

How to Find Your BMO Routing Number in Canada

Routing numbers are used to process both cheques and electronic transactions within banks in Canada. They're created by combining your transit number and financial institution number, making it easier to identify the individual branches of banks.

This article reviews what routing numbers are in detail and how you can find them online or on a cheque.

Key Takeaways

- The 9-digit routing number in BMO accurately directs financial transactions to their intended banking destinations.
- You can find BMO routing numbers through online banking or by combining the transit number and institution number on a cheque in the required routing number format.

What Is A Routing Number?

A [routing number](#) is a banking code used by financial institutions to distinguish their individual branches. It is composed of a five-digit transit number, which indicates the specific branch where you opened your bank account, and a three-digit institution number that identifies your bank.

Routing numbers are written in two different formats based on whether your transaction is made electronically or offline.

Here's a table that shows the two distinct formats of routing numbers, where XXX is the placeholder for the institution number, and YYYYYY represents the transit number.

Type Of Transaction	Routing Number Format
Electronic Transactions	0XXXXYYYY
Paper Transactions	YYYYY-XXX

What Are Routing Numbers Used For?

Routing numbers are crucial for ensuring that the funds transferred between transactions are accurately directed to the intended branch of a financial institution.

For electronic transactions, routing numbers ensure that transfers are automatically directed to the right account. For paper transactions like cheque processing, on the other hand, the routing number makes the verification and fulfillment of transactions more efficient.

How To Find A BMO Routing Number Online

There are multiple ways to find a BMO routing number online. The easiest method is to log in to your [online banking account](#) and find your routing number on the "My Accounts" page.

Alternatively, you can visit Payments Canada's online branch [directory](#), as it has a detailed list of the routing numbers of major Canadian financial institutions.

