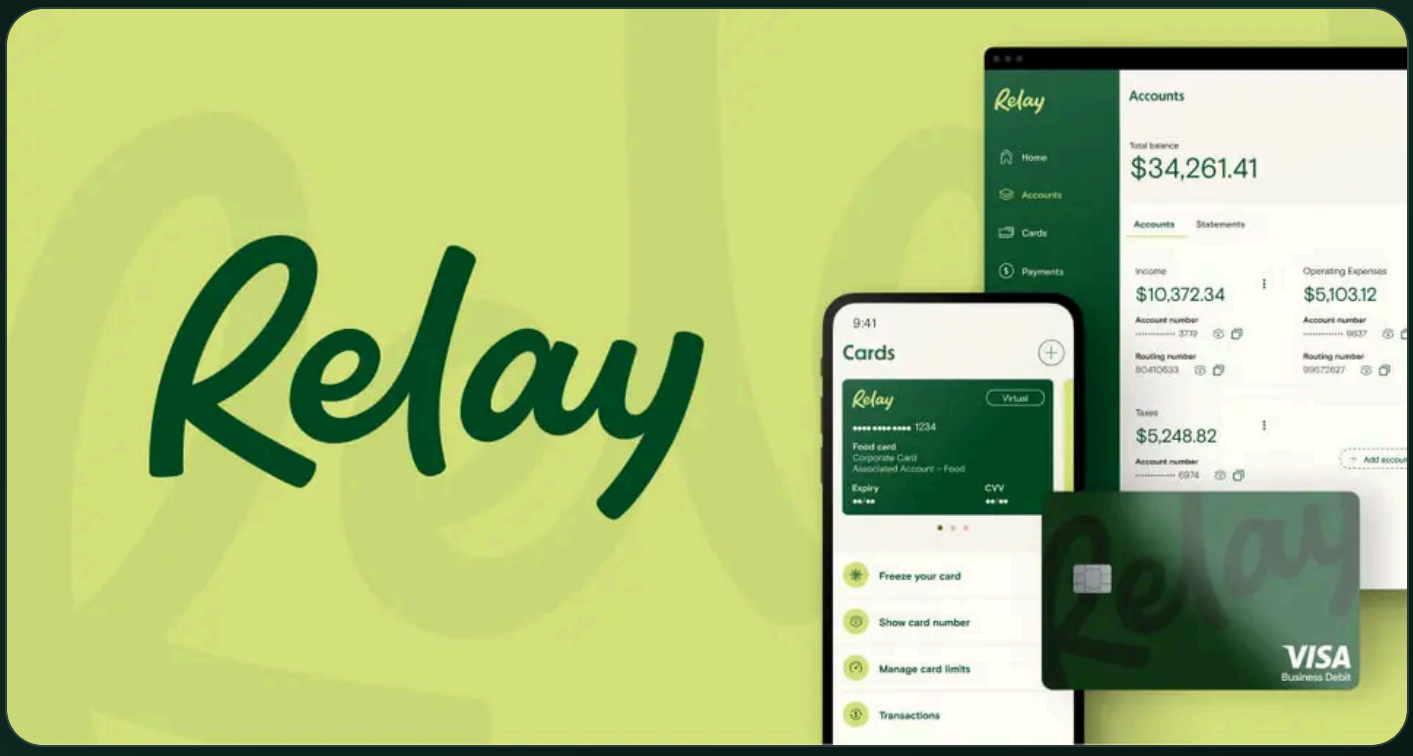
ToolGPA

NOVEMBER 2026

Relay

The Insider's Guide

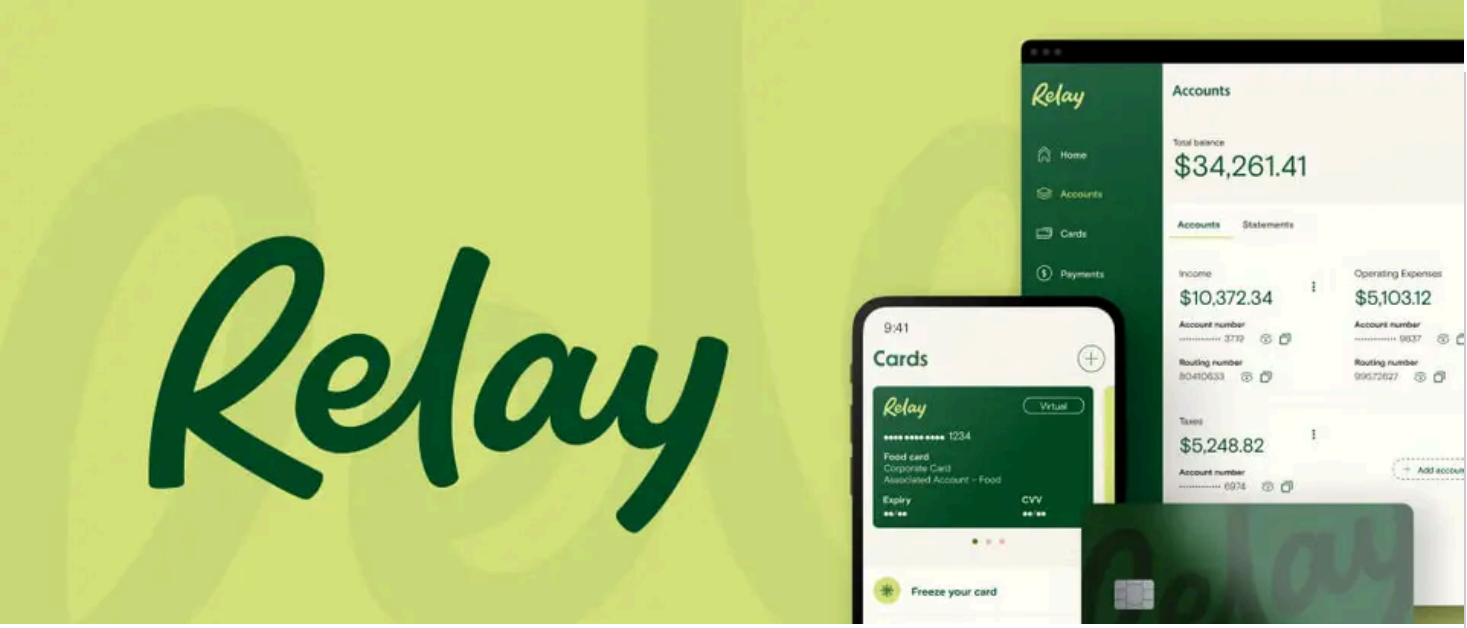
Online business banking with bill pay, cards and expenses



Every plan, grade, refund rule and rival among spend and bill pay tools, read from Relay's own pages.

Made by Relay · checked Nov 13, 2026 · toolgpa.com

2.8
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Relay's own pages, its app-store listings and our grades. Every fact in it is on Relay's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.8

GPA, above 64 of the 76 other spend and bill pay tools we grade

Relay is a financial technology company that offers online business checking and savings accounts, Visa debit and credit cards, bill pay, expense tracking and invoicing in one account. Banking services are provided by Thread Bank, Member FDIC. Every plan allows unlimited users, with higher plans adding approval rules, automation and better savings rates.

To get you started, here are **9 things to know about Relay**, taken from its own pages and our grades.

> "
>
> **You open a business bank account, which takes setup and verification.**
>
> From our grade for ease of use

1 **Best for business banking for a small team with several accounts**

Relay is a business banking account with cards, bill pay, expense tracking and invoicing, and the free Starter plan allows unlimited users.

2 **Paid plans start at $30 a month**

As its pricing page puts it: $30 per month.

3 There is a free plan

