

How to Find Your RBC Routing Number in Canada

Routing numbers are nine-digit bank identification numbers that serve as unique addresses for banking institutions. Formed by combining the bank and transit numbers, these codes ensure that your funds go to the right place during transactions such as wire transfers or direct deposits.

This article covers how to identify RBC routing numbers and where you can find them online or on a cheque.

Key Takeaways

- You can figure out your RBC routing number by combining your bank's 3-digit institution number and your account's 5-digit transit/branch number.
- With XXX being the institution number and the YYYYYY being the transit/branch number, online transactions' routing numbers are in the form of 0XXXYYYYYY, while offline transactions' routing numbers use YYYYYY-XXX.

How to Find Your RBC Routing Number on a Cheque

You can locate your RBC routing number at the bottom left corner of your RBC cheque, where you'll find the codes for your cheque, transit, institution, and account number.

To find your routing number, first, identify the branch/transit number, which is a 5-digit code, and the bank/institution number on the right side of the branch number, which consists of 3 digits.

After that, you can simply combine the bank/institution number (XXX) and the branch number (YYYYYY) in the 0XXXYYYYYY format to get the complete routing number for electronic transactions.

Note: RBC's bank code is always 003. By remembering this, you can complete the routing number just by knowing the branch/transit number.

