



Sending Payments to Canada

Key points : Since June 2021, a new Canadian law requests Canadian banks to take reasonable measures to ensure the identification of the final beneficiary. The reasonable measures will vary from a Canadian bank to another, depending on their size, risk appetite and other variables which can result in a normal payment processing or to a strict rejection. As a consequence, all payments in all currencies towards Canada as well as all CAD payments (when the payment is handled by a Canadian bank, so irrespective of the destination country) now require the beneficiary address. A full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. In Canada, all the elements above are required to be compliant with the regulation. When sending CAD payments to another country than Canada, the elements in the address could be less restrictive (ex : no province required for France). We strongly encourage you to be as complete as possible. This document is intended to show you examples of what is considered as a full address by Canadian banks and common mistakes.

Examples of compliant addresses

Example	Comment
<p>XX MACDONALD AVENUE DARTMOUTH CA / NS B3B 1C6</p>	<p>Street name and number = MACDONALD AVENUE XX</p> <p>City = DARTMOUTH</p> <p>Country = CA</p> <p>Province = NS</p> <p>Postal code = B3B 1C6</p>
<p>XX BOULEVARD DU TRICENTENAIR H1B 5M8 MONTREAL QUEBEC CA</p>	<p>Street name and number = XX BOULEVARD DU TRICENTENAIR</p> <p>Postal code = H1B 5M8</p> <p>City = MONTREAL</p>

Province = QUEBEC

Country = CA

XX PLACE DU COMMERCE SUITE X
VERDUN, QC

CA H3E 1H7

Street name and number = XX PLACE DU COMMERCE
SUITE X

Country = CA

Postal code = H3E 1H7

City = VERDUN

Province = QC

XX RUE DES ARCHIVES 75004 PARIS FR

Street name and number = XX RUE DES ARCHIVES

Postal code = 75004

City = PARIS

Country = FR

Province = /

Common mistakes

Example	Comment
CA/	Indication of country code is not enough. Street name and number, city, postal code and province should be provided.
P.O BOX XX HAMILTON ONTARIO CA	PO BOX is not allowed and no indication of street name and number, province and postal code.
XX SLADEVIEW CRESCENT L5L 5Y5 CA/ONTARIO	No indication of valid city. There is a postal code (L5L 5Y5) and a province (Ontario) but no city. In this case the city Mississauga should have been added.
XX BOUNDARY ROAD CA V5K 4T5 BURNABY	No indication of valid province. There is a postal code (V5K 4T5) and a city (BURNABY) but no province. The province in this case would be British Columbia / BC.

XX BOULEVARD DU TRICENTENAIR H1B 5M8
MONTREAL QUEBEC

No indication of country name or country code. Canada / CA should have been added.

A common mistake is the lack of province in the address but in Canada, it is mandatory to mention it. Below you can find the list of provinces / territories in Canada. This information can be present in full letters or only the code.

Province name	Code
Alberta	AB
British Columbia	BC
Manitoba	MB
New Brunswick	NB
Newfoundland and Labrador	NL
Nova Scotia	NS
Ontario	ON
Prince Edward Island	PEI
Quebec	QC
Saskatchewan	SK
Territory name	Code
Yukon	YT
Nunavut	NU
Northwest Territories	NT