SMALL BUSINESS

CitiBusiness® Cash Management Products Pricing Schedule

Citibank can help you manage your financial objectives through effective cash management solutions that alleviate some of your time-consuming financial tasks and let you concentrate on what you know best — your products, services and, most importantly, your customers.

Account Reconciliation Process

Citi Business Banking is not accepting new enrollments in Full Account Reconciliation Plan Services, Partial Account Reconciliation Plan Services, Deposit Reconciliation Service, Account Reconciliation Reporting Functionality, and Reverse Positive Pay as of July 19, 2025. If your cash management service enrollment is discontinued for any reason on or after July 19, 2025, you cannot enroll a new or existing account in the above referenced cash management services.

Service	Fee
Positive Pay CitiBusiness Online Module	No Charge
Positive Pay Maintenance[1]	$40.00 monthly per account
Positive Pay Items	$0.06 per item
Payee Positive Pay Maintenance[1]	$35.00 monthly per account
Payee Positive Pay Items	$0.10 per item
Stand Alone Positive Pay Maintenance	$60.00 monthly per account
Stand Alone Positive Pay Item	$0.10 per item
Stand Alone Payee Positive Pay Maintenance	$55.00 monthly per account
Stand Alone Payee Positive Pay Item	$0.06 per item
Deposit Reconciliation Maintenance	$70.00 monthly per account
Deposit Reconciliation Items	$0.12 per item
Full Reconciliation Maintenance	$125.00 monthly per account
Full Reconciliation Items	$0.15 per item
Partial Reconciliation Maintenance	$75.00 monthly per account
Partial Reconciliation Items	$0.07 per item
CD-ROM Maintenance	$40.00 monthly per CD
CD-ROM Imaging — Items	$0.055 per item
Duplicate Reconciliation Reports	$20.00 per report
Duplicate CD ROM	$25.00 monthly per CD
Issue File Translation Software	$180.00 yearly per license

Automated Clearing House (ACH Origination)

Citi Business Banking is not accepting new enrollments in Stand Alone ACH Debit Block, Stand Alone ACH Debit Filter, Universal Payment Identification Code (UPIC) and EDI 822 Transmission as of July 19, 2025. If your cash management service enrollment is discontinued for any reason on or after July 19, 2025, you cannot enroll a new or existing account in the above referenced cash management services.

Service	Fee
ACH Positive Pay Maintenance (1st acct.)	$50.00 monthly per account
ACH Positive Pay Maintenance (2+ accts.)	$5.00 monthly per account
ACH Pos Pay Decisioned Item	$2.00 per item
ACH — CitiBusiness Online Web Module	$20.00 monthly per account
ACH Detail Reports	$20.00 monthly per account
ACH Profile Maintenance	$30.00 monthly per account
ACH Originated Item	$0.21 per item
ACH Returned Item	$6.00 per item
ACH Return Item-Unauthorized	$5.00 per item
Addenda Records Originated	$0.045 per item
EDI ACH Addenda Reporting	$105.00 monthly per account
Item Reversals	$23.00 per item
ACH Batch Processing – Online	$15.00 per batch
ACH Batch Processing – Vendor	$26.00 per batch
File Processed Fee	$27.00 monthly per account
Electronic Return File	$26.00 per file
Delete or Reverse ACH Batch	$75.00 per batch
Item Deletions	$27.00 per item
UPIC® Implementation (one time setup fee)	$40.00 per account
UPIC Service	$25.00 monthly per account
Stand Alone ACH Debit Block (1st account)	$25.00 monthly per account
Stand Alone ACH Debit Block (2nd to 5th account)	$15.00 monthly per account
Stand Alone ACH Debit Block (6 or more accounts)	$10.00 monthly per account
Stand Alone ACH Debit Filter (1st account)	$6.00 monthly per account
Stand Alone ACH Debit Filter (2 or more accounts)	$3.50 monthly per account

Controlled Disbursement

Citi Business Banking is not accepting new enrollments in Controlled Disbursement, Controlled Disbursement with Regular Match Pay, and Controlled Disbursement with Reverse Match Pay as of July 19, 2025. If your cash management service enrollment is discontinued for any reason on or after July 19, 2025, you cannot enroll a new or existing account in the above referenced cash management services.

Service	Fee
Monthly Maintenance Fee	$155.00 monthly per account
Checks Paid	$0.21 per item
Check Image Capture	$0.12 per item
Full Account Reconciliation Maintenance	$90.00 monthly per account
Full Account Reconciliation Items	$0.15 per item
Partial Account Reconciliation Maintenance	$75.00 monthly per account
Partial Account Reconciliation Items	$0.07 per item
Basic Account Reconciliation Maintenance	$75.00 monthly per account
Match Paid Maintenance	$60.00 monthly per account
Payee Name Authentication Maintenance	$35.00 monthly per account
Match Paid Transmit Issue File	$12.50 per transmission
Legitimate Paid W/O Issuance	$12.00 per item
Legitimate Payee Name Item	$15.00 per item
Unauthorized/Unsigned Item	$15.00 per item
CD-ROM Statement	$40.00 monthly per account
CD-ROM Paid Checks Image Maintenance	$40.00 monthly per account
Duplicate CD-ROM Delivery	$30.00 per CD
Disbursement Data Transmit/File	$15.00 per transmission
Disbursement Data Transmit/Item	None
Reverse Match Pay Maintenance	$250.00 monthly per account
Reverse Match Pay Set-up Fee	$250.00 per account
Returned Item	$12.00 per item

CitiBusiness® Online

Service	Fee
Cash Manager Suite	$150.00 per month
Batch Book Transfer Upload	$10.00 per import

CitiBusiness Automated BAI2 Transmission

Citi Business Banking is not accepting new enrollments in Bank Administration Institute Version 2 (BAI2) Reporting as of July 19, 2025. If your cash management service enrollment is discontinued for any reason on or after July 19, 2025, you cannot enroll a new or existing account in the above referenced cash management services.

