

TAKE CHARGE



Now available

THE CREDIT CARD THAT PUTS YOU IN CHARGE

Take control with the Relay Visa® Credit Card. Stop the cash flow crunch, and keep team expenses in check by putting a spend policy on every employee card.

Available to Relay customers by invitation only.

[Apply now](#)

Relay 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. The Relay Visa Credit® Card is issued by Thread Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. and may be used anywhere Visa credit cards are accepted. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply.



1.5% cash back*

Earn up to 1.5% cash back* on every purchase

30 day billing cycle

Monthly cycle for smarter spending

\$0 annual fees

Spend without tying up your cash flow



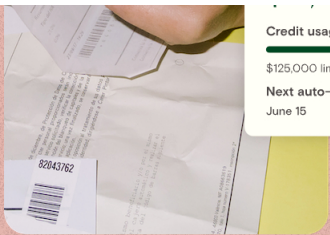
THE CASH FLOW SAFETY NET

your business needs

Credit - 1.5% cash back
Credit
\$41,647.00



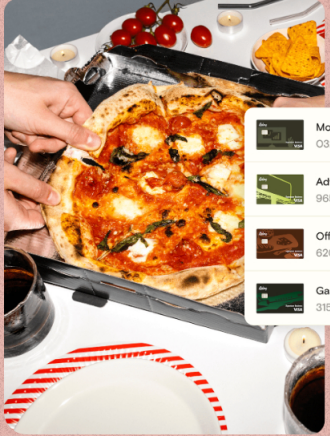
Walk the tightrope



Credit usage
\$125,000 limit
Next auto-payment
June 15

with confidence

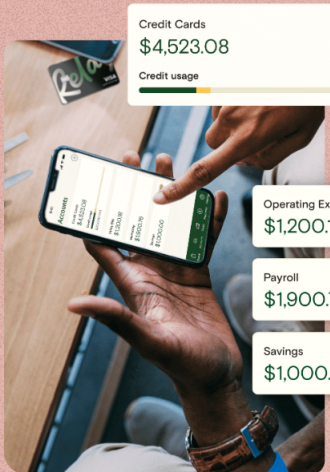
You just ran payroll, utility bills are due and you're chasing a customer for a late payment. With the Relay Visa® Credit Card in your corner, you can spend through the toughest days and keep shortfalls at bay.



Monthly Subscriptions
0321 · Physical
Advertising Spend
9654 · Virtual
Office Groceries
6201 · Virtual
Gas Card
3154 · Physical

Meticulously organize all spending

Categorize expenses—from the start—with a customized credit card for every employee, spend category, project and vendor.



Credit Cards
\$4,523.08
Credit usage

Operating Expenses
\$1,200.18
Payroll
\$1,900.76
Savings
\$1,000.00

All money moves in one place

Get complete cash flow clarity by bringing together credit, checking and savings into one platform. You'll have one central system to instantly see how all your money works. Then you can stay ready, save faster, and make smarter decisions.

Secure, trackable and **CONTROLLED-BY-YOU** TEAM SPENDING

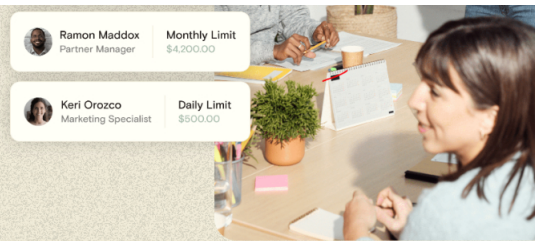


Andrea Wilkins
Virtual Assistant
Monthly Limit
\$2,500.00



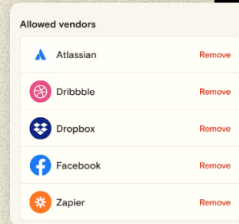
A credit card for every employee

No more expense reports or messy reimbursements. Empower employees with their own credit cards. Plus, track spending and freeze cards in seconds.



Stay in charge of every card

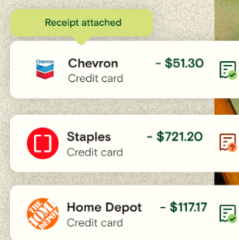
Set a spend policy for every employee card. Use approved vendors and categories—and daily or monthly spend limits—to guarantee your money is always spent wisely.



Track everything now, chase nothing later

Get ultra-detailed data for every purchase made by an employee. Stay on top of every dollar and make month-end bookkeeping super speedy.

