



BMC Small Business Reconcile

Clean books before tax time.

Privacy Policy

How BMC Small Business Reconcile collects, uses, shares, protects, and retains information.

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

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.

Contact Us

BMC Small Business Reconcile | Operated by BYRON MCNEIL LLC | P.O. Box 312, Burlington, NJ 08016

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/>