**Cover**

**About us**

BMG USA LLC operates globally from our offices in Cheyenne, Wyoming, United States & Hobart, Tasmania, Australia.

We are fast becoming the alternative provider of bank data feeds to accounting, budgeting and cash flow software packages globally and have access to feeds from some 15,000+ banks & financial institutions in the US, Canada, UK & Australia. Our feeds cover nearly all bank account types including savings, checking, term deposits, loans and credit cards.

Currently we provide bank data feed services to some 100,000+ accounts in these regions.

Because we have few overheads and can access volume discounts from our data providers we can pass these onto you with no upfront capital costs, no monthly minimum commitments and a low per user import fee.

We also work with your team to create customized email and landing pages for your users that are branded as your own.

We assign a personal contact to each client we deal with and believe in providing the highest quality experience when you work with us. We move quickly and effectively to deliver our solutions for mutual benefit of both parties.

**How it works**

You simply add a ‘bank feed activation’ button into your accounting software. From here your users can click the button and we take care of the rest. The activation request captures the accounts they wish to activate and the import frequency they wish to subscribe for.

BMG USA:

* Receives activation request via pull API
* Runs a validation check on the data provided (names and account details)
* Confirms activation request is valid and sends an email to the user
* User clicks link on the email which takes them to a landing page branded as your software
* User is taken to their internet banking login page to authenticate with their bank to allow us access to the feeds
* Authentication is approved or rejected by the bank
* Confirmation sent to client
* BMG USA now receives regular data feeds for the accounts activated from their bank
* BMG pushes through our API these feeds to your software

Your software will require the functionality to import these in XML or CSV formats and allow the user to ‘code’ them. This is similar to manually importing a CSV file from the bank.

We work with your technical team to develop the API requirements and provide advice to ensure a smooth process.

Security is bank standard. At no time to we keep or access the users login details. The user provides these in the above process to their own bank (although the page is branded as your software). Our security uses encrypted channels and is bank level.

**Bank Feeds for accounting software**

If you want to compete with the likes of Xero and QuickBooks Online you really need bank feeds as an option to attract new users in an increasingly competitive accounting software market.

With us you don’t have to pay 20k upfront or pay 5k per month to be able to provide your users with live bank data feeds.

Don’t have your users wait for statements or waste time trying to download and import CSV’s for the correct dates and for each separate account.

With live bank data feeds your users don’t need to be accounting experts – they can simply activate the feeds and code each receipt and payment to their budget categories. This saves the user having to manually enter or track bank statement entries. You can also then have memory logic built into your software which auto allocates items for the users approval to really simplify the process for them – saving your users time and hassle and creating value for the software.

Typically our accounting end users will select daily or weekly import schedules for selected accounts depending on their needs. The beauty with us is that they can select which accounts they want feeds for and individually specify the import frequency for each account. We believe that users should only pay for what they need.

**Bank Feeds for budgeting & cash flow software**

Your cash flow or budgeting (both business and personal) software can be complemented by automatically importing bank feeds.

Don’t have your users wait for statements or waste time trying to download and import CSV’s for the correct dates and for each separate account.

Your users don’t need to be accounting experts – they can simply activate the feeds and code each receipt and payment to their budget categories. This saves the user having to manually enter or track bank statement entries.

You can even setup memory logic into your software which auto allocates items based on their details and simply have the client approve the allocation.

The user can then use your software more efficiently and doesn’t need to understand accounting. The users can then produce timely, up to date planned v’s actual budget reports from your software.

Typically our cash flow and budgeting clients will setup monthly bank feed import schedules.

**Pricing**

Our pricing model is different to our competitors, you only pay for what you use, as you use it.

We charge per account per import. We do not charge up upfront fees nor do we have minimum monthly commitments.

Our current prices are $1.75 USD per import per account.

Once you reach 10,000 accounts activated with us we are able to offer you substantial volume discounts to further increase your margins.

Many clients choose to package this up into their own monthly software subscription packages however some choose to on bill the client and add a retail margin.

We will invoice you weekly for the data feeds provided in the previous week and our payment terms are 14 days from invoice.

**Contact us**

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