Plus, Relay makes sure employees add a receipt to every expense. [Learn more about Relay's expense management tools here.](#)



Customize cards with purpose

Choose from 30+ unique designs by pairing colors with spend category illustrations. Always find the right card at checkout or when managing your team spending.



“

Loving my transition to Relay after years with traditional banks.

Everything is so streamlined and easy. Finally, easy access to funds, wires, transfers, virtual cards for employees, and no ridiculous fees.

Gina
Small Business Owner



BANKING WITH RELAY

KEEPING YOUR BUSINESS ON THE MONEY

Relay's online business banking platform puts you in control of your cash flow. See all the ins and outs without any blind spots or doubts.



Banking without hidden fees that tie up cash flow



20 everyday checking accounts to organize cash and expenses



Automated savings that earn up to 2.68% APY* on idle cash



All the payment types you need —ACH, wire and check



Safe, productive collaboration with team members and advisors



Personalized customer support when you need it

BEING A BOSS IS HARD.

GIVE YOURSELF SOME CREDIT.





**YOU'VE GOT QUESTIONS,
WE HAVE THE ANSWERS.**

More details can be found in our [Support Center](#).

How do I apply for a Relay Visa® Credit Card? 

Who is eligible for a Relay Visa® Credit Card? 

Does applying for the Relay Visa® Credit Card impact my personal or business credit score? 

How do I earn cash back?* 

How do I pay off the balance on my Relay Visa® Credit Card? 

What will my credit limit be? 

Does the Relay Visa® Credit Card have any fees? 

How many Relay Visa® Credit Cards can I issue for my business? 

How do I customize my cards? 

Can I customize physical credit cards? 

Can I customize an existing or old card? 

Do custom card designs appear in Apple Wallet or Google Wallet? 

**TIME TO TAKE
CHARGE**

Apply now



What is Relay

Business checking
Business savings
Profit First banking
Accounts payable
Expense management
Invoices
Payment Requests
Pricing
Integrations
Xero
QuickBooks Online
Gusto
Plaid & Yodlee

Accountants & Bookkeepers

Client banking
Partner program
Get certified
Guides
Accounts payable
Data security
Growth playbook
Becoming a cash flow advisor

Resources

Everyday business blog
Advisor directory
Advisor hub
FAQs
BI-weekly webinar
Support center
Banking for real estate investors
Banking for e-commerce
Banking for home services
Banking for agencies
Switch to Relay
Cash Flow Compass

Company

About us
Customer stories
Careers
Affiliate program
Contact us
Why Relay
Trust Center
Safety & Security

Legal

Terms of Service
Privacy Policy
Deposit Agreement
Savings Account Agreement
Cardholder Agreement
Electronic Communications Agreement
Relay Visa® Credit Card Cardholder Agreement
Visa® Signature Card Rewards Program Terms & Conditions



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¹ For Relay Subscription Plans with an interest-bearing deposit account, the interest rate and Annual Percentage Yield on your account are accurate as of 10/30/2025 and are variable and subject to change based on the target range of the Federal Funds rate. Fees may reduce earnings:

- When you are subscribed to the Starter Plan, the interest rate on your savings accounts is 0.91% with an APY of 0.91%.
- When you are subscribed to the Grow Plan, the interest rate on your savings accounts is 1.53% with an APY of 1.55%.
- When you are subscribed to the Scale Plan, the interest rate on your savings accounts is 2.65% with an APY of 2.68%.

² Your deposits qualify for up to \$3,000,000 in FDIC insurance coverage when Thread Bank places them at program banks 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.

*Terms and conditions apply to the cash back rewards program. Monthly cash back rewards will be automatically deposited into your Relay checking account within 30 days of the end of the credit card billing cycle. ATM transactions, the purchase of money orders or cash equivalents made with your Relay Visa® Credit Card are not eligible for cash back. Please refer to the [Visa® Signature Rewards Program Terms & Conditions](#) for more details.

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³ Please note that funds relating to Currencycloud's services are not FDIC insured or protected by the Visa Zero liability protection policy. In regards to Currencycloud's services when funds are posted to your account, e-money is issued in exchange for these funds, by an Electronic Money Institution who we work with, called Currencycloud. In line with regulatory requirements, Currencycloud safeguards your funds. This means that the money behind the balance you see in your account is held at a reputable bank, and most importantly, is protected for you in the event of Currencycloud's, or our, insolvency. Currencycloud stops safeguarding your funds when the money has been paid out of your account to your beneficiary's account.

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at their own risk.