**⚖️ Terms and Conditions**

**Effective Date:** October 29, 2025

These Terms and Conditions govern your use of **Above Bytes LLC** services, including online payments, document management, and account notifications.  
By using our services, you agree to these terms.

**1. Services**

Above Bytes LLC provides secure online payment processing, digital document storage, and bill payment services. We also send account-related SMS notifications such as payment confirmations, 2FA codes, and important updates.

**2. Account Responsibilities**

You are responsible for maintaining the confidentiality of your login credentials and ensuring your contact information is accurate. You agree not to share your account with unauthorized persons.

**3. Payments**

All transactions are processed securely through our approved payment partners. Refunds or disputes are handled in accordance with applicable payment provider rules.

**4. Messaging**

Transactional messages are sent only to registered users. You may opt out of SMS messages anytime by replying **STOP**.

**5. Limitation of Liability**

Above Bytes LLC is not liable for indirect or consequential losses, delays, or service interruptions beyond our control.

**6. Changes to Terms**

We may update these Terms from time to time. Updates will be posted on our website, and continued use of our services means you accept the new terms.

**7. Contact**

For questions about these Terms, contact us at:  
**Email:** software@abovebytes.com  
**Phone:** + 1 925 421 1565