

Client Guide: Sending Money to a Local Bank via BiMPay

RBC Digital Banking | BiMPay Transfers

Getting your account details right

Sending money to a local bank is straightforward — you just need to enter the beneficiary's account details in the right format. Here's exactly what you need:

Branch Transit Number — always include the full 5-digit branch transit number. This tells us exactly where the funds are headed.

Account Number — enter the account number as one continuous string: no spaces, dashes, or special characters. Keep all leading zeros exactly as they appear. Removing them can cause your payment to fail.

Your entry should follow this format: **Branch Transit Number + Beneficiary Account Number**

Account number formats by financial institution

Each bank has its own format requirements. Find the beneficiary's bank below and follow the instructions exactly.

Financial Institution	Format	Example
Affinity Plus Credit Union Ltd <i>(formerly BWU Co-</i>	Transit 00000 + account number	Account: 1234567 → Enter: 000001234567

Financial Institution	Format	Example
<i>operative Credit Union Ltd)</i>		
Barbados Public Workers' Co-operative Credit Union (BPWCCUL)	Transit 00000 + account number	Account: 0123456 → Enter: 000000123456
Barbados Stock Exchange	Transit 00001 + account number	Account: 1234567 → Enter: 000011234567
Central Bank of Barbados	Transit 00001 + account number	Account: 1234567 → Enter: 000011234567
CIBC First Caribbean	Branch transit + 7-digit account number	Account at Wildey (09127): 1234567 → Enter: 091271234567
City of Bridgetown Co-operative Credit Union	Transit 00000 + account number	Account: 1234567 → Enter: 000001234567
First Citizens Bank Limited	Branch transit + account number	Account at Broad Street (00001): 01234567819 → Enter: 0000101234567819
Government Accountant General	Transit 00001 + account number	Account: 1234567 → Enter: 000011234567
Republic Bank Limited	Branch transit + 12-digit account number	Account at Fairchild Street (00001): 012345678191 → Enter: 00001012345678191
Sagicor Bank Barbados Ltd	Transit 00000 + account number	Account: 1234567 → Enter: 000001234567
Scotiabank Bank Limited	5-digit branch transit + 9-digit account number. Fewer than 9	Broad Street (40055): 001234567 → Enter:

Financial Institution	Format	Example
	digits? Add leading zeros to reach 9.	40055001234567 Warrens (36285): 45678 → Enter: 36285000045678

Before you send

Double-check the account details directly with your beneficiary. A quick confirmation now means your money gets there without a hitch.

Good to know: If you're unsure about a transit number, ask your beneficiary to confirm with their bank before you submit.