BMC **BMC Small Business Reconcile**
Clean books before tax time.

Legal and User Policy Packet

Terms, privacy, recurring billing, cancellation, refunds, data security, and responsible use.

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

Policy set for user access
This packet combines the four public policies governing BMC Small Business Reconcile. Separate PDF versions are also available for direct linking from registration, payment, support, and account pages.

Policy Overview

Terms of Service: Eligibility, accounts, Service rules, uploaded content, professional disclaimer, suspension, liability, and governing law.

Privacy Policy: Information collected, purposes, service providers, retention, security, privacy requests, and account deletion.

Subscription, Billing, Cancellation, and Refund Policy: The $16.99 monthly recurring subscription, authorized payment methods, cancellation methods, failed payments, and refunds.

Data Security and Responsible Use Policy: Safe data-entry rules, prohibited credentials, redaction, account security, upload safety, review, and incident reporting.

Important Product Disclosures

- No bank login credentials are required.
- Do not enter bank usernames, passwords, PINs, one-time codes, or card verification values.
- Use last four digits in profile fields and redact unnecessary sensitive information from uploaded files when practical.
- The standard subscription is $16.99 per month and renews monthly until canceled.
- BMC Small Business Reconcile is a bookkeeping-preparation and record-organization tool, not an accounting, tax, legal, audit, banking, or financial-advisory service.

Online access: https://reconcile.bmcenterprisegroup.com

TERMS OF SERVICE

Plain-language summary
The Service helps small-business owners organize uploaded statements, receipts, transaction records, reconciliation work, and accountant-ready exports. It is not a bank, accounting firm, tax preparer, law firm, auditor, or fiduciary. The full terms below control.

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 Terms of Service.

1. Agreement and eligibility

These Terms of Service (the "Terms") form a binding agreement between you and BYRON MCNEIL LLC, operating BMC Small Business Reconcile under the BMC Enterprise Group brand ("BMC," "we," "us," or "our").

You must be at least 18 years old and legally able to enter into a contract. If you use the Service for a company, trust, nonprofit, partnership, or other entity, you represent that you are authorized to bind that entity.

The Service is currently intended for users in the United States. You are responsible for determining whether your use is lawful in your location.

2. The Service

BMC Small Business Reconcile is a login-based bookkeeping-preparation workspace. It supports business setup, statement and receipt uploads, transaction parsing and categorization, receipt matching, reconciliation, ledger review, and exports for an accountant or tax professional.

The Service is designed around user-supplied records. It does not require online banking usernames, passwords, PINs, or remote access to your bank account.

Features may change as the Service is improved. We may add, remove, limit, or modify features when reasonably necessary for security, legal compliance, reliability, or product development.

3. Account registration and security

You must provide accurate, current, and complete registration information, including a valid email address that you control.

You are responsible for your password, devices, and all activity under your account. Do not share credentials or allow unauthorized access.

Notify us promptly if you suspect unauthorized access, account takeover, payment fraud, or misuse.

We may require email verification, payment confirmation, additional identity or authorization information, or password reset before permitting continued access.

4. Subscription and payment

The current standard plan is $16.99 per month and includes one owner account with workspace capacity for up to three businesses or entities, unless a different written offer applies.

Subscriptions renew automatically each month until canceled. The price, billing frequency, automatic-renewal terms, and cancellation method are disclosed before payment and are incorporated into these Terms.

Payments are processed through Stripe Checkout. You authorize Stripe and BMC to charge the selected payment method for recurring subscription fees, applicable taxes, and authorized adjustments.

You represent that you are the cardholder or are authorized by the cardholder or business to use the payment method. The account owner name and cardholder name do not have to be identical when the use is authorized.

Additional billing rules appear in the Subscription, Billing, Cancellation, and Refund Policy, which is incorporated into these Terms.

5. User records and uploaded content

You retain ownership of the business records, statements, receipts, notes, images, and other materials you upload ("User Content").

You grant BMC a limited license to host, copy, process, parse, organize, display, back up, and export User Content solely to operate, secure, support, and improve the Service, comply with law, and enforce these Terms.

You represent that you have the right to upload and process the User Content and that doing so does not violate privacy, confidentiality, contractual, intellectual-property, or other legal obligations.

You are responsible for reviewing imported and parsed data. Automated parsing, categorization, matching, calculations, and exports may be incomplete or inaccurate.

6. Information that must not be entered

Do not enter online banking usernames, passwords, PINs, security questions, one-time access codes, card verification values, or other authentication credentials.

Do not intentionally upload full Social Security numbers, complete debit or credit card numbers, medical records, classified information, unlawful material, or unrelated personal data.

