

# CIBC International Student Pay

## Student Portal User Guide

### Queens University



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## I. CIBC International Student Pay Landing Page

CIBC's International Student Pay Student Portal provides a user-friendly environment for students to initiate, manage, and track payments to their educational institution. Students will be redirected from their respective educational institutions payment options page to CIBC's secured portal to initiate/submit their payment and lock in a preferred exchange rate (where applicable). Each educational institution will have a unique portal specific for transactions from their students; designated by the logo on the upper left-hand side of the page.

**CIBC** **CIBC**

Home Track Your Payment FAQs Help Login English

1 2 3 4 5

Make a Payment Payment Options Student Details Payer Details Payment Details

### Make a Payment

Payment Details

Country/Region\* Total Fee/Invoice Amount (CAD)\*

Select the country/region you are paying from \$ CAD

Next

**Disclaimer**

Please contact [studenthelp@cibc.com](mailto:studenthelp@cibc.com) for any questions you may have. International Student Pay is made available as a service in association with École de Technologie Supérieure. Usage of International Student Pay does not represent any contractual obligations between the students using this service and CIBC. All matters related to tuition payment must be redirected to École de Technologie Supérieure

**CIBC** Canadian Imperial Bank of Commerce Website - Copyright © CIBC CIBC Privacy and Security Terms and Conditions

[Click for Instructional Video](#)

## II. Tools and Support

Students will have access to various tools throughout the process to help track, manage and improve their payment experience. These tools include:

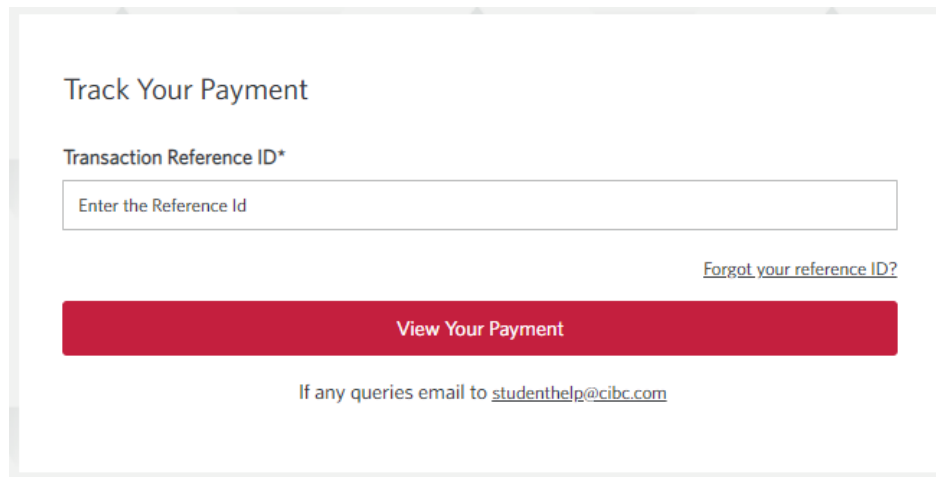
1. Payment Tracker
2. Help Section
3. FAQs section
4. Language support

**CIBC**

Home Track Your Payment FAQs Help English

## A. Track Your Payment

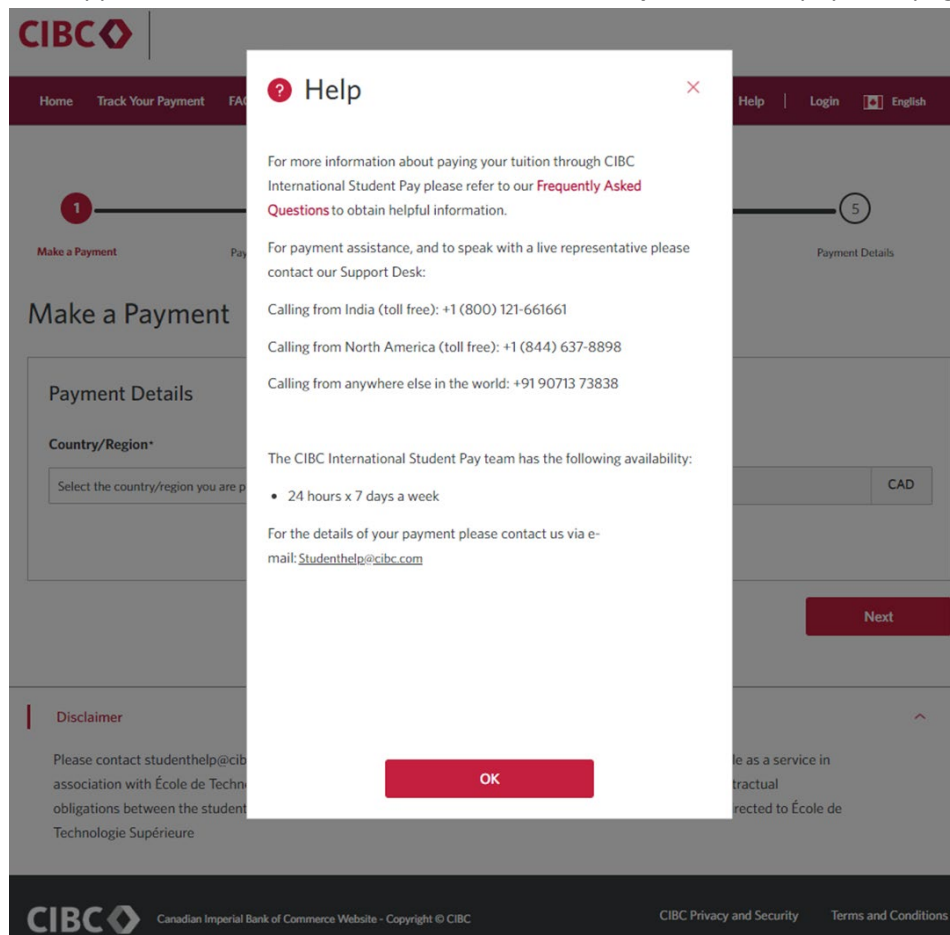
CIBC's payment tracking tool can be used to track payments at each stage in the process. Using the unique portal reference ID generated upon submission, students can search, view status and send an email notification for reference.



