



MERCHANT SERVICES & PAYMENT PROCESSING

# Terms of Use

Effective Date: September 1, 2026

Please read these Terms of Use ("Terms") carefully before using the website or services of Integrity Pay Advisors ("Integrity Pay Advisors," "we," "our," or "us"). By accessing our website, submitting a form, or requesting a consultation, you agree to be bound by these Terms. If you do not agree, please do not use our website or services.

## 1. Acceptance of Terms

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By accessing this website, submitting a contact form, requesting a consultation, or downloading any materials, you confirm that you are at least 18 years of age, have the legal capacity to enter into these Terms, and agree to be bound by them. These Terms apply to all visitors, users, and others who access or use the website.

## 2. Description of Services

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Integrity Pay Advisors is an independent merchant services consulting firm. We provide:

- Advisory and consulting services to help businesses evaluate and select payment processing solutions
- Statement reviews and rate comparisons
- Educational content and resources related to merchant services and payment processing
- Referrals to payment processors, financial institutions, and related service providers

We are an independent consultant and are not employed by, owned by, or exclusively affiliated with any single payment processor. Our recommendations are advisory in nature. The final decision to enter into any agreement with a payment processor or financial institution rests solely with you.

### 3. No Guarantee of Results

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While we strive to provide accurate, helpful, and current information, we make no guarantee regarding:

- The suitability of any particular payment processor for your specific business
- The rates, fees, or terms you will ultimately receive from any processor or institution
- Savings or cost reductions compared to your current processing arrangement
- The availability, approval, or continued operation of any third-party processor we reference or recommend

All information on this website is for general informational purposes only and does not constitute financial, legal, or professional advice.

### 4. Use of the Website

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#### **Permitted Use**

- Provide accurate information when submitting forms or requesting a consultation
- Use the website only for its intended purpose of learning about, or requesting, merchant services
- Comply with all applicable laws and regulations

#### **Prohibited Use**

You agree not to:

- Use the website in violation of applicable federal, state, or local law
- Submit false, misleading, or fraudulent information through any form or application
- Attempt to gain unauthorized access to any part of the website or its systems
- Use bots, scrapers, or other automated tools to extract data from the website without our written permission
- Transmit malicious code, viruses, or other harmful content
- Harass, threaten, or harm any individual through use of this website
- Impersonate Integrity Pay Advisors or any of its representatives

## 5. Intellectual Property

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All content on this website — including text, graphics, the Integrity Pay Advisors logo, images, articles, and downloadable materials — is the property of Integrity Pay Advisors or its content suppliers and is protected by applicable copyright, trademark, and intellectual property laws.

You may:

- View and print content for your own personal, non-commercial use
- Share links to our website

You may not:

- Reproduce, distribute, or republish our content without our written permission
- Use our logo, brand name, or trademarks without express written consent
- Create derivative works based on our content for commercial purposes

## 6. Third-Party Processors and Referrals

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Integrity Pay Advisors maintains relationships with multiple payment processors and financial institutions, and may receive compensation when a merchant we refer enters into a processing agreement. This compensation does not affect our obligation to provide honest, unbiased recommendations.

Any agreement you enter into with a payment processor or financial institution is solely between you and that party. Integrity Pay Advisors is not a party to those agreements and is not responsible for the performance, fees, terms, or conduct of any third-party processor or institution. We encourage you to carefully review all contracts before signing and to ask questions about any terms you do not understand.

## 7. Disclaimer of Warranties

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THE WEBSITE AND ALL CONTENT, MATERIALS, AND SERVICES PROVIDED THROUGH IT ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

We do not warrant that the website will be uninterrupted, error-free, or free of viruses or other harmful components, or that any recommendation, quote, or statement review will be accurate, complete, or current.

## 8. Limitation of Liability

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TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, INTEGRITY PAY ADVISORS, ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO YOUR USE OF THE WEBSITE OR OUR CONSULTING SERVICES, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Our total liability to you for any claim arising out of or relating to these Terms or your use of the website shall not exceed the amount you paid us, if any, in the twelve (12) months preceding the claim.

## 9. Indemnification

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You agree to indemnify, defend, and hold harmless Integrity Pay Advisors and its officers, directors, employees, and agents from any claims, liabilities, damages, losses, and expenses (including reasonable attorneys' fees) arising out of or connected with your access to or use of the website, your violation of these Terms, or your violation of any rights of another party.

## 10. Privacy

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Your use of this website is also governed by our [Privacy Policy](#), which is incorporated into these Terms by reference. By using this website, you consent to the collection and use of your information as described in the Privacy Policy.

## 11. SMS Communications

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By opting in to receive SMS messages from a web form, verbal consent, or another medium, you agree to receive text messages from Integrity Pay Advisors related to your inquiry or account. Message frequency varies, and message and data rates may apply. See our [Privacy Policy](#) for more detail. Reply **HELP** for assistance or **STOP** to opt out at any time. Consent to receive SMS messages is not a condition of any purchase or service, and we do not share your SMS opt-in data with third parties for marketing purposes.

## 12. Links to Third-Party Websites

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Our website may link to third-party websites, including processor applications, for your convenience. We do not control those sites and are not responsible for their content, privacy practices, or terms. Inclusion of a link does not imply our endorsement of that site.

### 13. Governing Law & Dispute Resolution

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These Terms are governed by and construed in accordance with the laws of the State of Texas, without regard to its conflict of law provisions.

Any dispute arising out of or relating to these Terms or your use of the website will first be submitted to good-faith negotiation. If the dispute cannot be resolved through negotiation within 30 days, it will be submitted to binding arbitration in Texas under the rules of the American Arbitration Association. Judgment on the arbitration award may be entered in any court of competent jurisdiction.

You waive any right to participate in a class action lawsuit or class-wide arbitration against Integrity Pay Advisors.

### 14. Modifications to Terms

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We reserve the right to modify these Terms at any time. When we do, we will update the effective date at the top of this page. Your continued use of the website after any changes constitutes your acceptance of the new Terms. We encourage you to review these Terms periodically.

### 15. Termination

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We reserve the right to terminate or suspend your access to the website at our sole discretion, without notice, for conduct we believe violates these Terms or is harmful to other users, us, third parties, or for any other reason.

### 16. Severability

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If any provision of these Terms is found to be unenforceable or invalid under applicable law, that provision will be limited or eliminated to the minimum extent necessary, and the remaining provisions will continue in full force and effect.

### 17. Entire Agreement

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These Terms, together with our Privacy Policy, constitute the entire agreement between you and Integrity Pay Advisors with respect to your use of the website, and supersede all prior agreements, understandings, and representations.

### 18. Contact Us

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If you have questions about these Terms, please contact us:

COMPANY

Integrity Pay Advisors

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