Starter plan: $0 a month, with 20 checking accounts, cards with spend controls, invoicing and QuickBooks and Xero integration.

4 It runs on 3 platforms

Web, iOS and Android.

5 Checking and savings accounts

Open up to 20 checking accounts (50 on Scale) and high-yield savings accounts, with deposits auto-transferred by rule.

6 Debit and credit cards

Visa debit and credit cards with spend limits and roles, up to 50 debit cards per cardholder per checking account.

7 Expense tracking

Receipt capture and upload reminders, expenses categorized as they happen, and sync to accounting software.

8 A 2.8 GPA, above 64 of 76

That is against the other spend and bill pay tools we grade, on value, the free plan, features, ease of use and platforms.

9 Keep it

To replace Relay you would be making money moved between bank accounts, which takes a licensed payments partner. That is not a weekend's work, with an AI app builder or without one.

Relay at a glance

PRICING
Free plan, from $30 per month

FREE PLAN
Yes

FREE TRIAL
14-day trial of the Grow or Scale plan

RUNS ON
Web, iOS, Android

MADE BY
Relay

CATEGORY
Spend & Bill Pay

OUR GRADE
2.8 GPA, good

STORE RATING
4.8 on the App Store, 3,801 ratings

The report card

Best for business banking for a small team with several accounts

Relay is a business banking account with cards, bill pay, expense tracking and invoicing, and the free Starter plan allows unlimited users. It isn't an FDIC-insured bank, approvals and better savings rates start on the $30 Grow plan, and transfers carry fees on every plan.

