



BMC Small Business Reconcile

Clean books before tax time.

Terms of Service

Rules governing access to and use of BMC Small Business Reconcile.

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

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.

Contact Us

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