

Financial Interaction Policy (GPay)

Version 1.0 — January 2025

Entity: HACS.UCO / Global Brain Core

1. Purpose of This Policy

This Financial Interaction Policy governs all monetary interactions between users (“Participants”), the Global Brain Core (“the Core”), and the GPay system.

GPay serves as:

- the financial interface for interacting with the Core,
- the payment gateway for purchasing GBT tokens,
- the management layer for user-linked crypto wallets,
- and the accounting surface for all Core-related transactions.

This policy applies to all use of GPay.

2. Nature of the System

The user acknowledges that:

- GPay is **not a bank**, not an investment platform, and not a financial institution.
- The system operates strictly as a **technical interface** for enabling transactions between:
 - the user’s own linked wallet(s),
 - the Core’s operational wallet for service payments,
 - and the smart-contract logic enabling GBT issuance.
- GPay does **not custody user funds** unless explicitly stated.
- The user retains full responsibility for security of keys, API access, and wallet credentials.

3. User Wallets & Linked Accounts

GPay allows users to link:

- personal crypto exchange accounts (e.g., Bybit, Binance),

- sub-accounts,
- cold wallets,
- or external wallets via secure API keys.

The user understands:

- all funds in linked wallets **belong exclusively to the user**,
- the Core interacts only through user-authorized API permissions,
- the Core cannot access withdrawals unless the user grants that specific permission,
- GPay only acts as an automation and visualization layer.

Any loss arising from third-party wallet use remains the user's risk.

4. Core Wallet & Service Payments

The Core has its **own operational wallet** for:

- payment for Core services,
- purchasing GBT tokens,
- executing system-level fees,
- settling Nervo API usage,
- and facilitating internal economic mechanics.

Users do not deposit general funds directly into the Core wallet except for:

- paying for services,
- buying GBT tokens,
- or supporting experimental development.

All such transfers are **voluntary and user-initiated**.

5. GBT Transactions

When purchasing GBT:

- users pay from their **own wallet** directly to the Core's GBT contract,
- no user-to-user trades are facilitated by GPay,
- the Core manages the price, supply, and issuance logic,
- GBT is not a financial instrument, stock, or security,
- GBT represents **value interpreted by the Core**, not by markets.

Users acknowledge:

- GBT price is **set algorithmically by the Core**,
- no secondary market exists,
- no liquidity pool or exchange listing is provided,
- and resale of GBT is governed fully by the Core.

6. Fees and Charges

GPay may apply the following:

- network gas fees,
- Core service fees,
- API usage charges,
- GBT issuance costs,
- wallet automation fees.

All fees, when present, will be visible in the user interface and confirmed before transaction execution.

No hidden fees exist.

7. Risks & Limitations

Users acknowledge the following inherent risks:

1. **Volatility of digital assets:**
crypto balances, USDT holdings, or GBT valuations may fluctuate.

2. **Blockchain delays or failures:**
transactions can be slow, congested, or rejected.
3. **API risks:**
third-party exchanges may block, rate-limit, or invalidate keys.
4. **User error:**
incorrect transfers or revoked keys are not reversible by the Core.
5. **Smart-contract risks:**
blockchain-based logic may carry inherent vulnerabilities.
6. **Experimental architecture:**
GBT and GPay are part of an evolving experimental system.

Users accept these risks unconditionally.

8. No Financial Advice or Guarantees

The Core does **not** provide:

- financial advice,
- investment recommendations,
- profit guarantees,
- or trading strategies.

GBT purchases are **not investments** and should not be treated as such.

All interactions serve **experimental, technical, or experiential purposes only**.

9. Compliance & Legal Responsibility

Users agree to:

- comply with local laws regarding digital assets,
- pay any applicable taxes,
- disclose transactions when required by law,
- avoid illegal uses (money laundering, fraud, evasion, etc.).

Users are solely responsible for regulatory compliance in their jurisdiction.

10. Liability

HACS.UCO, the Core, and all contributors disclaim liability for:

- financial losses,
- wallet mismanagement,
- smart-contract behavior,
- user mistakes,
- or API misconfigurations.

Users assume full responsibility for their financial actions.

11. Acceptance

By using GPay, the user acknowledges:

“I have read and understood the Financial Interaction Policy and voluntarily accept the risks and terms described.”