TOOLGPA REPORT CARD — **Relay** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	B	Starter is $0, and Grow is $30 a month and Scale $90. The $0 plan covers the core, so the paid plans are an upgrade, not a toll.
Free plan and trial	A	Starter is free outright, with 20 checking accounts, cards with spend controls, invoicing and QuickBooks and Xero sync. A 14-day trial of Grow or Scale is also offered.
Features	C	Checking and savings, debit and credit cards, expense tracking, bill pay and invoicing. Spend approval requests and bookkeeping automation start on Grow.
Ease of use	C	No store rating on record. You open a business bank account, which takes setup and verification.
Platforms and integrations	B	Web, iPhone and Android, with QuickBooks Online and Xero. No desktop app.

Grade point average — Good, out of 4.0 **2.8**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Relay is for

- ✓ Fits if you run a small business and want several checking accounts with cards under one login
- ✓ Works for teams that want a savings rate and cash back, and will pay for Grow

Who it is not for

- ✗ Tight if you stay on Starter: it earns less on savings and lacks spend approval requests
- ✗ Pricey if you want automation, as Scale is $90 a month
- ✗ Watch out: transaction fees apply on every plan, for example $25 for SWIFT wires on Starter
- ✗ Watch out: Relay isn't an FDIC-insured bank, as banking comes from Thread Bank
- ✗ Watch out: pay-by-bank invoice collection costs 1%, 0.75% or 0.5% depending on plan, capped at $10

Good to know

Good for

- ✓ Small businesses that want banking, cards and bill pay in one account
- ✓ Owners who split money across several accounts, such as tax and payroll
- ✓ Teams that need many users without paying per seat

Worth knowing

- ⓘ Relay is not an FDIC-insured bank; banking services come from Thread Bank, Member FDIC.
- ⓘ Transaction fees apply on every plan: for example SWIFT international wires are $25 on Starter, $22 on Grow and $20 on Scale.
- ⓘ Pay-by-bank invoice collection costs 1%, 0.75% or 0.5% of the amount on Starter, Grow and Scale, capped at $10.
- ⓘ Savings APY and card cash back differ by plan and are variable, so the $0 Starter plan earns less than the paid plans.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$30

A month to start. There is a free plan too

Relay has a free plan. Paid plans start at $30 per month.

STARTER

$0

20 checking accounts, 1.19% APY on savings and 1% cash back on credit cards, as of 9/17/2026. Same-day ACH is $1 and domestic wires are $8.

GROW

$30

per month

Adds spend approval requests, batch vendor payments, bookkeeping automation and recurring invoices. 1.87% APY and 1.25% cash back. Same-day ACH is $0.50 and domestic wires are $5.

SCALE

$90

per month

Shown as $90, down from $120, no end date given. 50 checking accounts, bill payment automation, cash flow forecasts, 3.21% APY, 1.5% cash back and no fee for same-day ACH.

The free plan

Starter plan: $0 a month, with 20 checking accounts, cards with spend controls, invoicing and QuickBooks and Xero integration.

Trying it first

14-day trial of the Grow or Scale plan

Read from relayfi.com on Nov 13, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: Web, iOS and Android

Online business banking with bill pay, cards and expenses. Here is what it does, as its own site describes it, and what it covers: invoicing, bookkeeping, expense tracking, bill pay, company cards.

> **Checking and savings, debit and credit cards, expense tracking, bill pay and invoicing.**
>
> From our grade for features

Checking and savings accounts

Open up to 20 checking accounts (50 on Scale) and high-yield savings accounts, with deposits auto-transferred by rule.

Debit and credit cards

Visa debit and credit cards with spend limits and roles, up to 50 debit cards per cardholder per checking account.

Expense tracking

Receipt capture and upload reminders, expenses categorized as they happen, and sync to accounting software.

Bill pay

Upload bills, assign tasks, set multi-step approval rules and pay vendors by ACH or wire.

Invoicing

Create and track invoices, send payment links and automated follow-ups, and collect by card, bank payment or wire.

Where it runs

Web · iOS · Android

What it works with

QuickBooks Online · Xero

Relay is made by Relay.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

64/76

Other spend and bill pay tools it is graded above

Relay's GPA of 2.8 is higher than 64 of the 76 other spend and bill pay tools we grade, and level with 4.

