

Transit Number 01814-001 - Bank Of Montreal in Perth-Andover

In Perth-Andover, Province New Brunswick (NB), the Bank Of Montreal has the following MICR transit number: 01814-001. The table below includes all the pertinent information and details about the Bank Of Montreal's Perth-Andover branch, including the EFT routing number, postal code, precise address of the bank, and more.

More info: <https://rtn.one/ca/bank-of-montreal/new-brunswick/000101814/01814-001>

Where is My Check's Transit Number?

Disclaimer: In the picture below, which is solely used for illustration purposes, the image is not an actual "Bank Of Montreal" document.

The below check image is a pertinent example. On the left corner along the bottom, there is a check number. After the character symbol and check number is the bank's branch number (in this case, "01814"). The institution number is the third set of digits (in this case, "001"). To the right of the institution number is the designation and account number.

The image shows a sample check from Bank of Montreal. The check is light blue and contains the following information:

- Payee: Andrea M. Romero, 123 YOUR ADDRESS, City, Province, Postal code
- Bank: BMO Bank of Montreal
- Date: October 05, 2021
- Pay to the order of: Sample Check
- Amount: \$ 481.00
- Amount in words: four hundred and eighty-one & 00/100 DOLLARS
- MEMO: Payment
- Signature: Andrea M. Romero
- MICR line: @ 001 @ : 01814 @ 001 : 123 @ 456 @ 7 @

Callouts identify the MICR components:

- Check number: 001
- Branch Number: 01814
- Institution Number: 001
- Designation and Account number: 123 456 7
- Transit Number (MICR): 01814-001

Routing Number 000101814 - Bank Of Montreal in Perth-Andover

In Perth-Andover, Province New Brunswick (NB), the Bank Of Montreal has the following routing number for all EFT transactions (electronic fund transactions): 000101814. For the purposes of paper financial documents, the table below includes all the relevant details about the bank. Some of the information listed there includes the postal code, specific address of the bank, the MICR transit number, and more.

More info: <https://rtn.one/ca/bank-of-montreal/new-brunswick/000101814>

Name	Bank Of Montreal
Branch	Perth-andover
Address	686 Perth Main St.
City	Perth-Andover
State	NB (New Brunswick)
Zipcode	NB E7H 2W7
Change Date	August 21, 2023

What is a "Transit Number" in Canada?

Transit numbers, also called MICR numbers, are one of two types of Canadian routing numbers. MICRs are typically used to process ordinary cheques. On any instrument that contains a MICR number, the number is positioned on the bottom and allows for accurate matching of the cheque to the financial institution from which it came.

For paper cheques that use magnetic ink, the eight-digit routing number has a dash between the fifth and sixth digits.

For example, the routing number XXXXX-YYY reveals that the branch number is XXXXX and the institution number is YYY. This is the standard format for MICR numbers printed on paper using ink that allows for magnetic ink character recognition.

What is MICR (Magnetic Ink Character Recognition)?

Known by the common acronym "MICR", the magnetic ink character recognition code is widely used in the financial and banking industries to speed up the clearance and processing of documents such as cheques. This code consists of character recognition technology that enables the reading of the documents to take place.

The EFT Routing Number: What is it?

There is always a "leading zero" in each EFT (electronic fund transactions) routing number. The entire number contains both a three-digit number that identifies the financial institution and a five-digit number that identifies the branch.

For example, in the routing number OXXXYYYYY, the leading zero begins the sequence, followed by the "XXX", which indicates the financial institution code. Finally, the "YYYYY" identifies the particular branch.

Routing numbers are used by Canadian banks as well as by trust companies and credit unions to ensure that all electronic payments are properly routed. For instance, routing numbers are used for wire transfers and direct deposits.

When combined with a customer's unique account number, the institution's routing number allows for the accurate and speedy transfer of money. In the case of international inward money transfers, there is a third piece of data used: the SWIFT code.

Payments Canada Regulates All Routing Numbers

In order to provide fast and correct identification of financial institutions and branches, all routing numbers in Canada are determined by Payments Canada.