The screenshot shows a web form titled "Track Your Payment". It features a label "Transaction Reference ID\*" above a text input field with the placeholder "Enter the Reference Id". To the right of the input field is a link that says "Forgot your reference ID?". Below the input field is a large red button labeled "View Your Payment". At the bottom of the form, there is a line of text: "If any queries email to [studenthelp@cibc.com](mailto:studenthelp@cibc.com)".

## B. Help Section

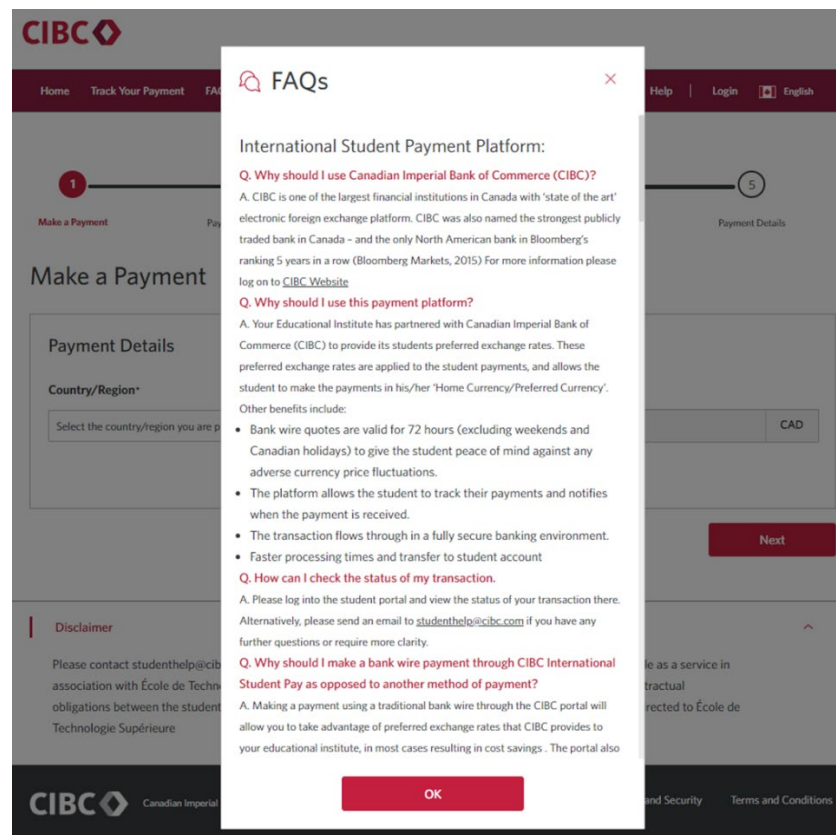
In addition to the tracking tool, students will have access to 24/7 support through CIBC's multi-lingual support center. Students can contact the CIBC support center by phone or email ([studenthelp@cibc.com](mailto:studenthelp@cibc.com)) globally should they have any questions or concerns. Support information can be found under the 'Help' section on payment page.



The screenshot shows a CIBC website with a "Help" modal window open. The modal has a title bar with a question mark icon and the word "Help". The content of the modal includes: "For more information about paying your tuition through CIBC International Student Pay please refer to our **Frequently Asked Questions** to obtain helpful information."; "For payment assistance, and to speak with a live representative please contact our Support Desk:"; "Calling from India (toll free): +1 (800) 121-661661"; "Calling from North America (toll free): +1 (844) 637-8898"; "Calling from anywhere else in the world: +91 90713 73838"; "The CIBC International Student Pay team has the following availability:"; "• 24 hours x 7 days a week"; "For the details of your payment please contact us via e-mail: [Studenthelp@cibc.com](mailto:Studenthelp@cibc.com)". At the bottom of the modal is a red button labeled "OK". The background shows the CIBC website with a "Make a Payment" section and a "Payment Details" form.

## C. FAQs

To further assist students with common queries, the portal offers a Frequently Asked Questions section where student can view answers to commonly asked questions about transactions, functionality and payment timelines.



## D. Language Support

To offer the most dynamic and tailored student experience, the CIBC International Student Pay portal is available in 10 languages. Students can toggle this setting by clicking the upper right-hand corner and select their languages of preference. Once selected, the portal and all documentation will be available in the selected language.