Use bank name, account nickname or type, and the last four digits in profile fields. Review statements and redact unnecessary sensitive information before uploading when practical.

Additional requirements appear in the Data Security and Responsible Use Policy.

7. Acceptable use

You may not use the Service to commit fraud, evade taxes, launder money, conceal unlawful activity, impersonate another person, distribute malware, probe security, interfere with other users, or violate any law.

You may not scrape, reverse engineer, copy, resell, sublicense, or commercially exploit the Service except as expressly authorized in writing.

You may not upload content that infringes rights, violates confidentiality duties, contains malicious code, or places unreasonable demands on the Service.

8. Professional-services disclaimer

The Service organizes records and supports bookkeeping preparation. It does not provide accounting, tax, legal, audit, investment, credit, banking, payroll, or financial advice.

Outputs are not certified financial statements, tax returns, audits, attestations, legal opinions, or guarantees of compliance.

You are responsible for consulting qualified professionals and for all filings, elections, reports, payments, classifications, and business decisions.

9. Third-party services

The Service relies on third-party providers for payment processing, email delivery, hosting, storage, security, and related infrastructure.

Third-party services are governed by their own terms and privacy practices. We are not responsible for their independent acts, outages, or policies, but we select and manage providers for legitimate business purposes.

Links to third-party websites are provided for convenience and do not constitute endorsement.

10. Intellectual property

The Service, software, interface, branding, workflows, documentation, templates, and related materials are owned by BMC or its licensors and are protected by intellectual-property laws.

Subject to these Terms and payment of applicable fees, BMC grants you a limited, revocable, nonexclusive, nontransferable right to use the Service for your internal business-record organization.

11. Availability, maintenance, and changes

We aim to provide reliable access but do not guarantee uninterrupted, error-free, or permanently available service.

Access may be interrupted for maintenance, updates, third-party outages, security incidents, legal requirements, or events beyond reasonable control.

You should keep independent copies of important source records and completed exports.

12. Suspension, cancellation, and termination

We may freeze, suspend, or terminate access for nonpayment, suspected fraud, security risk, prohibited use, material breach, legal process, or risk to the Service or other users.

Freezing application access does not automatically cancel a Stripe subscription unless the subscription is separately canceled.

After cancellation or termination, access may end immediately or at the close of the paid billing period, depending on the cancellation method, legal requirements, security needs, and the applicable billing policy.

We may retain records after closure for legitimate business, audit, dispute, security, tax, or legal purposes.

13. Disclaimers

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE" TO THE MAXIMUM EXTENT PERMITTED BY LAW.

BMC DISCLAIMS IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, AND RESULTS.

Nothing in these Terms excludes warranties or rights that cannot lawfully be excluded.

14. Limitation of liability

To the maximum extent permitted by law, BMC will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages; loss of profits, revenue, goodwill, records, or opportunities; tax penalties; filing errors; or decisions made from Service outputs.

To the maximum extent permitted by law, BMC's aggregate liability arising from the Service will not exceed the greater of (a) the fees you paid for the Service during the three months before the event giving rise to the claim or (b) one hundred U.S. dollars.

These limitations do not apply where prohibited by law or to liability that cannot lawfully be limited.

15. Indemnification

To the extent permitted by law, you agree to defend, indemnify, and hold harmless BMC and its owners, affiliates, contractors, and service providers from claims arising from your unlawful use, your User Content, your breach of these Terms, or your violation of another person's rights.

16. Governing law and disputes

These Terms are governed by the laws of the State of New Jersey, without regard to conflict-of-law principles.

Before filing a lawsuit, the parties will make a good-faith effort to resolve the dispute through written notice and direct discussion for at least 30 days, unless urgent relief is reasonably necessary.

Any permitted court proceeding will be brought in a state or federal court with jurisdiction in New Jersey, subject to applicable consumer-law rights.

17. Changes to these Terms

We may update these Terms. Material changes will be posted with a new effective date and, when appropriate, communicated through the Service or by email.

Continued use after the effective date of updated Terms constitutes acceptance, except where law requires additional consent.

18. General provisions

If a provision is unenforceable, the remaining provisions remain effective. A failure to enforce a provision is not a waiver.

You may not assign your account or these Terms without written permission. BMC may assign these Terms as part of a merger, reorganization, financing, or sale of the Service or business.

These Terms, the Privacy Policy, the Subscription, Billing, Cancellation, and Refund Policy, and the Data Security and Responsible Use Policy form the entire agreement governing the Service.

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PRIVACY POLICY

Privacy summary
We collect information needed to create accounts, process subscriptions, deliver verification emails, operate bookkeeping-preparation features, secure the Service, and provide support. We do not require bank login credentials, and we do not sell personal information or use it for targeted advertising.