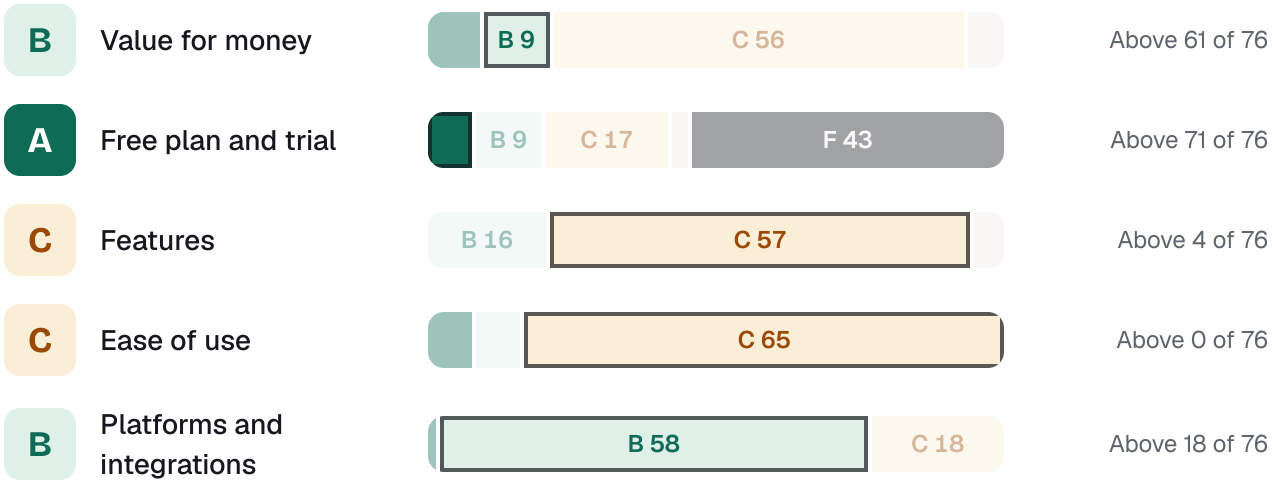
It stands best on free plan and trial (A, above 71 of 76) and worst on ease of use (C, above 0).

Its paid plans start at $30 a month, against a middle price of $12 for the category: 28 of the 36 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 15 tools score higher and cost less.

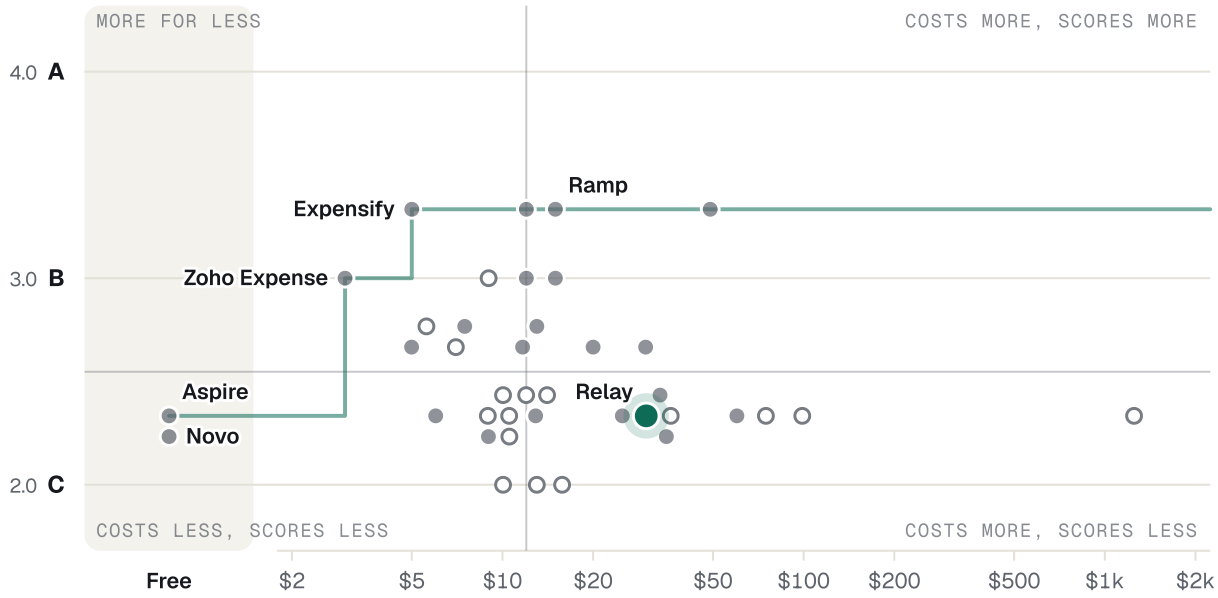
Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Relay's own letter is outlined.