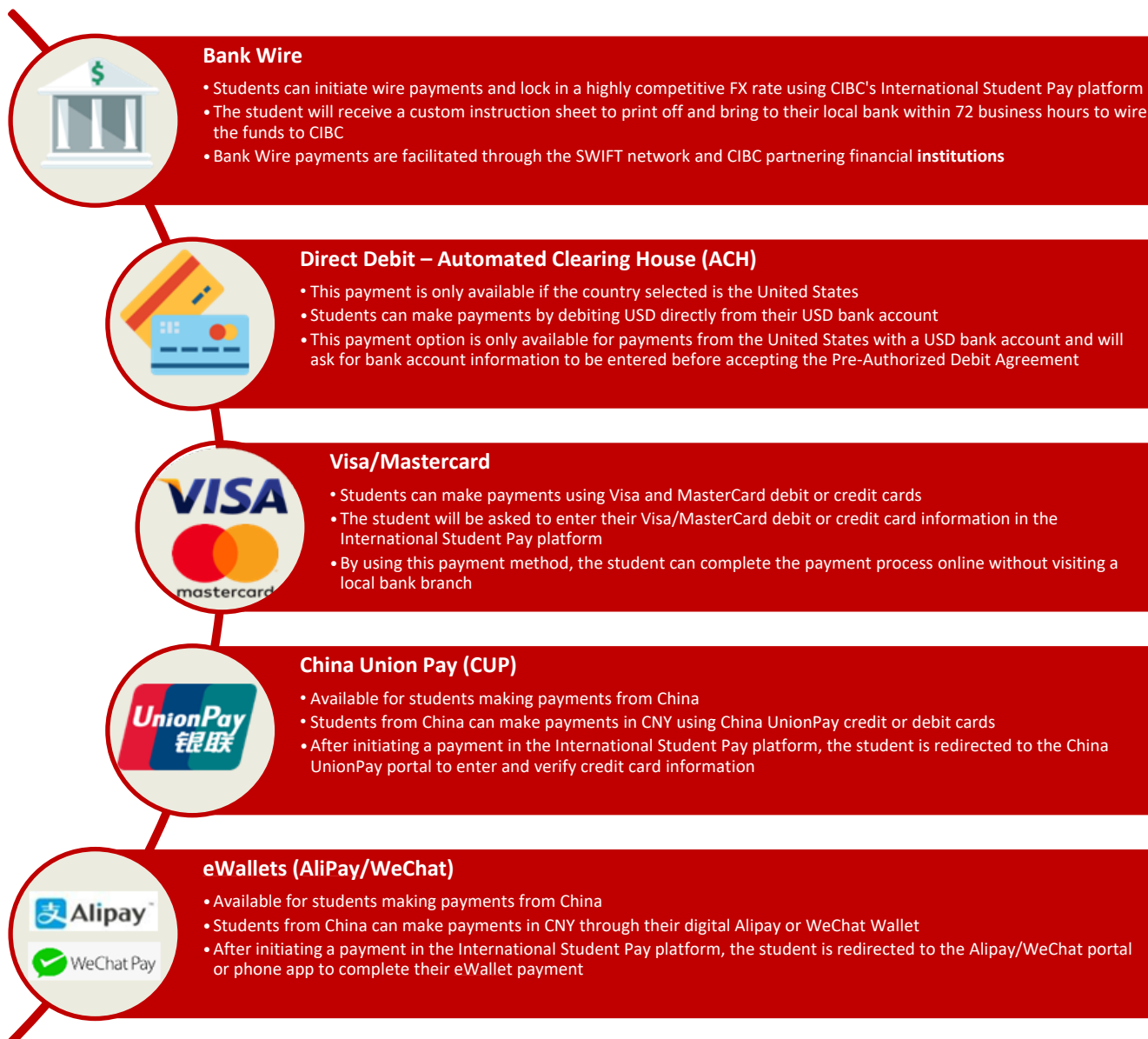


Available languages include:

1. English
2. French
3. Spanish
4. Portuguese
5. Korean
6. Chinese (Simplified)
7. Chinese (Traditional)
8. Hindi
9. Punjabi
10. Japanese

### III. CIBC ISP Payment Options

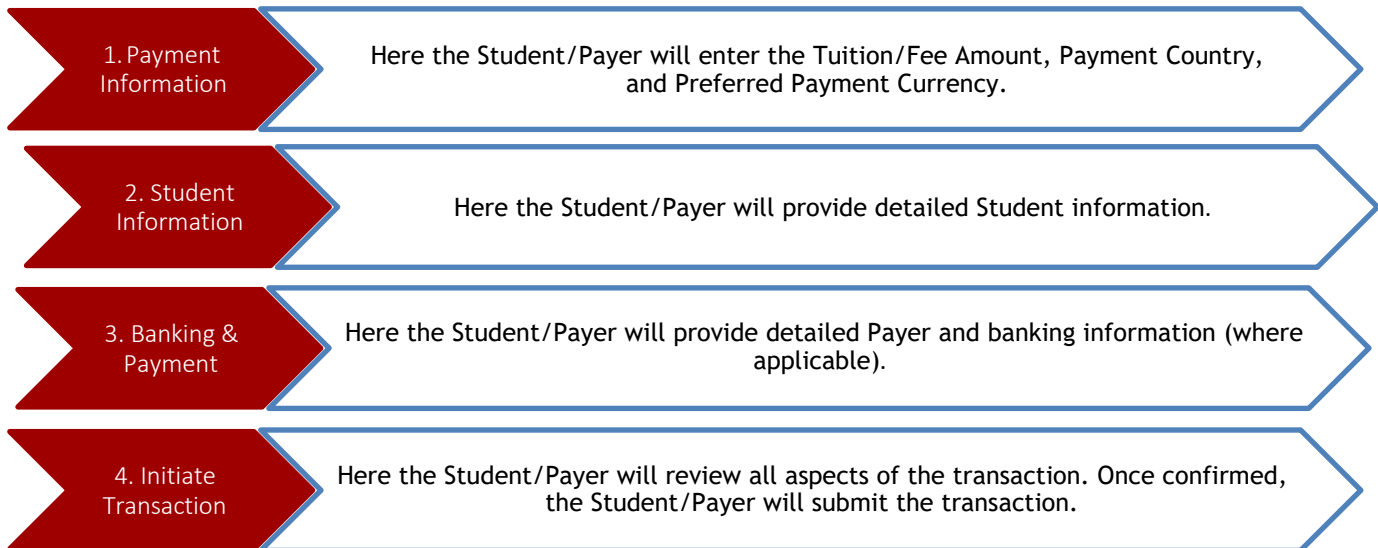
CIBC offers students a variety of payment options and currencies to choose from. Each payment option and currency is dictated by the payment country selected at the onset. CIBC's payment offering is continuously expanding; currently offering six distinct payment options:



## IV. Payment Flow

### A. Steps to Complete a Payment

Each payment through the portal is completed in 4 steps. Depending on the payment option which is selected, the information entered may vary. The four payment steps are outline below:



### B. Bank Wire

#### 1. Make A Payment

When the student selects CIBC International Student Pay from the education institution's payment option page, they will be directed to the Make a Payment page. Bank Wire is a method of payment for every payer country.



### Make a Payment

Payment Details

Country/Region\*

India

▼

Total Fee/Invoice Amount (CAD)\*

\$ 10,000.00

CAD


Next



## 2. Select a Payment Option

Once the payer country and payment amount is entered, student is required to select their method of payment. Different payment options are listed depending on selected country of payment. By default, all countries will support Bank Wire, Visa and Mastercard.


### Payment Options




- Preferred foreign exchange rate locked in for 72 hours (no more worrying about fluctuating exchange rates)
- Payment will be processed to your institution within 2-3 business days on average from the time that your local bank sends the funds

622,432.47

INR



\*Transaction Foreign Exchange rate is valid until: 12/20/2022 04:49 PM EST




- Transaction completed online
- Payments will be processed to your institution within 1-2 business days on average
- Convenience fee is charged to you by the card processor, not by your school

637,239.66

INR

Select

Convenience Fee of 15,542.43 INR included in above amount



- Transaction completed online
- Payments will be processed to your institution within 1-2 business days on average
- Convenience fee is charged to you by the card processor, not by your school

637,239.66

INR

Select

Convenience Fee of 15,542.43 INR included in above amount


Previous

Next

## 3. Student Details

Once method of payment is selected, student will then be required to enter their student information. All fields with a red asterisk are required to proceed.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.



