# TECH STACK AUDIT CHECKLIST

Every growing business runs on technology. The question isn't whether you have the right tools; it's whether those tools work together. When they don't, clarity slips. Growth feels harder than it should. When they do, you make faster decisions and keep your focus where it belongs—leading the business forward.

Even experienced business owners are streamlining their systems to regain focus and financial visibility. If managing multiple tools feels harder than it should, you're not alone. Many established businesses are refining their systems for better control.

This checklist will help you identify what's working, what's not, and how to simplify your setup for the year ahead.
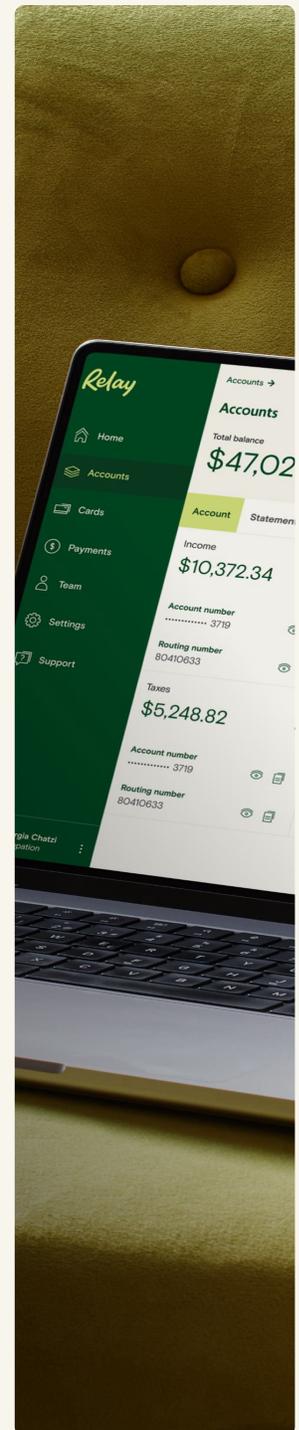
The Building Blocks of a Streamlined Financial System

A great tech stack isn't about having more tools—it's about having the right ones.

Each system should make your business faster, not heavier. The goal is a connected stack that delivers clear data, predictable workflows, and confidence in your day-to-day operations.

1. Banking & Cash Flow

Banking sits at the center of every healthy financial system. It's where clarity starts.

WHAT TO PRIORITIZE:
- Accurate, real-time transaction data that syncs seamlessly with your accounting software.
- Built-in bill pay, card management, and expense tracking.
- Reliable visibility into your cash position so you can plan, not just react.

2. Payroll & Team Spending

Your payroll system should feel invisible—smooth, reliable, and in sync with everything else.

WHAT TO PRIORITIZE:
- Automated payroll and direct deposits.
- Integration with your accounting and banking tools.
- Clear spend controls and reimbursement workflows.

3. Expense & Bill Management

Stay on top of spending without the end-of-month scramble.

WHAT TO PRIORITIZE:
- Automated receipt capture and categorization.
- Smart approval flows and card-level controls to manage spending in real time.
- Direct integration with banking, accounting, and bill-pay systems.

🏛 4. Reporting & Forecasting

Numbers tell a story. Make sure yours is easy to read.

WHAT TO PRIORITIZE:
- Real-time dashboards showing cash flow, profit margins, and upcoming expenses.
- Clear visuals that make trends easy to understand.
- Insights that help you plan ahead with confidence.

Remember: The best stacks are lean and intentional. Fewer tools mean fewer blind spots and more clarity.

Relay helps firms get there, combining banking, bill pay, and expense management in one platform. For businesses with straightforward payment and invoicing needs, Relay simplifies operations without sacrificing control, giving you the visibility and consistency needed to scale a growing business.
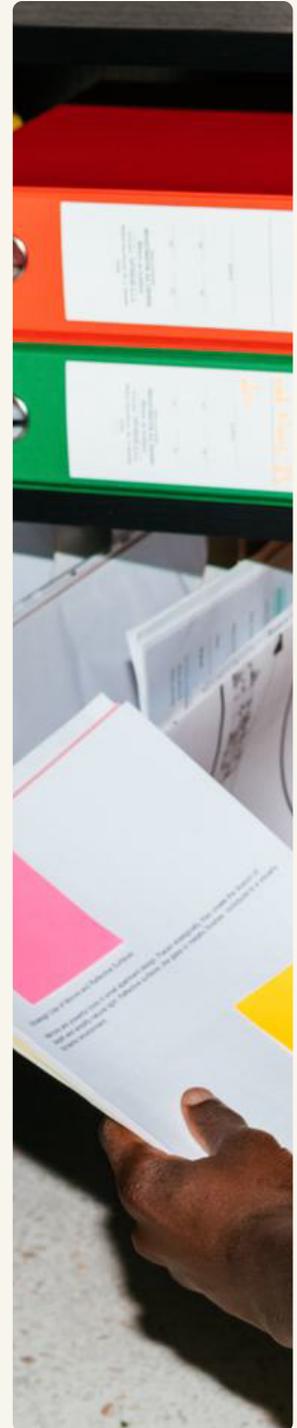
Tech Stack Audit Checklist

Performance & Fit

- ☐ Does this tool still solve the problem it was adopted for?
- ☐ Does it support the way your business operates today?
- ☐ Does it produce clean, reliable data that supports good decisions?
- ☐ How often does it create delays, or require manual fixes?

Ease of Use & Fit

- ☐ Is it intuitive for you and your team to use consistently?
- ☐ Does it make collaboration with advisors and partners easier, not harder?
- ☐ Does it reduce, rather than add, friction to daily workflows?

Security & Support

- ☐ Are permissions and data-sharing secure but flexible enough for your team?
- ☐ Is support responsive and effective?

Cost & Value

- ☐ Is the cost aligned with the value and time it saves?
- ☐ Would consolidating tools reduce complexity or cost?

ⓘ How to Audit Your Tech Stack

A good audit starts with good information. To see what's working and what's holding you back, start by asking yourself (and your team):

- Which financial tools make work easier?
- Where do things cause friction or fall through the cracks?
- What still feels manual that could be automated?

Use these inputs to evaluate each tool with the checklist.

Integration & Redundancy

- ☐ Does it connect directly with your other systems (accounting, banking, reporting)?
- ☐ Are there overlapping tools that duplicate effort or data?
- ☐ Could one platform replace two without sacrificing capability?

◉ Your Next Steps

It's time to put these insights into action:

SET YOUR CRITERIA

Define what "essential" means for your business and set clear standards for functionality, integration, and usability.

AUDIT YOUR TOOLS

Use this checklist to evaluate what's truly supporting your business versus what's creating noise.

SIMPLIFY YOUR STACK

Trim what's redundant so every tool earns its place.

STREAMLINE YOUR SETUP

Standardize how you pay bills, manage spend, and track cash flow.

REVIEW REGULARLY

Revisit your stack every 6–12 months as your business evolves.

◉ Simplify Your Financial Operations with Relay

At Relay, we help business owners simplify financial operations by unifying banking, bill pay, and expense management. Fewer tools mean fewer blind spots. More time leading your business, less time managing it.

Learn how Relay can help you build a simpler, smarter tech stack