

HOW RELAY HELPED REBEL BREAD CO. SCALE WITH CONFIDENCE

Founded in 2018, Rebel Bread Co. is a Denver-based artisan bakery specializing in small-batch, locally sourced baked goods. What started as a small team of three has grown into a thriving operation with 30 employees, a wholesale bakery, a retail counter, and plans for expansion into new product lines.

As his business scaled, founder Zach Martinucci realized that his banking setup wasn't keeping pace. Managing multiple revenue streams, payroll, and expenses across different business segments became an operational headache. Tracking income required endless spreadsheets, moving money meant frustrating bank visits, and reconciling transactions took more time than it should.

It was time for a change.



ABOUT REBEL BREAD:

- ✓ Artisan bakery based in Denver, CO
- ✓ Team of 30 employees
- ✓ Operates a wholesale bakery and retail counter, and expanding into new product lines

OUTCOMES WITH RELAY:

- ✓ Gained instant cash flow clarity with multiple checking accounts
- ✓ Eliminated 6+ hours of banking admin per month
- ✓ Integrated banking seamlessly with Xero and Gusto for automated bookkeeping and payroll



THE SOLUTION: SWITCHING TO RELAY TO SUPPORT THEIR GROWTH

When his accounting firm recommended Relay, Zach decided to try it. The result? A completely transformed banking experience that saved him time, streamlined operations, and gave him more control over his cash flow.

“I was very confident moving to Relay, knowing that when we switched, it would do everything we needed it to do. And Relay came through on that promise.”

The Solution



Freed up hours each week by eliminating manual banking admin

With Relay, Zach no longer wastes time on branch visits, 1-800 calls, or waiting on hold for simple banking tasks. Everything he needs to manage funds is now handled seamlessly within the Relay platform.



Gained full cash flow visibility—without daily oversight

Instead of relying on gut instinct, Zach now has clear, organized financial data at his fingertips. Up to 20 free checking accounts allow him to separate revenue, expenses, and savings effortlessly, ensuring that essential costs are always accounted for.



Integrated banking seamlessly with his existing financial tech stack

Relay connects directly with **Xero, QuickBooks Online, and Gusto**, so bookkeeping, payroll, and payments stay in sync. No more manual transfers or duplicate data entry—Zach’s financial operations now run smoothly in the background.



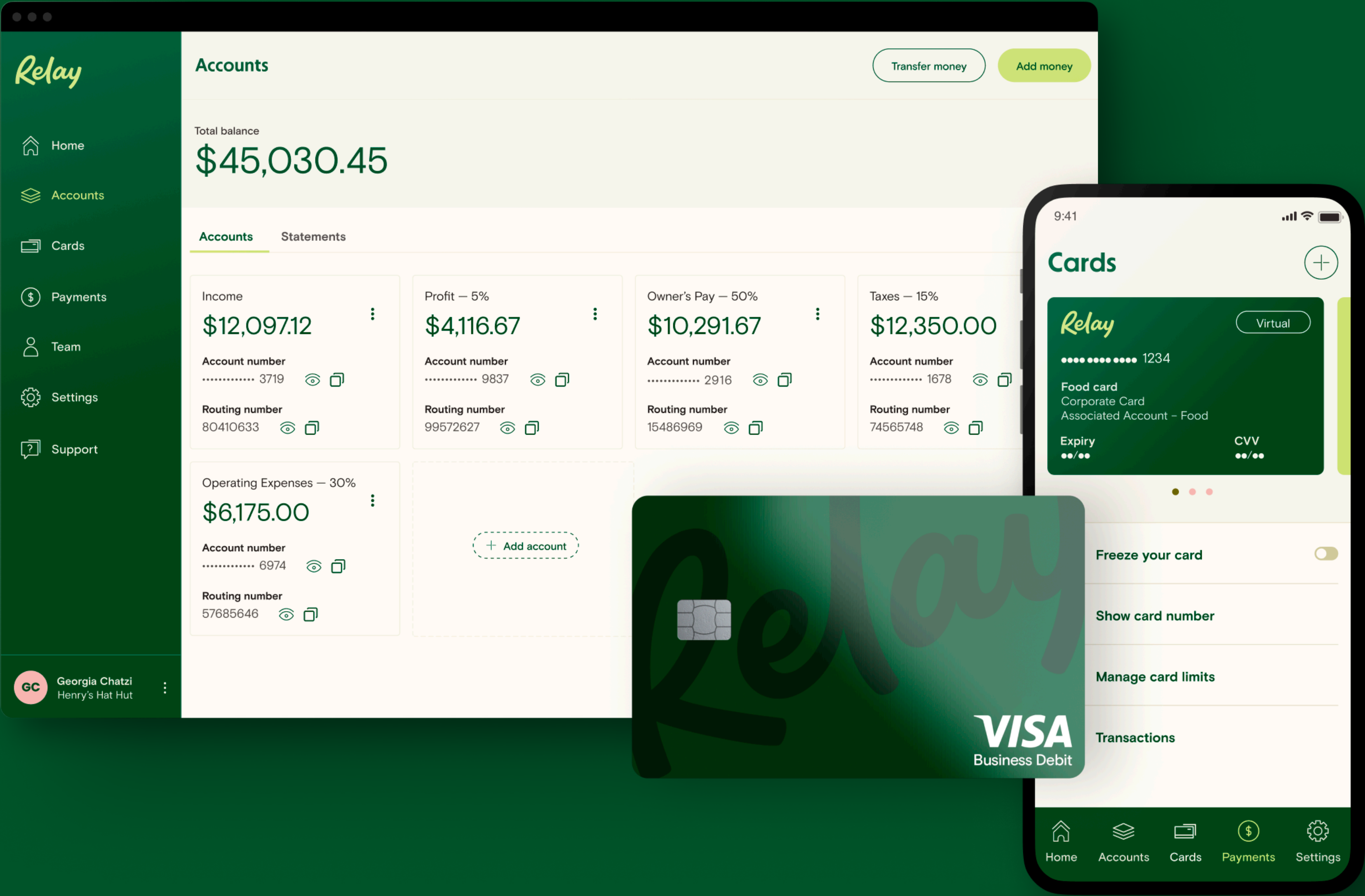
Kept money moving efficiently—without delays or banking bottlenecks