Home | Track your payment | FAQs

Help | Login | English

Your current session and foreign exchange rate is valid for: 17 Min:24 Sec

1

2

3

4

5

Make a payment

Payment options

Student details

Payer details

Payment details

### Student details

Student ID \*

110079551

Student first name \*

Mark

Student last name \*

Test

Student Email Address \*

marktest@cibc.com

Student Cell/Phone Number \*

6471111111

Student Home Address \*

199 Bay Street

Student Home Address 2 (optional)

Country\*

CANADA

Province\*

ONTARIO

City \*

Toronto

Postal Code \*

M5L 1G9

Previous

Next

8

## 4. Payer Details

Next, students will be required to enter payer details. All fields with a red asterisk are required to proceed.

If user is making a payment on behalf of the student, the Relationship to Student can be selected from the dropdown.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

[Home](#) [Track your payment](#) [FAQs](#) [Help](#) [Login](#) [English](#)

Your current session and foreign exchange rate is valid for: 14 Min:25 Sec

1

2

3

4

5

Make a paymentPayment optionsStudent detailsPayer detailsPayment details

### Payer details

☒ Use student info

Relationship to student\*

Student

Payer First Name \*

Mark

Payer Last Name \*

Test

Payer Email Address \*

marktest@cibc.com

Payer Address 1 \*

199 Bay Street

Payer Address 2 (Optional)

State/Province

ON

Country\*

CANADA

City \*

Toronto

Postal Code \*

MSL 1G9

Payer Cell/Phone Number \*

6471111111

PreviousNext

## 5. Submit Transaction

Once all details have been entered, student/payer can review all transaction details, accept the terms and conditions and then click on '**Submit**'. This will initiate the transaction and create corresponding unique transaction ID. A confirmation and receipt is sent to the student/payer email address. Should there be any issues with payment processing, the student will receive an email notification informing them that the payment failed/was rejected.

1

2

3

4

5

Make a paymentPayment optionsStudent detailsPayer detailsPayment details

### Payment details

- The Foreign Exchange (FX) rate for this payment is valid for 72 hours 11/30/2022 02:30 PM EST
- You will not be able to submit a new bank wire payment before 72 hours have passed.
- Please confirm the following information is correct prior to submitting your payment on the portal.

Student Information

Name  
Mark Test

Email address  
marktest@cibc.com

Cell/Phone number  
6471111111

Street address  
199 Bay Street, Toronto, ON, CANADA,  
MSL 1G9

Payer Information

Name  
Mark Test

Email address  
marktest@cibc.com

Cell/Phone number  
6471111111

Street address  
199 Bay Street, Toronto, ON, CANADA,  
MSL 1G9

Payment Breakdown

Payment For  
CIBC University AUD

Payment Type:  
Bank Wire

Total Amount  
2,000.00 AUD

FX Rate Applied  
1 CAD = 1.40359 AUD

You must pay  
1,753.83 CAD

☒ Continue as Guest ?

Already have an account?  
[Log in now](#)

Don't have an account?  
[Click here to sign up](#)

Previous

☒ I agree to the [Terms and Conditions](#)

Submit

## 6. Instruction Sheet

For Bank Wire transactions, the student will be required to complete their transaction by effectuating a bank wire with their local bank; either in person or through online banking (where available). To assist with this step, once a payment is submitted, a unique instructions sheet is generated with all banking instructions required to execute the wire. It is critical that all details are entered as they appear in the instruction sheet to ensure a successful receipt of the bank wire transaction.


PLEASE TAKE THIS TO YOUR LOCAL  
CANADIAN BANK BRANCH

### CIBC International Student Pay Payment Instructions

Payment must be initiated before:  
**November 30, 2022**

**CIBC University AUD** has partnered with **CIBC International Student Pay** to make paying your student fees easier than ever. To ensure your payment arrives on time and in full to CIBC University AUD, please print and deliver these payment instructions to your local Branch at your earliest convenience. Please have a copy of your identification ready.

### Instructions For Your Canadian Banking Representative

#### For Non-CIBC Account Holders

Field in SWIFT MT103	Information to be included	Explanation of Field
Currency and Payment Amount:	INR 563,793.20	
F50K: Ordering Customer (Payer)	Please include Ordering Customer's Account number, name and address	Mandatory information to be included in wire
F56A: Bank/Intermediary Code	CIBCCATT	SWIFT Code of Bank
F57D: Account With Institution	//CC001033613 CIBC (Canadian Imperial Bank of Commerce) 595 Bay Street, Suite 700 Toronto, Ont., M5G 2M8	[0010 - Institution Number] & [33613 - Transit Number] Bank Name and Address
F59: Beneficiary	/123456789 CIBC University AUD 161 Bay St, Toronto, Ontario, Canada, M5J1C4	Account Number Account Holder Name Account Holder Address
F70: Details of Payment (Please include all information in F70 as is)	ITP STUDENT Mark Test 110079551 AUS-0000000017	Mandatory information to be included in wire
F71A: Details of Charge	OUR	
F72: Bank to Bank Instructions	/INT/Do not convert payment currency	
Routing/ABA Number (if applicable)	001033613	
IBAN Number (if applicable)	001033613123456789	

### CIBC Account Holders Please See Page 2


For assistance please contact CIBC International Student Pay: [studenthelp@cibc.com](mailto:studenthelp@cibc.com)  
CIBC Cube Design is a trademark of CIBC.



## C. Visa/Mastercard - Debit/Credit

### 1. Make A Payment

When the student is directed from the educational institution's payment options page, and CIBC International Student Pay is selected, the student will be directed to the Make a Payment Page. Students will start by first selecting the country from which they are paying, followed by the amount in CAD they are looking to pay.



[Home](#) [Track your payment](#) [FAQs](#) [Help](#) | [Login](#) [English](#)

1

2

3

4

5

Make a payment      Payment options      Student details      Payer details      Payment details

### Make a payment

**Payment details**

Select the country you are paying from: \*

France

Total Fee/Invoice Amount (CAD)\*

\$ 2,000.00


CAD

Next

### 2. Select a Payment Option

Once the payer country and payment amount is entered, student is required to select their method of payment. Different payment options are listed depending on selected country of payment. For payments from China, students can select from Bank Wire, Credit Card, China Union Pay, AliPay and WeChat.

