UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No.)*

BM Technologies, Inc

(Name of Issuer)

Common Stock (Title of Class of Securities)

05591L107

(CUSIP Number)

September 15, 2023 (Date of Event Which Requires Filing of this Statement)

Check the appro	opriate box to designate the rule pursuant to which this Schedule is filed:
	Rule 13d-1(b)

⊠ Rule 13d-1(c)

□ Rule 13d-1(d)

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 05591L107

	110.000								
1.			eporting Persons. Capital Management LLC						
2.		he A (b) [ppropriate Box if a Member of a Group (See Instructions)						
3.	SEC Us	e Or	nly						
4.	4. Citizenship or Place of Organization Delaware								
		5.	Sole Voting Power 0						
Bei	imber of Shares neficially aned by	6.	Shared Voting Power 634,102						
Re	Each eporting Person With:	7.	Sole Dispositive Power 0						
		8.	Shared Dispositive Power 634,102						
9.	Aggrega 634,10		Amount Beneficially Owned by Each Reporting Person						
10.	Check if	f the	Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions) □						
11.			Class Represented by Amount in Row (9)						
	5.3 %								
12.	Type of	Rep	porting Person (See Instructions)						
	PN, IA	1							

CUSIP No. **05591L107**

1.			eporting Persons. e Partners L.P.						
2.	 Check the Appropriate Box if a Member of a Group (See Instructions) (a) □ (b) ⊠ 								
3.	SEC Use	e On	ly						
4.	Citizensi Delaw :		or Place of Organization						
		5.	Sole Voting Power 0						
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R	Each eporting Person With:	7.	Sole Dispositive Power 0						
		8.	Shared Dispositive Power 634,102						
9.	Aggrega 634,10		mount Beneficially Owned by Each Reporting Person						
10.	Check if	the	Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions) □						
11.	Percent	of C	lass Represented by Amount in Row (9)						
12.		Ren	orting Person (See Instructions)						
12.	Type of	кер	ording I croon (See mondedons)						
	PN								

CUSIP No. **05591L107**

1.	Names of John (eporting Persons.						
2.	 Check the Appropriate Box if a Member of a Group (See Instructions) (a) □ (b) 図 								
3.	SEC Us	e On	aly						
4.		_	or Place of Organization						
	United	ı Sta	ates of America						
	ımber of Shares	5.	Sole Voting Power						
Ber	neficially		0						
	vned by Each	6.	Shared Voting Power						
	porting erson		634,102						
	With:	7.	Sole Dispositive Power						
			0						
		8.	Shared Dispositive Power						
			634,102						
9.	Aggrega	ite A	amount Beneficially Owned by Each Reporting Person						
	634,10	02							
10.	Check if	f the	Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions) □						
11.	Percent	of C	lass Represented by Amount in Row (9)						
	5.3 %	1							
12.	Type of	Rep	orting Person (See Instructions)						
	IN. HC								

CUSI	P No. 055	91L	.107
1.	Names o	of R	eporting Persons.
	Alexai	nde	r Vezendan
2.			Appropriate Box if a Member of a Group (See Instructions)
	(a) □	(b)	
3.	SEC Us	a O:	n ly
3.	SEC OS	C OI	пу
4.	Citizens	hip	or Place of Organization
		_	tates of America
		5.	Sole Voting Power
NI	ımber of		0
	Shares	6.	Shared Voting Power
	neficially		634,102
	vned by Each	7	,
	eporting	7.	Sole Dispositive Power
]	Person With:		0
	vv itii.	8.	Shared Dispositive Power
			624 102
9.	A garage		Amount Beneficially Owned by Each Reporting Person
9.	Aggrega	ale F	Miloulit Beneficially Owned by Each Reporting Ferson
	634,10	02	
10.			e Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions) □
11	Dargant (of C	lass Represented by Amount in Row (9)
11.	r ercent (JI C	lass represented by Amount in row (3)
	5.3 %		
12.		Rep	orting Person (See Instructions)
	IN, HC	7	

Item 1.

(a) Name of Issuer

BM Technologies, Inc.

(b) Address of Issuer's Principal Executive Offices

201 KING OF PRUSSIA ROAD, SUITE 650 WAYNE, PA, 19087

Item 2.

(a) Name of Persons Filing

This statement is being jointly filed by and on behalf of each of Veradace Capital Management LLC, a Delaware limited liability company ("Veradace"), Veradace Partners L.P., a Delaware limited partnership (the "Fund"), Alexander Vezendan, and John Conlin.

The Fund is the record and direct beneficial owner of the securities covered by this statement. As the investment adviser to the Fund, Veradace may be deemed to beneficially own the securities covered by this statement. Messrs. Vezendan and Conlin are the Principals of and may be deemed to beneficially own securities owned by, Veradace.

The total number of shares owned consists of 634,102 shares of common stock.

