

NEVER LOSE A RECEIPT AGAIN

Expense Management for Small Businesses

Capture receipts the moment a purchase happens. Categorize your expenses automatically to keep track of every dollar spent. And sync your accounting software to stay effortlessly audit-ready.

Stop losing receipts

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® 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. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply.



EVERY LINE, EVERY ITEM, EVERY DOLLAR

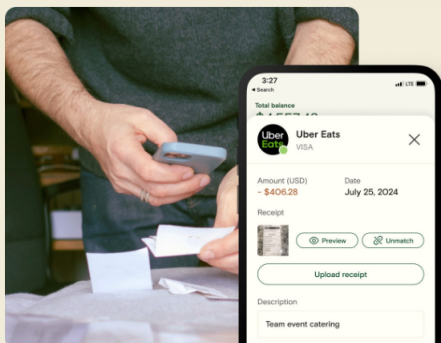
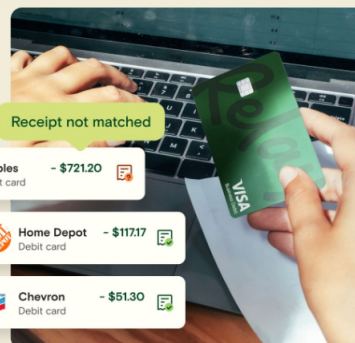
METICULOUS EXPENSE TRACKING WITHOUT THE RECEIPT CHASING

1

Set a receipt policy

A receipt for every expense

Set receipt collection requirements for card transactions so team members always know when they need to collect proof. We'll do the chasing for you with instant text reminders and keep you posted with a list of receipts that are still missing.



2

Save receipts in Relay

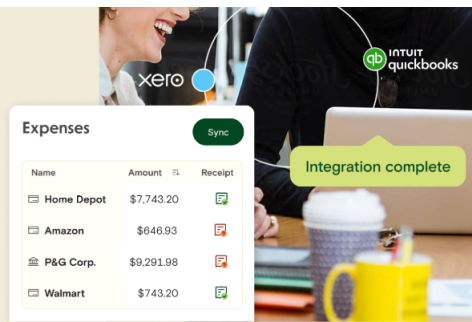
Digital proof before it goes poof

We make it easy for cardholders to snap pictures of receipts before they wind up crumpled and lost. Digital or paper receipts can be uploaded or email-forwarded to Relay in seconds, so they're safely stored and easily found when you need them—forever.



3 Integrate your accounting software Reconcile your books in record time

Categorize expenses in Relay, with the receipts and context at your fingertips—then sync them to Xero or QuickBooks Online. Plus, AI automates the data-entry for your fastest month-end reconciliation ever.



NO MORE CRYING OVER LOST RECEIPTS

**DON'T CLEAN IT UP AT THE END.
GET IT RIGHT FROM THE START.**

✓ Make saving receipts a happy habit

Instant reminders make sure you—and your team—snap a receipt photo the moment a purchase happens. The proof you need gets safely stored before it ends up crumpled and lost.

✓ Always be audit-ready

Stay organized and ready for the IRS with digital proofs for every purchase. No more hunting through inboxes or receipt boxes—just straight-talking numbers and stress-free audits.

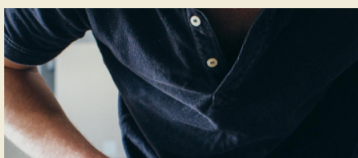
✓ Empower team spending without messy reimbursements

Using Relay cards alongside a receipt policy gives you a safe and secure way to enable team spending—no personal cards or expense reports required. From coffees to car rentals, all employee expenses can be covered without the reimbursement rigmarole.

✓ Get a jump-start with AI and automation rules

Create smart accounting rules (with an AI assist), so you'll never have to code expenses one-by-one ever again. Relay will automatically categorize every lumber purchase as Supplies or every coffee receipt as Meals—giving you a head start on your month-end every time.

WHAT SMALL BUSINESSES ARE SAYING ABOUT RELAY



“

Amazing watchdogs for my money

Great experience as a small business owner! They are vigilant and amazing watchdogs for my money!



— Tatum McKenzie



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.



No hidden fees, overdraft fees, or minimum balances



50 virtual or physical Visa* debit cards



Give your business a cash flow cushion with the Relay Visa* Credit Card



Up to 20 checking accounts



Up to 2 savings accounts with up to 2.68% APY¹



Send and receive via ACH transfers, wires, checks, Stripe, Square, and more



Make banking collaborative with role-based user permissions for team members, accountants, and bookkeepers



Get personalised customer support when you need it by phone, email, or chat



Direct integrations with QuickBooks Online and Xero

YOU CAN STOP CHASING EMPLOYEES FOR RECEIPTS NOW

And your accountants and bookkeepers will stop chasing you, too.

Stop the monthly receipt hunt



What is Relay

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

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

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



Relay Financial Technologies, Inc. © 2025



Relay is a financial technology company and is not an FDIC-insured bank. Banking services provided by Thread Bank², 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. The 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. 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.

¹For 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%.

²Your 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.

**Relay is not affiliated with SoFi, or OnDeck, and Relay's privacy and security policies may differ from SoFi's, and OnDeck's, privacy and security policies. Relay will be paid a fee from SoFi, and OnDeck if you obtain a product through either of these links. All rates, terms, and conditions vary by provider. Approval for a loan is not guaranteed.

Payment services (non banking/checking accounts or services) are provided by [The Currency Cloud Limited](#). Registered in England No. 06323311. Registered Office: The Steward Building 1st Floor, 12 Steward Street London E1 6FQ. The Currency Cloud Limited is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 for the issuing of electronic money (FRN: 900199).

Payment services in the United States are provided by Visa Global Services Inc. (VGSI), a licensed money transmitter (NMLS ID 181032) in the states listed [here](#). VGSI is licensed as a money transmitter by the New York Department of Financial Services. Mailing address: 900 Metro Center Blvd, Mailstop 1Z, Foster City, CA 94404. VGSI is also a registered Money Services Business ("MSB") with FinCEN and a registered Foreign MSB with FINTRAC. For live customer support contact VGSI at (888) 733-0041.

³Please 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.

All testimonials, reviews, opinions or case studies presented on our website may not be indicative of all customers.

Ready to get started?

[Sign up](#)

at their own risk.