#### Payment options




- Preferred foreign exchange rate locked in for 72 hours (no more worrying about fluctuating exchange rates)
- Payment will be processed to your institution within 2-3 business days on average from the time that your local bank sends the funds

1,408.59

EUR

Select

\*transaction Foreign Exchange rate is valid until (Once you submit, print instruction sheet and take it to your local bank): 03/10/2023 08:30 AM EST




- Transaction completed online
- Payments will be processed to your institution within 1-2 business days on average
- Convenience fee is charged to you by the card processor, not by your educational institute

1,423.42

EUR

Select

Convenience Fee of 34.72 EUR included in above amount



- Transaction completed online
- Payments will be processed to your institution within 1-2 business days on average
- Convenience fee is charged to you by the card processor, not by your educational institute

1,423.42

EUR

Select

Convenience Fee of 34.72 EUR included in above amount


Previous      Next

### 3. Student Details

Once method of payment is selected, student will then be required to enter their student information. All fields with a red asterisk are required to proceed.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

## Student details

<b>UQAM Permanent Code *</b>	<b>Student first name *</b>	<b>Student last name *</b>
<input type="text" value="OSSJ05119811"/>	<input type="text" value="Mark"/>	<input type="text" value="Test"/>
<b>Student Email Address *</b>	<b>Student Cell/Phone Number *</b>	<b>Student Home Address *</b>
<input type="text" value="Marktest@cibc.com"/>	<input type="text" value="647111111"/>	<input type="text" value="199 Bay Street"/>
<b>Student Home Address 2 (optional)</b>	<b>Country*</b>	<b>State/Province *</b>
<input type="text"/>	<input type="text" value="FRANCE"/> 	<input type="text" value="Test"/>
<b>City *</b>	<b>ZIP/Postal Code</b>	
<input type="text" value="Paris"/>	<input type="text"/>	

[Previous](#)[Next](#)

## 4. Payer and Card Details

Next, students will be required to enter payer details. All fields with a red asterisk are required to proceed.

If user is making a payment on behalf of the student, the Relationship to Student can be selected from the dropdown.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

For transactions made through Credit Card (Visa/Mastercard) at this stage, the payer will need to enter their credit card details. This will include:

- Billing Address
- Card Number
- Card Expiry
- CVV/CVD Code

### Payer details

☒ Use student info

Relationship to student\*

Student

Payer First Name \*

Mark

Payer Last Name \*

Test

Payer Email Address \*

Marktest@cibc.com

Payer Address 1 \*

199 Bay Street

Payer Address 2 (Optional)

State/Province

Test

Country\*

FRANCE

City \*

Paris

ZIP/Postal Code

Payer Cell/Phone Number \*

647111111

☒ Use Payer Info

Billing Home Address 1 \*

199 Bay Street

Billing Home Address 2 (Optional)

State/Province

Test

City \*

Paris

Country\*

FRANCE

ZIP/Postal Code

Credit card details

Credit card(16 digit)

12345678912345678

Expiry date(mmyy)

1125

CVD(3 digit)

123

Previous

Next

## 5. Submit Transaction

Once all details have been entered, student/payer can review all transaction details and then click on '**Submit**'. This will initiate the transaction and create corresponding unique transaction ID.

A confirmation and receipt is sent to the student/payer email address. Should there be any issues with payment processing, the student will receive an email notification informing them that the payment failed/was rejected.

Common reason for a credit card being declined:

- Insufficient Credit Balance
- Insufficient daily credit limit
- Mis-entered card information

*To resolve any of the above issue, students can reach out to their card issuer*

### Payment details

#### Payment details

- The Foreign Exchange rate for this transaction is valid until 15 Min:30 Sec . On receipt of funds, the Student Account for **Mark Test** with Student ID OSSJ05119811 at University of Montreal will be credited.
- Please confirm the following information is correct prior to submitting your payment on the portal.

<b>Student Information</b> ^	<b>Billing Information</b> ^	<b>Payment Breakdown</b> ^
<b>Name</b> Mark Test	<ul style="list-style-type: none"><li>• Mark Test Marktest@cibc.com</li><li>• 199 Bay Street, Paris, Test, FRANCE</li><li>• 647111111</li></ul>	<b>Payment For</b> University of Montreal
<b>Email address</b> marktest@cibc.com		<b>Payment Type :</b> Credit/Debit Card - Master Card
<b>Cell/Phone number</b> 647111111		<b>Total Fee</b> 2,000.00 CAD
<b>Street address</b> 199 Bay Street, Paris, Test, FRANCE		<b>Convenience Fee</b> 50.00 CAD
		<b>Total Amount</b> 2,050.00 CAD
		<b>FX Rate Applied</b> 1 EUR = 1.4402 CAD
		<b>You must pay</b> 1,423.42 EUR

☒ **Continue as Guest ?**

Already have an account?  
[Log in now](#)

Don't have an account?  
[Click here to sign up](#)

Previous

☒ I agree to the [Terms and Conditions](#)

Submit

## D. China Union Pay (CUP)

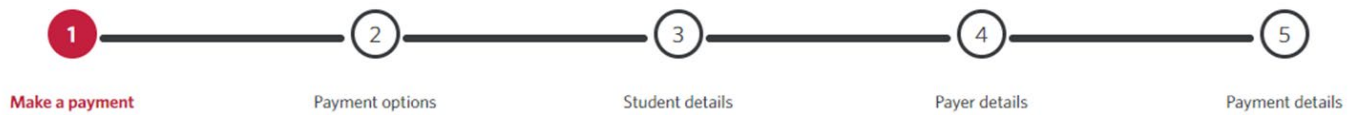
### 1. Make A Payment

When the student selects CIBC International Student Pay from the education institution's payment option page, they will be directed to the Make a Payment page. For the AliPay payment option, students would have selected China as the country from which they are paying.



[Home](#) [Track your payment](#) [FAQs](#)

[Help](#) | [Login](#)  [English](#)



## Make a payment

### Payment details

Select the country you are paying from: \*

Total Fee/Invoice Amount (CAD)\*

\$ 10,000.00	CAD
--------------	-----








[Next](#)



## 2. Select a Payment Option

Once the payer country and payment amount is entered, student is required to select their method of payment. Different payment options are listed depending on selected country of payment. For payments from China, students can select from Bank Wire, Credit Card, China Union Pay, AliPay and WeChat.