Each reporting person declares that neither the filing of this statement nor anything herein shall be construed as an admission that such person is, for the purposes of Section 13(d) or 13(g) of the Act or any other purpose, the beneficial owner of any securities covered by this statement. Each reporting person may be deemed to be a member of a group with respect to the issuer or securities of the issuer for the purposes of Section 13(d) or 13(g) of the Act. Each reporting person declares that neither the filing of this statement nor anything herein shall be construed as an admission that such person is, for the purposes of Section 13(d) or 13(g) of the Act or any other purpose, (i) acting (or has agreed or is agreeing to act together with any other person) as a partnership, limited partnership, syndicate, or other group for the purpose of acquiring, holding, or disposing of securities of the issuer or otherwise with respect to the issuer or any securities of the issuer or (ii) a member of any group with respect to the issuer or any securities of the issuer.

(b) Address of Principal Business Office or, if none, Residence.

2626 Cole Avenue, Suite 300, Dallas, Texas, 75204

(c) Citizenship

See Item 4 on the cover page(s) hereto.

(d) Title of Class of Securities

Common Stock

(e) CUSIP Number 05591L107

Item 3. If this statement is filed p	oursuant to §§240.13d-1(b)) or 240.13d-2(b) or (c	e), check whether the person
filing is:			

(a') L	╝	F	١.	bro	kε	r	or	d	eal	er	re	egi	ste	erec	dι	unc	ler	S	ect	10	n i	15	0	f t	he	Α	ct	(15	Į	J.S	3.0	С.	78	80):

(h)	\square Δ	hank as	defined in	Section	3(a)(6) of the	Act (15 I	12C	78c
(1))	II A	Dalik as	aermea m	эсспоп	71 A H O F O F H I	: ACI () (1.56	700

(c)		An insurance company as defined in Section 3(a)(19) of the Act (15 U.S.C. 78c);
(d)	□ A 80a-	an investment company registered under Section 8 of the Investment Company Act of 1940 (15 U.S.C.
(e)		An investment adviser in accordance with §240.13d-1(b)(1)(ii)(E);
(f)		An employee benefit plan or endowment fund in accordance with §240.13d-1(b)(1)(ii)(F);
(g)		A parent holding company or control person in accordance with §240.13d -1(b)(1)(ii)(G);
(h)	□ 1813	A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 3);
(i)		church plan that is excluded from the definition of an investment company under Section 3(c)(14) of Investment Company Act of 1940 (15 U.S.C. 80a-3);
(j)		A non -U.S. institution in accordance with §240.13d-1(b)(1)(ii)(J);
(k)		A group, in accordance with §240.13d-1(b)(1)(ii)(K).
Item 4.		•
(a)	Am	ership. ount beneficially owned: See Item 9 on the cover page(s) hereto. cent of class: See Item 11 on the cover page(s) hereto.
(a)	Am Per	ount beneficially owned: See Item 9 on the cover page(s) hereto.
(a) (b)	Am Per	ount beneficially owned: See Item 9 on the cover page(s) hereto. cent of class: See Item 11 on the cover page(s) hereto.
(a) (b)	Am Per	ount beneficially owned: See Item 9 on the cover page(s) hereto. cent of class: See Item 11 on the cover page(s) hereto. mber of shares as to which such person has:
(a) (b)	Am Per Nui (i)	ount beneficially owned: See Item 9 on the cover page(s) hereto. cent of class: See Item 11 on the cover page(s) hereto. mber of shares as to which such person has: Sole power to vote or to direct the vote: See Item 5 on the cover page(s) hereto. Shared power to vote or to direct the vote: See Item 6 on the cover page(s) hereto.
(a) (b)	Am Per Nui (i) (ii) (iii)	ount beneficially owned: See Item 9 on the cover page(s) hereto. cent of class: See Item 11 on the cover page(s) hereto. mber of shares as to which such person has: Sole power to vote or to direct the vote: See Item 5 on the cover page(s) hereto. Shared power to vote or to direct the vote: See Item 6 on the cover page(s) hereto.
(a) (b)	Am Per Nui (i) (ii) (iii)	ount beneficially owned: See Item 9 on the cover page(s) hereto. cent of class: See Item 11 on the cover page(s) hereto. mber of shares as to which such person has: Sole power to vote or to direct the vote: See Item 5 on the cover page(s) hereto. Shared power to vote or to direct the vote: See Item 6 on the cover page(s) hereto. Sole power to dispose or to direct the disposition of: See Item 7 on the cover page(s) hereto.

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

Not applicable.

Item 7. Ic	lentification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.
	Not Applicable.
Item 8. Ic	lentification and Classification of Members of the Group. Not Applicable.
Item 9. N	otice of Dissolution of Group. Not Applicable.

Item 10. Certifications.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect other than activities solely in connection with a nomination under § 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

September 22, 2023

Veradace Capital Management LLC

By: /s/ Alexander Vezendan

Name: Alexander Vezendan

Title: Principal

Veradace Partners L.P.

By: Veradace Capital Management LLC its general partner

By: /s/ Alexander Vezendan

Name: Alexander Vezendan

Title: Principal

Alexander Vezendan

/s/ Alexander Vezendan

Title: Principal

John Conlin

/s/ John Conlin

EXHIBIT INDEX

Exhibit Description of Exhibit

Joint Filing Agreement (incorporated herein by reference to Exhibit 99.1 to the Schedule 13G, as amended, filed on September 22, 2023 by the reporting persons with the Securities and Exchange Commission).