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 Privacy Policy.

1. Scope

This Privacy Policy applies to BMC Small Business Reconcile, its website, application, support communications, payment and verification workflows, and related services operated by BYRON MCNEIL LLC.

It does not govern third-party websites or services that publish their own privacy policies.

2. Information we collect

Account and contact information: name, email address, phone number, mailing address, password hash, account status, email-verification status, and workspace information.

Subscription and payment information: Stripe customer and subscription identifiers, checkout-session identifiers, plan, payment and subscription status, billing-period information, transaction results, and related support records. Payment card details are entered into Stripe Checkout rather than into BMC application fields.

Business and bookkeeping information: company or entity profiles, account nicknames and last four digits, uploaded statements, receipts, invoices, transaction records, notes, categories, reconciliation information, exports, and other User Content.

Technical and security information: IP address, browser and device information, timestamps, login and session information, error logs, security events, and audit records.

Support and communications: messages, requests, attachments, feedback, and records of actions taken to assist you.

3. Information we intentionally do not request

Online banking usernames, passwords, PINs, one-time security codes, security-question answers, or remote bank access.

Card verification values, complete card numbers, or full payment credentials in BMC profile fields.

Full Social Security numbers or unrelated highly sensitive personal information.

Users should review and redact unnecessary sensitive data from uploaded files when practical.

4. How we use information

Create, authenticate, verify, administer, and secure accounts.

Create and manage subscriptions, confirm payment status, prevent duplicate processing, and respond to billing requests.

Receive, store, parse, organize, categorize, reconcile, display, and export user-provided records.

Send account, security, verification, billing, service, and support communications.

Detect fraud, misuse, malware, prohibited activity, and security threats.

Troubleshoot, maintain, analyze, and improve reliability and user experience.

Comply with legal obligations, enforce agreements, establish or defend claims, and respond to lawful requests.

5. How we share information

Service providers: we may share information with providers that perform payment processing, email delivery, cloud hosting, storage, security, monitoring, support, and professional services on our behalf.

Stripe: payment information is submitted through Stripe Checkout. Stripe processes payment credentials and provides BMC with payment, customer, and subscription information needed to administer access.

Legal and safety: we may disclose information when reasonably necessary to comply with law, court order, lawful process, prevent harm, protect rights, investigate fraud, or secure the Service.

Business transactions: information may be transferred in connection with a merger, financing, reorganization, sale, or transfer of all or part of the business, subject to appropriate protections.

With your direction: we may share records with an accountant, tax preparer, advisor, or other recipient when you direct or authorize the disclosure.

6. No sale or targeted advertising

BMC does not sell personal information for money.

BMC does not share personal information for cross-context behavioral or targeted advertising.

BMC does not use uploaded bookkeeping records to market unrelated third-party products.

7. Cookies, sessions, and local storage

The Service may use cookies, browser local storage, and session storage to maintain login state, protect sessions, preserve workflow information, and support security.

Disabling essential storage may prevent login or core features from working.

8. Data retention

We retain active-account information and User Content while needed to provide the Service.

After cancellation, suspension, or soft deletion, we may retain records needed for billing, audit, reconciliation, security, fraud prevention, dispute handling, tax, backup, and legal obligations.

Retention periods vary by data type and purpose. We delete, de-identify, or restrict information when it is no longer reasonably needed, subject to backups and legal requirements.

Soft deletion disables access and may release the original email for reuse while preserving an auditable record of the former account.

9. Security

We use administrative, technical, and organizational safeguards designed to protect information, including authentication, access controls, encrypted connections, managed infrastructure, limited data collection, audit records, and service-provider controls.

No system is completely secure. You are responsible for protecting credentials, devices, source records, and exported files.

Do not send sensitive credentials or unnecessary confidential information through ordinary email.

10. Your choices and privacy requests

You may access and update certain information through the Service.

You may request access, correction, deletion, restriction, portability, or information about processing when those rights apply under law.

We may need to verify identity and authority before completing a request. Some information may be retained or withheld where permitted or required by law.

You may unsubscribe from optional marketing messages, but account, security, billing, and service notices may still be sent.

11. Account deletion

You may request account closure through available account controls or by contacting us.

Cancellation of a subscription and deletion of an application account are separate actions. Canceling payment does not automatically erase records, and deleting an account does not reverse completed charges.

Before closing an account, export records you wish to keep.

12. Children

The Service is not directed to children and may not be used by anyone under 18.

We do not knowingly collect personal information from children through the Service. Contact us if you believe a child submitted information.

13. International processing

The Service and its providers may process information in the United States and other locations where providers operate.

