed to in writing by Hart Business Solutions, LLC.
5. That the secrecy obligations of your company with respect to the information shall continue for a period ending 10 years from the date hereof.

Hart Business Solutions, LLC will be entitled to obtain an injunction to prevent threatened or continued violation of this Agreement, but failure to enforce this Agreement will not be deemed a waiver of this Agreement. Any and all legal solutions will be carried out in a Court of Law in the Commonwealth of Virginia. Hart Business Solutions, LLC will seek damages equaling 3 times the cost of Hart Business Solution, LLC intellectual property and reasonable Attorney’s fees should such legal action be required.

By accepting the terms and conditions I am hereby accepting the digital signature in this document and throughout GCPay.com