

Barbados Local Transfers Instructions

Account Format Details for Successful Online Transfers¹

Royal Bank of Canada

- **Branch Transit Number** — a **5-digit number** that identifies the RBC branch where your account is held (e.g., St. Lawrence branch: 05605)
- **Account Number** — a **7-digit number** unique to your account (e.g., 1234567)

As per Table 1 below, participants may ask for information in different ways.

Table 1.

The sender's Participant asks for...	What to do
Branch Transit ² and Account Number as separate fields	Provide each value on its own. (e.g., Transit: 05605 / Account: 1234567)
A combined Branch Transit and Account Number	Combine them into one string, transit first. (e.g., 056051234567)
No specific instructions	Share the values separately and ask the sender to confirm with their bank how payments should be entered on their platform.
Branch	Transit Number
RBC Royal Bank – St. Lawrence	05605
RBC Royal Bank – Private Banking	06465
RBC Royal Bank – University Drive	09415
RBC Royal Bank – Sunset Crest / Holetown	09425
RBC Royal Bank – Broad Street	09435
RBC Royal Bank – Hastings	09545
RBC Royal Bank – Speightstown	09565

¹ This is a general guide that has information which has been sourced from each Participant (commercial banks, credit unions, the Accountant General's Office, Barbados Stock Exchange and the Central Bank of Barbados).

² See attached Branch Transit Code Listing.

Branch	Transit Number
RBC Royal Bank – Chelston Park	09785
RBC Royal Bank – Broad Street (<i>formerly RBTT</i>)	00001
RBC Royal Bank – Hastings / Lanterns Mall (<i>formerly RBTT</i>)	00003
RBC Royal Bank – Six Roads (<i>formerly RBTT</i>)	00004
RBC Royal Bank – Sunset Crest (<i>formerly RBTT</i>)	00005

Scotiabank

- Most account numbers were originally between **1 and 9 digits** in length.
- The former Independence Square account numbers were originally between **1 and 8 digits** in length.

Historically, Scotiabank utilized overlapping account number ranges across multiple branches. As a result, identical account numbers may have existed at different locations. Without the correct branch prefix (or another identifying detail), there is a risk that funds could be credited to the incorrect customer.

Accordingly, it is critical that the correct branch identifier is included when processing payments or transfers.

Please see Table 2 below outlining the closed/merged transits and their respective existing transits. This reflects where the accounts from the closed or merged locations have been transitioned.

For example, the Black Rock, Independence Square, and Rockley accounts have all been consolidated into Broad Street. Additionally:

- Holletown accounts have been consolidated into Warrens;
- Wildey accounts have been consolidated into Haggatt Hall.

Table 2.

Closed/Merged Transits	Existing Transit
Black Rock (80655), Independence Square (21295), Rockley (70565)	Broad Street (40055)
Holletown (63685)	Warrens (36285)
Wildey (62935)	Haggatt Hall (66555)

Following the closure of the former Scotiabank (SBL) branches, account numbers were updated by adding a specific prefix to the original number, resulting in an 8- or 9-digit account number format, as outlined below:

- **Wilkey, Black Rock, Independence Square, and Holetown**
Prefix: 10 – 1000000 (e.g., Account 1 → 10000001; Account 12 → 10000012)
- **Rockley**
Prefix: 20 – 2000000
(e.g., Account 1 → 20000001; Account 12 → 20000012)

To ensure funds are credited to the correct account, the appropriate branch prefix must always be included when providing or processing account numbers.

Barbados Public Workers Cooperative Credit Union (BPWCCUL)

- Enter the **account number** as is, e.g., 23789; no leading zeros are required, and no share ID is required (i.e. not 023789-01 where the -01 is the share ID).
- Enter the account number as is eg.11111, however, if your system requires you to pad with zeros then do so until the field reaches 10 characters e.g. "0000011111".

AffinityPlus Credit Union Ltd (formerly BWU Co-operative Credit Union Ltd)

- Enter the **account number** in the account field. No spaces, dashes or zeroes are to be included in front of the account number.
- The account number can be confirmed through account statements on the Mobile App or Online Banking platform.

City of Bridgetown Co-Op Credit Union

- Enter the **account number**, not the member number — no spaces or dashes.
- The account number can be confirmed via COB's Mobile App, Online Banking platform, or on account statements.

First Citizens

- Account numbers are comprised of **11 digits in all instances** — no transit number required.

CIBC Caribbean

- Enter the **account number** in the account field, no spaces, dashes or zeroes are to be included in front of the account number.
 - Branch/transit numbers must NOT be included in the account number.
 - The account number can be confirmed via Mobile App, Online Banking platform, or on account statements
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Sagicor Bank

- Account numbers are comprised of **ten (10) digits**.
 - The transit number should not precede the account number.
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Republic Bank (Barbados) Limited

- Account numbers are comprised of **12 digits in all instances** — separate and distinct from branch codes.
 - Account numbers will always begin with: **01, 02, 04, 05, 06, 09, 10, 14, 17, 30, or 70** (some loans will begin with 60,80, and 90, however, direct transfers to these types of accounts are prohibited at this time).
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Accountant General's Office

- Account numbers for the Accountant General's Office accounts at the Central Bank of Barbados are comprised of **6 digits**.
 - The Accountant General's BIC: CBABBBB1ACC and the transit number 00001 are to be separately stated and included.
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Barbados Stock Exchange (BSE)

- Account numbers for the BSE's accounts at the Central Bank of Barbados are comprised of **6 digits**.
 - The BSE's BIC: CBABBBB1BSE and the transit number 00001 are to be separately stated and included.
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Central Bank of Barbados

- Account numbers are comprised of **6 digits**.
- The Central Bank's BIC: CBABBBB and the transit number 00001 are to be separately stated and included.