

**BMC Small Business Reconcile**

Clean books before tax time.

Data Security and Responsible Use Policy

Rules for safely preparing, uploading, and managing bookkeeping records.

Effective date	July 13, 2026
Operator	BYRON MCNEIL LLC
Applies to	https://reconcile.bmcenterprisegroup.com and related support services
Contact	bmcneil345@bmcenterprisegroup.com 347-855-6071 P.O. Box 312, Burlington, NJ 08016

Core safety rule

Never enter online banking credentials, PINs, one-time codes, card verification values, or security-question answers. Use safe profile fields and redact unnecessary sensitive information from files before uploading when practical.

Electronic acceptance

By checking the applicable box, creating an account, paying for a subscription, or using the Service, you acknowledge that you have read and agree to this Data Security and Responsible Use Policy.

1. Purpose

This Policy helps users reduce unnecessary exposure of sensitive financial and personal information while using BMC Small Business Reconcile.

It supplements the Terms of Service and Privacy Policy.

2. Safe information for account-profile fields

Business or entity name and reporting period.

Bank or card issuer name.

Account nickname or account type.

Last four digits of an account or card.

Business categories, notes, reconciliation status, and document references.

3. Information prohibited in application fields

Online banking usernames or passwords.

PINs, security answers, one-time passcodes, tokens, or recovery codes.

Complete debit or credit card numbers or card verification values.

Full Social Security numbers, taxpayer login credentials, or identity-document numbers unless expressly requested through a secure approved process.

Medical information, unrelated consumer reports, classified information, or other data not needed for bookkeeping preparation.

4. Uploaded statements and documents

Statements and receipts may contain more information than the Service needs. Review files before uploading.

Redact full account and routing numbers, full card numbers, Social Security numbers, login credentials, QR codes that expose credentials, and unrelated personal information when practical.

Keep transaction dates, merchant names, amounts, statement period, ending balance, and last four digits needed for reconciliation.

Do not alter documents in a way that makes bookkeeping records misleading, fraudulent, or unusable.

5. Authorization and confidentiality

Upload only records that you own, control, or are authorized to process.

If records contain information about employees, customers, tenants, vendors, partners, beneficiaries, or other people, you are responsible for lawful collection, notice, confidentiality, and disclosure.

Do not use the Service to obtain, expose, or distribute another person's records without authority.

6. Account security

Use a strong, unique password and protect the email account used for verification and password recovery.

Do not share logins. Log out on shared devices and keep devices and browsers updated.

Report suspected unauthorized access promptly.

BMC may freeze access while investigating security, fraud, payment, or misuse concerns.

7. File and malware safety

Upload only supported business records.

Do not upload executable files, malicious scripts, corrupted archives, ransomware, viruses, or content designed to attack the Service.

BMC may reject, quarantine, remove, or block files that present a security or operational risk.

8. Data accuracy and review

Parsing, categorization, receipt matching, reconciliation suggestions, and exports may contain errors.

Review source documents, imported lines, categories, balances, and unmatched items before relying on or exporting records.

Maintain independent copies of source statements, receipts, and final reports.

9. Export and sharing responsibility

You control where exported files are saved and to whom they are sent.

Use secure transfer methods when sharing records with accountants, tax preparers, attorneys, lenders, insurers, or other recipients.

Verify recipient addresses and avoid sending sensitive records through unsecured channels.

10. Retention and deletion

Remove unnecessary records when they are no longer needed, subject to business, tax, accounting, audit, dispute, and legal requirements.

Account deletion does not guarantee immediate removal from backups or records retained for legitimate legal, security, billing, or audit purposes.

Export needed records before requesting deletion or immediate cancellation.

11. Incident reporting

Contact BMC promptly if you upload credentials or highly sensitive data by mistake, suspect account compromise, see another user's data, or identify a security issue.

Provide enough information to investigate, but do not email passwords, full card numbers, PINs, or one-time codes.

Do not publicly disclose a vulnerability before allowing reasonable time to investigate and remediate it.

12. Enforcement

BMC may warn, restrict, freeze, suspend, delete, or terminate accounts and files that violate this Policy or create security, legal, or operational risk.

Serious or repeated violations may be reported to service providers or authorities when appropriate and lawful.

Safe Upload Checklist

1. Confirm you are authorized to use the record.
2. Remove online banking credentials and one-time codes.
3. Redact full account, routing, card, and Social Security numbers when practical.
4. Keep the statement period, transaction detail, ending balance, and last four digits.
5. Scan the file for malware and confirm it opens correctly.
6. Upload through the BMC application, not ordinary email.
7. Review parsed records before posting them to the ledger.
8. Export and back up completed records you need to retain.

Contact Us

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Email: bmcneil345@bmcenterprisegroup.com | Phone: [347-855-6071](tel:347-855-6071)

App: <https://reconcile.bmcenterprisegroup.com> | Product page: <https://bmcenterprisegroup.com/small-business-reconcile/>