

A note to our clients

Dear valued client,

We have noticed an increase in the number of returned transactions from the Bank of Nova Scotia (BNS). Please note that when using our Online Banking platform to remit funds to BNS, the following formatting conventions must be used in order to avoid disruptions to your transaction.

Urgent (same or next business day) / RTGS

Bank of Nova Scotia requires that for Urgent (same or next business day) / RTGS transfers **the account number for online banking must comprise 14 digits: branch code + account number.** Note that no spaces or special characters should be added to separate the branch code and the account number.

The account number must be 9 digits.

Where the account number is fewer than 9 digits you should add zeros before the account number to bring it to the required 9 digits.

The branch code must be 5 digits.

Where the branch code is fewer than 5 digits, you should add zeros before the branch code to bring it to the required 5 digits.

Standard (1-3 business days) / ACH

Bank of Nova Scotia requires that for Standard (1-3 business days) / ACH transfers **the account number for online banking must be 9 digits.**

Where the account number is fewer than 9 digits you should add zeros before the account number to bring it to the required 9 digits.

For payments 1 million Jamaican dollars and over, the "Urgent" (same or next business day) option should be selected.

Below are examples of how the instructions should be sent.

For Urgent (same or next business day) Transfers:

Branch code: 50575
Account number: 12345
CORRECT ACCOUNT NUMBER FOR ONLINE BANKING: 50575**0000**12345

For Standard (1-3 business days) Transfers:

Branch code: 50575
Account number: 12345
CORRECT ACCOUNT NUMBER FOR ONLINE BANKING: **0000**12345

Recommendation: If you alternate between Urgent and Standard transfers for a recipient, it is necessary to have two beneficiaries setup for the recipient to facilitate transfers via each option. You may use the nickname feature in Online Banking to differentiate between the two options.

Please contact our Customer Care Centre at **1-866-743-2257** or your branch or account manager for more information.

Sincerely,
CIBC FirstCaribbean



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cibcfib.com



CALL

1-866-743-2257



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