

Relay

ONLINE BUSINESS BANKING BUILT FOR SMALL BUSINESS

Be on the money,
all the time, with Relay

- ✓ No account fees
- ✓ No minimum balances
- ✓ FDIC insured up to \$250k



Operating Expenses

\$5,343.21



Payroll

\$10,773.87



Travel

\$2,954.39



Relay is a no-fee, online business banking and money platform that puts you in complete control of your cash flow. Plus, Relay makes sharing financial data with your accountant or bookkeeper as safe and efficient as possible.

Getting started with Relay

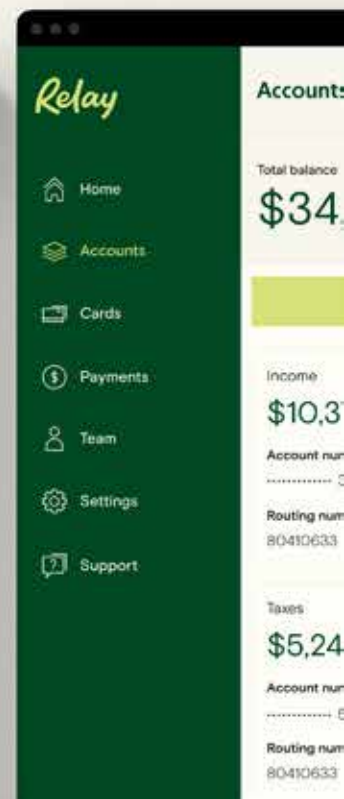
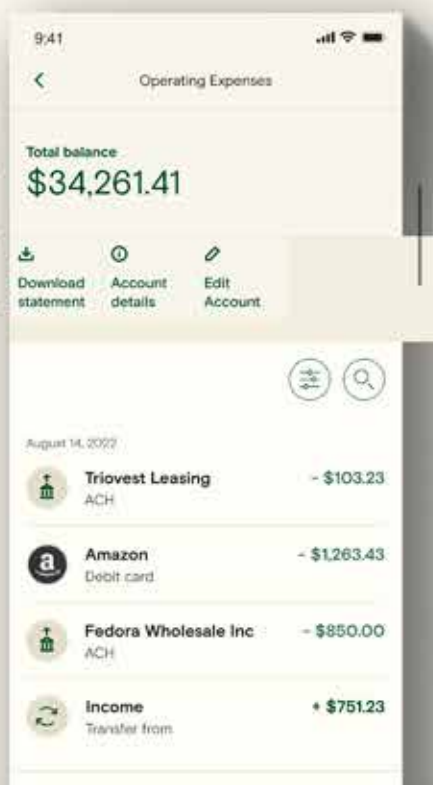
Your advisor is onboarding their clients onto Relay with the help of a dedicated Relay account manager.

- ☒ **Set up your Relay account**
Do this yourself or in collaboration with Relay or your advisor.

- ☐ **Attend a Relay training session**
The Relay team will show you how to use your account and answer all of your questions.

- ☐ **Reach out to your account manager as needed**
Your dedicated account manager is available to answer questions, take feedback and provide additional training.

Create your account



The banking basics... and beyond

Robust business banking features without the usual fees, branch visits or paperwork.

- ✓ Bank without account fees or minimum balances that tie up cash flow
- ✓ Open up to 20 individual checking accounts
- ✓ Issue 50 virtual and physical debit cards
- ✓ Hands-on help by email, chat and phone whenever you need it

Purchase of \$527.38 made



Cash flow that's as clear as day

Always be on top of what your business is earning, spending and saving.

- ✓ Apportion income to expense and reserve accounts (like operations, payroll and taxes)
- ✓ Organize spend using dedicated debit cards (like travel and marketing)
- ✓ Get detailed transaction data that takes the grind out of expense tracking
- ✓ Simplify and speed up bookkeeping with direct QuickBooks Online and Xero integrations

Convenient payments, deposits and transfers

Fund your accounts, pay bills, and pass money between checking accounts in just a few clicks.

- ✓ Send and receive ACH transfers, checks or wires
- ✓ Collect payments from tools like PayPal, Stripe and Square
- ✓ Schedule payments and put regular expenses on auto-pilot
- ✓ Easily move money between accounts using percentage- and dollar-based transfers

Banking that's better because it's done together

Work with financial advisors and team members without compromising security or convenience.

- ✓ Invite your accountant, bookkeeper or team members to Relay
- ✓ Control what each invited user can do and see in your bank account
- ✓ Safely share banking data and monthly statements
- ✓ Delegate financial management tasks like paying the bills

SMALL BUSINESS BANKING FOR YOU AND YOUR ADVISOR

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"It's literally so easy to open an account. I have not experienced that anywhere else. I hate administrative red tape, and Relay makes banking really easy and time-efficient for me."



Jess Vossler
CEO @ Second Mile Marketing



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