Price against what you get

Each dot is one of 39 spend and bill pay tools. Further left costs less; higher up scores better on features, ease of use and platforms. Relay is the marked dot.



What paid plans start at, a month (each step along is roughly double) ⍰

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Relay you would be making money moved between bank accounts, which takes a licensed payments partner. That is not a weekend's work, with an AI app builder or without one.

It is one of the better ones too: its GPA of 2.8 is higher than 64 of the 76 other spend and bill pay tools we grade. It costs $360 a year.

What you could make

- Expense tracking and invoicing: an app builder makes these well.

What you could not

- Money moved between bank accounts, which takes a licensed payments partner.
- Cards issued through a bank.
- Live feeds from your bank, which take an agreement with each bank or a service that has them.
- A real app for iOS and Android. Something home-made would be a web page.

What this rests on. Relay's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Mercury, Novo, BILL, Ramp and Brex

The 5 tools Relay is most often weighed against, with where each one differs from it.

Mercury

3.0 GPA

Free plan · from $29.90/mo

Business banking with cards, expenses, bill pay and invoicing.

- Only Relay lists an Android app.
- Mercury also covers payroll.

Relay and Mercury compared in full

Novo

3.0 GPA

Free

Free business checking with invoicing, bill pay and debit cards.

- Relay also covers bookkeeping.

Relay and Novo compared in full

BILL

2.6 GPA

Free plan · from $49/mo

Bill pay, invoicing and free company cards for small businesses.

- Relay also covers bookkeeping.

Relay and BILL compared in full



3.6 GPA

Ramp

Free plan · from $15/mo

Corporate cards, expenses, travel and bill pay, with a free plan.

- Relay also covers bookkeeping.
- Ramp also covers reports.

Relay and Ramp compared in full



3.6 GPA

Brex

Free plan · from $12/mo

Corporate cards, expenses, bill pay and travel for growing companies.

- Relay also covers invoicing and bookkeeping.
- Brex also covers reports.

Relay and Brex compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

14

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Relay free?

Relay has a free plan. Starter plan: $0 a month, with 20 checking accounts, cards with spend controls, invoicing and QuickBooks and Xero integration.

How much does Relay cost?

Relay lists 3 plans. Starter: $0.

What platforms does Relay work on?

Relay is available on Web, iOS and Android.

How is Relay rated?

Relay's iPhone and iPad app averages 4.8 out of 5 from 3,801 ratings on the App Store in the United States, as read on Nov 13, 2026.

Does Relay have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Relay is listed for Web, iOS and Android.

Does Relay have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Relay is listed for Web, iOS and Android.

Is Relay open source?

Relay is not described as open source on its own site, as read on Nov 13, 2026.

What does Relay integrate with?

Relay's listing names QuickBooks Online and Xero. A listing names up to eight integrations, so it may connect to more.

Does Relay have a free trial?

Yes. 14-day trial of the Grow or Scale plan.

Who makes Relay?

Relay is made by a company of the same name.

What are the alternatives to Relay?

The closest alternatives to Relay in our directory are Mercury, Novo, BILL, Ramp and Brex.

How does Relay compare with other spend and bill pay tools?

Relay's GPA of 2.8 is higher than 64 of the 76 other spend and bill pay tools we grade, and level with 4.

Is Relay good value for money?

ToolGPA grades Relay B for value for money. Its paid plans start at $30 a month, against a middle price of $12 for the category: 28 of the 36 others that charge start lower.

Could I make my own version of Relay?

To replace Relay you would be making money moved between bank accounts, which takes a licensed payments partner.

Where this guide comes from

The prices, plans, platforms and features were read from Relay's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Relay's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Relay. Prices change, so check relayfi.com before you buy.

relayfi.com

relayfi.com/pricing

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Relay, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/relay

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Relay: The Insider's Guide", checked
Nov 13, 2026. https://toolgpa.com/tools/relay
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Know someone choosing between spend and bill pay tools?

Send them this guide: toolgpa.com/tools/relay/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded spend and bill pay tools after Relay, each with an Insider's Guide of its own.

Spend & Bill Pay Insider's Guide

Every one of the 77 spend and bill pay tools we grade, compared

Brex Insider's Guide

Corporate cards, expenses, bill pay and travel for growing companies

3.6 GPA

Ramp Insider's Guide

Corporate cards, expenses, travel and bill pay, with a free plan

3.6 GPA

Airwallex Insider's Guide

Multi-currency business accounts, cards, bill pay and expenses

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Relay's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Relay is a trademark of its owner, and this guide is not made, paid for or approved by Relay. Prices and plans change: check relayfi.com before you buy.