Payment options

	<ul style="list-style-type: none"><li>Preferred foreign exchange rate locked in for 22 hours (no more worrying about fluctuating exchange rates)</li><li>Payments will be processed to your institution within 2-3 business days on average from the time that your bank sends the funds.</li></ul>	USD10000 CNY <input type="button" value="Select"/>
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 2-3 business days on average</li></ul>	USD10000 CNY <input checked="" type="button" value="Select"/>
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 2-3 business days on average</li></ul>	USD10000 CNY <input type="button" value="Select"/>
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 1-2 business days on average</li><li>Convenience fee is charged to you by the card processor, not by your educational institution</li></ul>	USD10000 CNY <input type="button" value="Select"/>
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 1-2 business days on average</li><li>Convenience fee is charged to you by the card processor, not by your educational institution</li></ul>	USD10000 CNY <input type="button" value="Select"/>
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 3-4 business days on average</li><li>Register for a WeChat account or log in to your existing WeChat account</li><li>Use WeChat App to scan payment QR code</li><li>Weekly transaction limit of WeChat Pay is USD10000 (RMB)</li></ul>	USD10000 CNY <input type="button" value="Select"/>
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 3-4 business days on average</li><li>Daily transaction limit: USD10000 CNY</li><li>Register for an Alipay account or log in to your existing Alipay account</li><li>Transaction limit of 1000 CNY</li></ul>	USD10000 CNY <input type="button" value="Select"/>

## 3. Student Details

Once method of payment is selected, student will then be required to enter their student information. All fields with a red asterisk are required to proceed.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

**CIBC**

Home Track your payment FAQs Help Login English

Your current session and foreign exchange rate is valid for: 18 Min 28 Sec

1 2 3 4 5  
Make a payment Payment options Student details Payer details Payment details

Student details

Student ID *	Student first name *	Student last name *
216/02901	Mark	Test
Student Email Address *	Student Cell/Phone Number *	Student Home Address *
marktest@cibc.com	6477777777	96210C28 Guangcheng W Rd
Student Home Address 2 (optional)	Country *	State/Province *
	CHINA	Shanghai
City *	ZIP/Postal Code	
Weixin District	220014	

## 4. Payer Details

Next, students will be required to enter payer details. All fields with a red asterisk are required to proceed.

If user is making a payment on behalf of the student, the Relationship to Student can be selected from the dropdown.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

The screenshot shows the CIBC website's 'Payer details' form. At the top, the CIBC logo is on the left, and navigation links for 'Home', 'Track your payment', 'FAQs', 'Help', 'Login', and 'English' are on the right. A session timer indicates 'Your current session and foreign exchange rate is valid for: 17 Min:21 Sec'. Below this is a progress bar with five steps: 1. Make a payment, 2. Payment options, 3. Student details, 4. Payer details (current step), and 5. Payment details. The 'Payer details' form includes a checkbox for 'Use student info' and a 'Relationship to student\*' dropdown menu. Below these are input fields for 'Payer First Name \*', 'Payer Last Name \*', and 'Payer Email Address \*'. Further down are fields for 'Payer Address 1 \*', 'Payer Address 2 (Optional)', and 'State/Province'. Below these are 'Country\*', 'City\*', and 'ZIP/Postal Code' fields. At the bottom is a 'Payer Cell/Phone Number \*' field. 'Previous' and 'Next' buttons are at the bottom of the form.

## 5. Submit Transaction

Once all details have been entered, student/payer can review all transaction details and then click on '**Submit**'. This will initiate the transaction and create corresponding unique transaction ID.

A confirmation and receipt is sent to the student/payer email address. Should there be any issues with payment processing, the student will receive an email notification informing them that the payment failed/was rejected.

The screenshot shows the CIBC website's 'Payment details' review page. At the top, the CIBC logo is on the left, and navigation links for 'Home', 'Track your payment', 'FAQs', 'Help', 'Login', and 'English' are on the right. A session timer indicates 'Your current session and foreign exchange rate is valid for: 16 Min:48 Sec'. Below this is a progress bar with five steps: 1. Make a payment, 2. Payment options, 3. Student details, 4. Payer details, and 5. Payment details (current step). The 'Payment details' section contains a warning about the foreign exchange rate and a confirmation prompt. Below this are three columns of information: 'Student Information', 'Payer Information', and 'Payment Breakdown'. The 'Student Information' column lists Name, Email address, Cell/Phone number, and Street address. The 'Payer Information' column lists Name, Email address, Cell/Phone number, and Street address. The 'Payment Breakdown' column lists Payment for, Payment Type, Total fee, Convenience fee, Total Amount, FX Rate Applied, and You must pay. At the bottom, there are links for 'Continue as Guest?', 'Already have an account?', and 'Don't have an account?'. A 'Previous' button and a 'Submit' button are at the bottom of the page.

## 6. China Union Pay Portal

For transaction made through China Union Pay will need to enter their credit card details in the China Union Pay payment portal. Once the card details are authenticated, the student will receive a confirmation email receipt and a unique reference ID.

UnionPay 在线支付 Online Payment (IPv6) Help | 简体中文

Order Amount: 9952.52 CNY Order Number: AUS1669411...it79spBQ Merchant Name: Test [Order details](#)

Please complete the payment before 2022/11/25 17:01:16 in order to avoid failure order

1. Enter card NO. → 2. Verify card Info. → 3. Complete

3214 5555 2133 3333

Next

UnionPay Card | eBank Payment

## E. Direct Debit - ACH

### 1. Make A Payment

When the student selects CIBC International Student Pay from the education institution's payment option page, they will be directed to the Make a Payment page. For the Direct Debit - ACH payment option, students would have selected United States as the country from which they are paying.



Home Track your payment FAQs Help | Login English

1. Make a payment 2. Payment options 3. Student details 4. Payer details 5. Payment details

### Make a payment

Payment details

Select the country you are paying from: \*

United States Of America

Total Fee/Invoice Amount (CAD)\*





\$ 10,000.00 CAD

Next

## 2. Select a Payment Option

Once the payer country and payment amount is entered, student is required to select their method of payment. For the selection of United States, in addition to Bank Wire and Credit Card, the student will have the option to pay via Direct Debit – ACH.