Whether it’s paying vendors, covering payroll, or setting aside savings, Relay ensures fast, reliable money movement—without hidden fees or unexpected banking hurdles.

“The transfer to Relay made understanding our financials so much simpler,” says Zach. “I’m not having to decode bank statements or wonder where the money is going. I can organize it within Relay.”

HOW TO SET UP YOUR BUSINESS BANKING WITH RELAY

Scaling a business past \$1M in revenue requires a clear, structured banking system that keeps cash flow organized and optimized. Follow these steps to set up Relay like Rebel Bread and take full control of your finances.



1. Set Up Your Core Accounts

Start with three essential accounts: **Income**, **Expenses**, and **Savings**. Your Income account collects all incoming revenue, making it easy to track cash flow. The Expenses account covers operating costs, ensuring key obligations are always funded. Finally, the Savings account allows you to build reserves for growth and reinvestment. You can also create additional accounts, for things like taxes or payroll, depending on your specific needs.

2. Automate Transfers

Eliminate manual money movement by setting up **scheduled transfers**. Zach allocates revenue for payroll and taxes as soon as payments hit his Income account, reducing last-minute scrambles. Automating these transfers ensures essential expenses are always covered without second-guessing.

3. Issue virtual or physical debit cards

Relay makes it easy to issue **physical or virtual debit cards** with built-in spending controls. Zach created a digital card for vendor refunds, simplifying operations. Businesses can assign individual cards with limits to keep team spending in check and prevent overspending.

4. Set a receipt policy

Relay's **receipt collection policy** eliminates the hassle of tracking down receipts. Team members get automatic prompts to upload receipts after purchases, ensuring transactions are fully documented without manual follow-ups.

5. Connect payroll

For a business with 30 employees, payroll is a top priority. Relay **integrates with Gusto**, keeping payroll in sync and sending alerts if funds are low before payday. Businesses can automate payroll funding to ensure every paycheck goes out on time.

6. Integrate your accounting software

Relay's **direct sync with Xero and QuickBooks Online** eliminates reconciliation headaches. Zach's accounting team recommended Relay because it provides clear transaction data, making month-end reporting effortless.



7. Share access with your financial team

Instead of sharing login credentials, Relay lets business owners **assign role-based access** to financial advisors. Zach's accountants can log in with their own credentials and access only the accounts they need, simplifying collaboration.

8. Add payees and set up recurring payments

Relay enables businesses to **schedule recurring payments** for things like rent, utilities, and suppliers. Zach no longer worries about whether funds are in the right place—Relay ensures payments go out on time without disrupting cash flow.



TAKE CONTROL OF YOUR CASH FLOW WITH RELAY

Learn more at relayfi.com



@bankwithrelay

Rebel Bread streamlined banking, saved hours each week, and gained the clarity to scale—and your business can too. With Relay’s powerful banking and expense management tools, you can stay profitable, plan ahead, and keep every dollar working toward your growth.



Relay Case Study

Relay is a financial technology company, not a bank. Banking services provided by Thread Bank; Member FDIC. The Relay Visa® Debit Card is issued by Thread Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The interest rates and annual percentage yield on your account are accurate as of 05/16/23 and are variable and subject to change based on the target range of the Federal Funds rate. APY will vary between 1-3% depending on the balances held. Earn 1% APY on savings balances of less than \$50,000, 1.5% APY on savings between \$50,000 and \$250,000, 2% APY on savings balances between \$250,000 and \$1,000,000 and 3% APY on savings balances of more than \$1,000,000. There are no minimum balances or minimum deposits required to earn interest on your account.