

Relay

SEE ALL YOUR MONEY. *ALL IN ONE PLACE.*

This is digital banking¹ built for growing small businesses.



Clarity

See every account, every balance, every budget, in real time. Relay structures your money so you're never guessing where you stand or scrambling to find the answer.



Confidence

Your business is always moving—and so is the money. Stay current on what's coming in, what's going out, and what it means for the decisions ahead.



Control

Set rules, assign access, manage how money moves. Your business runs the way you designed it to—without you having to direct every dollar manually.

Trusted by 110,000+ business owners.

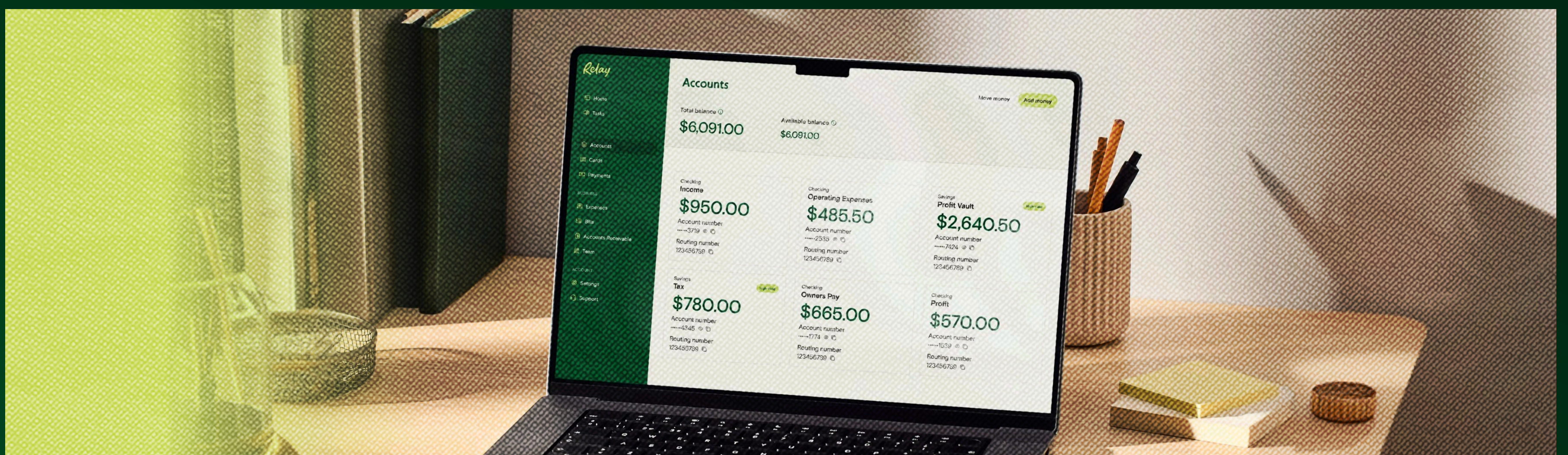
From 10-person shops to 50-person operations, across trades, agencies, retail, and beyond.

Built for the way real teams work.

Multi-user access, real-time visibility, and integrations that keep your books and banking in sync.

FDIC insured up to \$3M.²

On funds deposited via Thread Bank; Member FDIC. Pass-through insurance coverage is subject to conditions.



Ready to be great with money? Get started at bankwithrelay.com

¹Relay is a financial technology company and is not an FDIC-insured bank. Banking services provided by Thread Bank, Member FDIC. FDIC deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. ²Your deposits qualify for up to \$3,000,000 in FDIC insurance coverage when Thread Bank places them at program bank in its deposit sweep program. Your deposits at each program bank become eligible for FDIC insurance up to \$250,000, inclusive of any other deposits you may already hold at the bank in the same ownership capacity. You can access the terms and conditions of the sweep program at <https://thread.bank/sweep-disclosure/> and a list of program banks at <https://thread.bank/program-banks/>. Please contact customerservice@thread.bank with questions on the sweep program. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. ³The Relay Visa® Debit Card is issued by Thread Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. and may be used anywhere Visa debit cards are accepted.



KEY FEATURES



✔ Organize every dollar

Open up to 50 checking accounts¹ to separate and structure your funds.

✔ Control every swipe

Issue up to 50 Visa[®] debit cards³ with built-in limits and real-time tracking.

✔ Capture every expense

Collect receipts automatically and match transactions as they happen.

✔ Pay every vendor

Send ACH, wires, or checks with approval controls built in.

✔ Collect every payment

Invoice customers and accept payments directly through Relay.

✔ Fund every opportunity

Access fast, flexible term loans that support growth without disrupting cash flow.



“From multi-account setups to seamless integrations and user-friendly controls, it’s clear that Relay deeply understands the needs of small business owners.”

EDUARDO, TRUSTPILOT

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