### Payment options

<b>Bank Wire</b> 	<ul style="list-style-type: none"><li>Preferred foreign exchange rate locked in for 72 hours (no more worrying about fluctuating exchange rates)</li><li>Payment will be processed to your institution within 2-3 business days on average from the time that your local bank sends the funds</li></ul>	7,450.70 USD <input type="button" value="Select"/>	<small>*Transaction Foreign Exchange rate is valid until (Once you submit, print instruction sheet and take it to your local bank): 12/22/2022 11:07 AM EST</small>
<b>Credit/Debit Card - MasterCard</b> 	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 1-2 business days on average</li><li>Convenience fee is charged to you by the card processor, not by your educational institute</li></ul>	7,467.24 USD <input type="button" value="Select"/>	<small>Convenience Fee of 73.93 USD included in above amount</small>
<b>Credit/Debit Card - Visa</b> 	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 1-2 business days on average</li><li>Convenience fee is charged to you by the card processor, not by your educational institute</li></ul>	7,467.24 USD <input type="button" value="Select"/>	<small>Convenience Fee of 73.93 USD included in above amount</small>
<b>Direct Debit - ACH</b> 	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be directly debited from bank account</li><li>Payments will be processed to your institution within 4-5 business day on average</li></ul>	7,450.70 USD <input checked="" type="button" value="Select"/>	

## 3. Student Details

Once method of payment is selected, student will then be required to enter their student information. All fields with a red asterisk are required to proceed.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.



Home [Track your payment](#) [FAQs](#) [Help](#) [Login](#) [English](#)

Your current session and foreign exchange rate is valid for: 17 Min:20 Sec



### Student details

<b>Student ID *</b> <input type="text" value="110079551"/>	<b>Student first name *</b> <input type="text" value="Mark"/>	<b>Student last name *</b> <input type="text" value="Test"/>
<b>Student Email Address *</b> <input type="text" value="marktest@cibc.com"/>	<b>Student Cell/Phone Number *</b> <input type="text" value="6471111111"/>	<b>Student Home Address *</b> <input type="text" value="1 Patriot Pl"/>
<b>Student Home Address 2 (optional)</b> <input type="text"/>	<b>Country*</b> <input type="text" value="UNITED STATES OF AMERICA"/>	<b>State/Province*</b> <input type="text" value="Massachusetts"/>
<b>City *</b> <input type="text" value="Foxborough"/>	<b>ZIP/Postal Code *</b> <input type="text" value="02035"/>	

#### 4. Payer and Account Details

Next, students will be required to enter payer details. All fields with a red asterisk are required to proceed.

If user is making a payment on behalf of the student, the Relationship to Student can be selected from the dropdown.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

For transactions made through Direct Debit at this stage the payer will need to enter their bank account details and agree to a one-time electronic Pre-Authorized Debit Agreement (ePAD).

##### Payer details

☒ Use student info

Relationship to student\*

Student

Payer First Name \*

Mark

Payer Last Name \*

Test

Payer Email Address \*

marktest@cibc.com

Payer Address 1 \*

1 Patriot Pl

Payer Address 2 (Optional)

State/Province

Massachusetts

Country\*

UNITED STATES OF AMERICA

City \*

Foxborough

ZIP/Postal Code \*

02035

Payer Cell/Phone Number \*

6471111111

The account holder authorizes CIBC (Canadian Imperial Bank of Commerce) to draw on his/her bank account, the amount specified on this page, for the following purpose: payment of tuition and other related student charges, on the student account and unique reference ID mentioned.  
Payments are one-time debits. Please ensure you have sufficient funds in your account. Funds will be withdrawn from your account within 3 business days.

Account Details

Search Type\*

☐ Search By Bank Routing Number ☒ Search By Bank Name

Bank Void Cheque\*

FA-CfmJVI/AAhSAL.jpg

Browse

Bank Name\*

American First National Bank

Bank ABA/Routing Number\*

Bank ABA/Routing Number

Bank Account Number \*

11111111

Branch \*

Dixie Street

Account Type\*

☐ Saving Account ☒ Checking Account

Street Address \*

633 Dixie Street

State\*

New York

ZIP/Postal Code \*

12321

City \*

New York

Previous

Next

## ePAD EXAMPLE



### PRE-AUTHORIZED DEBIT AGREEMENT

The account holder hereby authorizes CIBC (Canadian Imperial Bank of Commerce) to draw 7,450.70 USD from the bank account of the account holder listed below. In the amount specified above on this page, for the following purpose: payment of tuition and other related student charges on the student account and unique reference ID mentioned.

I hereby acknowledge that this authorization is provided for the benefit of CIBC (Canadian Imperial Bank of Commerce) paying fees to the educational institute of the student listed below, and is provided in accordance with the rules of the Canadian Payments Association.

STUDENT INFORMATION					
Student First Name	Mark	Student Email Address (Preferred)		marktest@cibc.com	
Student Last Name	Test	Student ID		110079551	
Educational Institute Name	CIBC College Toronto				

ACCOUNT HOLDER INFORMATION					
Account Holder First Name	Mark	Account Holder Phone/Cell Number		6471111111	
Account Holder Last Name	Test	Account Holder's Email Address		marktest@cibc.com	
Account Holder Address	1 Patriot Pl	City	Foxborough	State	Massachusetts
		Country	UNITED STATES OF AMERICA	Zip code	02035
Name of Bank/Fl	AMERICAN FIRST NATIONAL BANK	Bank/Fl Account number		11111111	
ABA Routing Number(9 Digits)	113024106	Bank/Fl Full Address		633 Dixie Street, New York, New York, 12321	
Type of account	Checking				

AGREEMENT					
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The account holder warrants and guarantees that all persons whose names are listed above are binding to this agreement. The account holder understands this authorization/agreement may be cancelled up to 60 days upon notice being provided by the account holder in writing with proper verification of the account holder's identity as the payer.

The above request is for a one time pre-authorized debit to take place on 12/21/2022. Any scenarios where the student will be remitting fees in installments or over several months will require a separate pre-authorized debit agreement. The account holder acknowledges that by providing and delivering this authorization to CIBC that this constitutes delivery by the account holder to their bank. The above student and account holder agree that by performing the above agreement, refunds will be credited back to the same account listed above

The above student and account holder agree that the educational institution reserves the right to apply a charge for returned payments.

Name	Mark Test	Date	12/19/2022
------	-----------	------	------------

Please print and retain a copy of the authorization or contact CIBC at [studenthelp@cibc.com](mailto:studenthelp@cibc.com) to have a copy of this authorization sent to the account holder.

## 5. Submit Transaction

Once all details have been entered, student/payer can review all transaction details and then click on '**Submit**'. This will initiate the transaction and create corresponding unique transaction ID.

