What is claimed is:

1. A liquid hard surface treatment composition comprising:
    a. an antimicrobial component comprising at least one quaternary ammonium compound;
    b. a cationic polysaccharide derived from a natural source;
    c. an organic acid; and
    d. a surfactant selected from the group consisting of cationic surfactants, amphoteric surfactants, nonionic surfactants, and combinations thereof.

2. The composition of claim 1, wherein a film formed from the composition kills at least 95% of microorganisms for at least 3 abrasion cycles according to RSS-12h.

3. The composition of claim 1, wherein the antimicrobial component is selected from the group consisting of monoalkyldimethylbenzyl ammonium salts, dialkyldimethyl ammonium salts, and combinations thereof.

4. The composition of claim 1, wherein the cationic polysaccharide is selected from the group consisting of cationic guar, cationic cellulose, cationic starch, and combinations thereof.

5. The composition of claim 4, wherein the cationic polysaccharide is cationic guar.

6. The composition of claim 5, wherein the cationic guar is selected from the group consisting of guars hydroxypropyltrimonium chloride, hydroxypropyl guar hydroxypropyltrimonium chloride, and combinations thereof.

7. The composition of claim 1, wherein the organic acid is selected from the group consisting of citric, malic, maleic, lactic, succinic, glutaric, adipic acids and combinations thereof.

8. The composition of claim 1, wherein the surfactant comprises a cationic surfactant selected from the group consisting of cationic amine oxides, cationic betaines, propionates, amphoacetates and combinations thereof.

9. The composition of claim 1, wherein the surfactant comprises an amphoteric surfactant selected from the group consisting of sultaines, taurates, and combinations thereof.

10. The composition of claim 1 further comprising a polar solvent.

11. The composition of claim 1, wherein a film formed from the composition kills at least 95% of gram-positive bacteria and gram-negative bacteria, or enveloped and non-enveloped viruses according to Environmental Protection Agency (EPA) Protocol #01-1A residual self-sanitizing activity test.

12. A liquid hard surface treatment concentrate composition comprising:

a. an antimicrobial component comprising at least one quaternary ammonium compound in an amount ranging from 800 ppm to 40,000 ppm;

b. a cationic polysaccharide derived from a natural source in an amount ranging from 800 ppm to 30,000 ppm;

c. an organic acid in an amount ranging from 1,000 ppm to 35,000 ppm; and

d. a surfactant selected from the group consisting of cationic surfactants, amphoteric surfactants, nonionic surfactants, and combinations thereof in an amount ranging from 2,000 ppm to 90,000 ppm.

13. A method of providing a surface with residual antimicrobial action that comprises the step of applying the composition of claim 1 to the surface.

14. A substrate with residual antimicrobial action comprising a substrate wherein at least a portion of the substrate is coated with the composition of claim 1.

15. The use of a composition of claim 1 to substantially reduce or control the formation of microbial colonies on or at a surface.

16. The use of claim 15, wherein a film formed from the composition kills at least 95% of gram-positive bacteria and gram-negative bacteria, or enveloped and non-enveloped viruses according to a modified version of Environmental Protection Agency (EPA) Protocol #01-1A residual self-sanitizing activity test.

17. The use of claim 15, wherein a film formed from the composition kills at least 95% of gram-positive bacteria and gram-negative bacteria, or enveloped and non-enveloped viruses according to Environmental Protection Agency (EPA) Protocol #01-1A residual self-sanitizing activity test.

18. The composition of claim 1, further comprising water.

19. The composition of claim 1, wherein the amount of the antimicrobial component comprising at least one quaternary ammonium compound ranging from 100 to 40, 000 ppm.