Service	Fee
File Transmission Prior Day	$275.00 per month
File Transmission Current Wire Detail	$340.00 per month
File Transmission Combo Prior/Current	$385.00 per month
BAI2 Implementation	$600.00 one time per BA

Direct File Transmission (DFT)[2]

Citi Business Banking is not accepting new enrollments in Direct File Transmission (DFT) as of July 19, 2025. If your cash management service enrollment is discontinued for any reason on or after July 19, 2025, you cannot enroll a new or existing account in the above referenced cash management services.

Service	Fee
DFT Implementation	$1,000.00 one time per BA
DFT Map Translation	$3,000.00 one time
DFT Monthly Maintenance	$600.00 per month
DFT — Inbound File Transmission	$12.00 per wire file
DFT — Outbound File Transmission	$12.00 per BAI2 file

Remote Check Deposit

Service	Fee
Monthly Maintenance	$60.00 per account

Sweeps

IMPORTANT NOTIFICATION: Effective immediately and until further notice, Citibank is accepting no new enrollments for Zero Balance Accounts (ZBA). Please contact a Citibank Business Specialist with any questions.

Service	Fee
Zero Balance Master Account	$45.00 per month
Zero Balance Sub Accounts	$30.00 monthly per account

Currency Services — Vault

Service	Fee
Currency Deposited	$0.15 per $100
Coin Deposited, per roll	$1.00 per roll
Coin Deposited, per standard bag	$6.00 per bag
Coin Deposited, per standard half bag	$3.00 per half bag
Coin Deposited, per non-standard bag	$6.50 per bag
Coin Deposited, partial/mixed bag	$6.50 per bag
Coin Deposited, per subject to count bag	$10.00 per bag
Envelope Deposits	$1.50 per envelope
Deposit Adjustment	$8.50 per adjustment
Currency Supplied	$0.32 per $100
Coin Supplied, per roll	$0.12 per roll
Coin Supplied, per standard box	$6.00 per box
Change Order, touch tone	$5.50 per order
Change Order, standing	$2.25 per order
Change Order, called in	$4.50 per order
Change Order, special	$35.00 per order
Change to Standing Order	$10.00 per change
Armored Carrier Transportation	Cost plus 18% account

Wire Transfers

Service	Fee
Outgoing Domestic Wire Transfer	$55.00 per wire
Domestic Outgoing Wire Transfer[3]	$17.00 per wire (Online)
Outgoing International Wire Transfer	$65.00 per wire
International Outgoing Wire Transfer[3]	$27.00 per wire (Online)
Incoming Wire Transfer	$15.00 per wire
Domestic Wire Batch Upload	$15.00 per batch
Deposit Account Control Agreement Wire	$55.00 per item
Incoming Fax/Email Advice	$5.00 per advice
Manually Processed Wires (MPP)	$300.00 per wire

Wholesale Lockbox

Service	Fee
Implementation Fee	$300.00 per box
Annual Box Rental	$150.00 annual per box
Monthly Maintenance	$220.00 monthly per box
Mail Coordination	$175.00 monthly per box
Lockbox Image Maintenance	$125 monthly per box
Item Processing (no photocopy)	$0.55 per item
Item Processing (with photocopy)	$0.65 per item
Reassociation (collate)	$0.27 per item
Envelope Return (Reassociation)	$0.20 per item
Envelope Return (No association)	$0.11 per item
Sort Item 1-4	$0.22 per item
Data Entry Manual	$0.017 per keystroke
Data Entry — Auto	$0.054 per item
Data Transmission per item	$0.065 per item
Data Transmission — Weekday	$15.00 per transmission

Wholesale Lockbox (continued)

Service	Fee
Correspondence	$0.45 per item
Unprocessable Item	$0.45 per item
Cash Processing	$15.00 per note
Payee Match — Premium	$0.20 per item
Express Mail	$14.50 per item
Digitized Image — Check	$0.14 per item
Digitized Image — Doc	$0.12 per item
Image Archive — Correspondence	$0.32 per item
Compact Disc — CD	$40.00 per CD
Fax Report	$15.00 per fax
Image Transmission Item	$0.065 per item
Image Transmission — Daily	$15.00 per transmission
Image Transmission Maintenance	$550.00 per month
Shred Documents	$0.003 per document
Credit Card Processing	$0.42 per item
CDM Monthly Maintenance	$300.00 monthly per relationship
CDM Payment	$0.20 per item
CDM Stands for Suspense Item	$0.35 per item
CDM Reject	$0.40 per item
CDM Multi Day Item	$0.45 per item
Daily Lockbox Reports — Online	$110.00 monthly per relationship

Footnotes:

[1] *Requires Full or Partial Reconciliation.*

[2] *In addition to standard CitiBusiness Online and BAI2 fees.*

[3] *Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.*

For more information about CitiBusiness cash management products, please contact your Citibank Relationship Manager, Business Specialist, or call, Monday – Friday (7 AM - 11 PM ET) and Saturday – Sunday (9 AM - 5:30 PM ET).

CitiBusiness® Banking Service Center:
1-877-528-0990
From anywhere in the U.S.

For TTY: We accept 711 or other Relay Service

CitiBusiness® on the Internet:
www.citibusiness.com

CitiBusiness® Online Banking:
www.citibusinessonline.com

- Customers may be charged for expenses incurred on their behalf for courier, postage, fax, telex/ cable and for fees charged by other institutions.
- Prices are subject to change without notice.
- Fees may be eligible for Earnings Credit offset.

Fees for additional services available upon request.

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