



## Routing Number 123206053 - Umpqua Bank

123206053 is your current routing number of Umpqua Bank in the city Portland and state OR (Oregon). We have mentioned the complete details about the Bank in the given table below. The table includes essential information that will be very useful for you and other visitors.

<b>Routing Number</b>	123206053 The banking institution's routing number
<b>Bank</b>	<a href="#">Umpqua Bank</a> Commonly used abbreviated customer name
<b>Office code</b>	Main office
<b>Servicing FRB Number</b>	<a href="#">121000374</a> Servicing Fed's main office routing number
<b>Record Type Code</b>	2 The code indicating the ABA number to be used to route or send ACH items to the RFI <ul style="list-style-type: none"><li>• 0 = Institution is a Federal Reserve Bank</li><li>• 1 = Send items to customer routing number</li><li>• 2 = Send items to customer using new routing number field</li></ul>
<b>Address</b>	17555 Northeast Sacramento
<b>City</b>	Portland
<b>State</b>	OR (Oregon)
<b>Zipcode</b>	97230
<b>Telephone</b>	(866) 203-9569
<b>Revised</b>	September 30, 2010 Date of last change to CRF information
<b>institution Status Code</b>	Receives Gov/Comm Code is based on the customers receiver code <ul style="list-style-type: none"><li>• 1 = Receives Gov/Comm</li></ul>
<b>New Routing Number</b>	Bank institution's new routing number resulting from a merger or renumber
<b>Money Transfer</b>	Save on international money transfer fees by using TransferWise, which is up to 8x cheaper than transfers with your bank.



## What is a routing number?

In the US, Financial institutes and banks use routing numbers to identify the bank's details and locations. The nine digits number is printed on the bottom left corner of your check, and sometimes it is called routing transit numbers, RTNs, or ABA routing numbers. You can find the number explanation below in the chart.

Routing numbers are a way to assign unique numbers to the different types of banks and financial institutions to identify each payment issue from the banks. If you are planning to send some money globally, you need one number, and that is called a routing number.

## Where to find your routing number?

Nowadays, routing numbers are available on the internet and their official websites to find them very quickly through it. Find your routing number at the bottom of your checks. There are several ways to find the routing number, and you can ask your bank online regarding routing your routing number. If you have activated your online banking, you can easily find your routing number information.

The image shows a sample check from "U.S.A. Bank". The check includes fields for the payee's name and address ("Jhone Doe", "Your Address", "Some Whare , U.S.A 12345"), the bank name, the amount in dollars, the date, the payee's name ("PAY TO THE ORDER OF"), and a memo field. At the bottom, there is a MICR line with the numbers "1 2 3 4 5 6 7 8 9 0 0 0 1 2 3 4 5 6 7 8 9 - 1 0 0 1". Callouts identify the following information:

- 9 Digit Routing Number:** Points to the first nine digits of the MICR line (1 2 3 4 5 6 7 8 9).
- Your Account Number:** Points to the next eight digits of the MICR line (0 0 0 1 2 3 4 5).
- Cheque No.:** Points to the last four digits of the MICR line (6 7 8 9).



## What do the digits tell us?

**12** **32** **0605** **3**

1. The first two digits **12** the type of financial institution.
2. The 3rd and 4th digits **32** indicate the Federal Reserve Bank district branch.
3. **0605** 5th to 8th, tell us the name of the institution where the checking account is.
4. Number 9th **3** is a final digit in an ABA number, and it is called a "checksum," which is the mathematical sum of the first eight digits numbers.