By using the Service, you understand that information may be transferred and processed outside your state or country, subject to applicable law and contractual safeguards.

14. Changes to this Policy

We may update this Privacy Policy to reflect product, legal, security, or operational changes.

Material changes will be posted with a revised effective date and, when appropriate, communicated through the Service or by email.

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SUBSCRIPTION, BILLING, CANCELLATION, AND REFUND POLICY

Current plan
The standard subscription is $16.99 per month. It renews monthly until canceled and includes one owner account with capacity for up to three businesses or entities.

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 Subscription, Billing, Cancellation, and Refund Policy.

1. Subscription authorization

By selecting the recurring-payment checkbox and completing Stripe Checkout, you authorize a recurring charge of $16.99 per month until canceled.

You authorize BMC and Stripe to store payment-method tokens and charge the selected payment method for subscription fees, applicable taxes, and authorized adjustments.

You must be the cardholder or have the cardholder's or business's permission. A difference between the BMC account name and cardholder name is not prohibited when the payment method is used with authorization.

2. Billing cycle and renewal

The subscription begins when Stripe confirms successful payment.

The subscription renews automatically each month on or near the original billing date unless canceled.

Billing dates may shift because of month length, payment retries, bank processing, plan changes, or Stripe administration.

The subscription is not a free trial unless a written offer expressly states otherwise.

3. What the subscription includes

One owner login and bookkeeping workspace.

Capacity for up to three businesses, entities, or ledgers under the account.

Access to available import, categorization, receipt matching, reconciliation, review, and export features.

Reasonable support for account, billing, and Service issues.

4. Payment processing and receipts

Payments are processed by Stripe through a Stripe-hosted checkout page.

BMC receives payment and subscription status, identifiers, and limited billing information needed to administer the account. Stripe controls the payment form and processing of card credentials.

Receipts, invoices, and card-statement descriptions may be supplied through Stripe or BMC.

5. Failed or declined payments

If a payment fails, Stripe or BMC may retry the payment, notify you, request an updated payment method, or limit access.

An account may be marked past due, unpaid, incomplete, paused, subscription required, frozen, or inactive depending on payment and security status.

You remain responsible for valid fees accrued before cancellation.

6. How to cancel

You may request cancellation through billing or account controls made available in the Service, or by contacting BMC at the email or phone number listed below.

Include the account email and enough information for us to verify the request. Do not send a password or full card number.

We will process a valid cancellation request without unreasonable delay and provide confirmation.

7. Cancellation at the end of the paid period

This is the normal cancellation method. Future automatic renewal is stopped, and paid access generally remains available through the current billing-period end.

The account may display a scheduled-cancellation notice and the expected period-end date.

No additional monthly charge should be made after the effective cancellation date unless you reactivate, start a new subscription, or a prior authorized charge remains pending.

8. Immediate cancellation

Immediate cancellation ends the Stripe subscription at once and may remove paid access immediately.

An immediately canceled subscription generally cannot be reactivated as the same subscription; a new checkout and subscription may be required.

Immediate cancellation does not automatically create a refund.

9. Refunds and billing adjustments

Subscription fees are generally nonrefundable after a billing period begins, and partial-month refunds or credits are not routinely provided.

We may issue a refund or credit for a verified duplicate charge, documented billing error, service failure warranting adjustment, or when required by law.

To report a billing problem, contact us promptly with the account email, charge date, amount, and a description. Do not send complete card details.

Approved refunds are returned through the original payment method and may take additional time to appear, depending on Stripe, the card network, and the issuing bank.

10. Price changes

BMC may change subscription pricing or plan features.

We will provide advance notice of a material price increase before it applies to a future renewal, as required by applicable law.

Continuing the subscription after the effective date of the change constitutes acceptance, except where additional consent is required.

11. Taxes

Fees may not include taxes. You are responsible for applicable sales, use, withholding, or similar taxes, excluding taxes based on BMC's net income.

Stripe or BMC may collect taxes when required.

12. Chargebacks and disputes

Contact BMC first so we can investigate a billing concern.

Filing a chargeback does not automatically cancel a subscription. You should separately submit a cancellation request.

Fraudulent or abusive payment disputes may result in account suspension and recovery of permitted fees or costs.

13. Account and data after cancellation

Subscription cancellation, account suspension, and account deletion are separate actions.

After cancellation, you should export records you need. Access may end at the billing-period close or immediately, depending on the cancellation method.

BMC may retain records for legitimate business, billing, audit, fraud-prevention, dispute, tax, backup, and legal purposes as described in the Privacy Policy.

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DATA SECURITY AND RESPONSIBLE USE POLICY

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.

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