A confirmation and receipt is sent to the student/payer email address. Should there be any issues with payment processing, the student will receive an email notification informing them that the payment failed/was rejected.

Common reason for a direct debit being declined:

- Insufficient Account Balance
- Mis-entered account information

Your current session and foreign exchange rate is valid for: 03 Min:37 Sec

### Payment Details

- Please ensure your Bank Account has sufficient funds, as the payment will be debited from your account within the next 3 days
- Please confirm the following information is correct prior to submitting your payment on the portal.

#### Student Information

Mark Test (marktest@cibc.com)  
21670237  
Unit 921, 633 Dixie Street, New York, New York,  
UNITED STATES OF AMERICA, 123321  
6471111111

#### Bank Information

Bank Name: CITIBANK N.A  
Bank ABA/Routing Number: 021000089  
Bank Account Number : 11111111  
Account Type : Checking  
Date : 05/12/2021

#### Payer Information

Mark Test (marktest@cibc.com)  
Unit 921, 633 Dixie Street, New York, New  
York, UNITED STATES OF AMERICA, 123321  
6471111111

#### Payment Breakdown

Payment Type : Direct Debit - ACH  
Total Amount : 2,000.00 CAD  
FX Rate Applied : 1 USD = 1.238137 CAD  
You must pay : 1,615.33 USD

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Previous

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Submit

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### 3. Student Details

Once method of payment is selected, student will then be required to enter their student information. All fields with a red asterisk are required to proceed.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

For Geoswift payments such as WeChat, documentation including Chinese National ID/Passport, Fee Invoice, and Letter of Acceptance must be uploaded additionally. Ensure the documents are uploaded as JPEG's.

#### Student Details

Student ID/学生编号 *	Student First Name/学生名字 *	Student Last Name/学生姓氏 *
<input type="text" value="202145865"/>	<input type="text" value="Nikhil"/>	<input type="text" value="Test"/>
Student Email Address/学生电邮地址 *	Student Phone Number/学生电话号码 *	Student Home Address/学生住址 *
<input type="text" value="nikhilttest@cibc.com"/>	<input type="text" value="4160000000"/>	<input type="text" value="161 Bay Street"/>
Student Home Address 2/学生住址第 2 行	State/Province/州份 / 省份	Country/国家 *
<input type="text"/>	<input type="text"/>	<input type="text" value="CHINA"/>
City/城市 *	Zip/Postal Code/美国邮递区号 / 邮编 *	
<input type="text" value="Shanghai"/>	<input type="text" value="12321"/>	

#### Additional Information Required for CNY Payments

Do you have Chinese National ID?/您是否有中國身份證? *	Student Chinese National ID (Front)/學生中國身份證號碼 (正面) *	Student Chinese National ID (Back)/學生中國身份證號碼 (背面) *
<input checked="" type="radio"/> Yes/是 <input type="radio"/> No/否	<input type="text" value="Front - National ID.jpg"/> <a href="#">Browse</a>	<input type="text" value="Back - National ID.jpg"/> <a href="#">Browse</a>
Fee Invoice/費用發票 * ⓘ	Student Chinese Name/學生姓名 ⓘ	Student Chinese National Id/學生居民身份證號 ⓘ
<input type="text" value="Fee Invoice.jpg"/> <a href="#">Browse</a>	<input type="text"/>	<input type="text"/>
Letter of Acceptance/錄取通知書 * ⓘ		
<input type="text" value="Letter of Acceptance.jpg"/> <a href="#">Browse</a>		

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#### 4. Payer and Account Details

Next, students will be required to enter payer details. All fields with a red asterisk are required to proceed.

If user is making a payment on behalf of the student, the Relationship to Student can be selected from the dropdown.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

##### Payer Details

☒ Use Student Info

Relationship to Student/与学生之关系

Student

Payer First Name/付款人名字 \*

Nikhil

Payer Last Name/付款人姓氏 \*

Test

Payer Email Address/学生电邮地址 \*

nikhilttest@cibc.com

Payer Address 1/付款人住址第 1 行 \*

161 Bay Street

Payer Address 2/付款人住址第 2 行

State/Province/州份 / 省份 \*

Country/国家 \*

CHINA

City/城市 \*

Shanghai

Zip/Postal Code/美国邮递区号 / 邮编 \*

12321

Payer Phone Number/学生电话号码 \*

4160000000

##### Additional Information Required for CNY Payments

Payer Chinese National ID (Front)/付款人中國身份證號碼 (正面) \*

Front - National ID.jpg

Browse

Payer Chinese National ID (Back)/付款人中國身份證號碼 (背面) \*

Back - National ID.jpg

Browse

Payer Chinese Name/付款人姓名 ⓘ

Payer Chinese National Id/付款人居民身份证号 ⓘ

Source of Funds/資金來源 \*

☒ Credit/Debit/Prepaid/貸記/借記/預付

☐ Bank Account/銀行賬戶

☐ Other (none of the above)/其他 (以上都不是)

Phone Number linked to e-wallet/綁定電子錢包的電話號碼 ⓘ \*

96548521564

## 5. Submit Transaction

Once all details have been entered, student/payer can review all transaction details and then click on '**Submit**'. This will initiate the transaction and create corresponding unique transaction ID.

A confirmation and receipt is sent to the student/payer email address. Should there be any issues with payment processing, the student will receive an email notification informing them that the payment failed/was rejected.

### Payment details

#### Payment details

- The Foreign Exchange rate for this transaction is valid until **13 Min:58 Sec** . On receipt of funds, the Student Account for **Nakhil Test** with Student ID **20214865** at CIBC College Toronto will be credited.
- Please confirm the following information is correct prior to submitting your payment on the portal.

Student Information	Payer Information	Payment Breakdown
<b>Name</b> Nakhil Test	<b>Name</b> Nakhil Test	<b>Payment For</b> CIBC College Toronto
<b>Email address</b> nakhiltest@cibc.com	<b>Email address</b> nakhiltest@cibc.com	<b>Payment Type :</b> WeChat Online Payment
<b>Cell/Phone number</b> 41600000000	<b>Cell/Phone number</b> 41600000000	<b>Total Fee</b> 10,000.00 CAD
<b>Street address</b> 161 Bay Street, Xinzhuang, Shanghai, CHINA, 12321	<b>Street address</b> 161 Bay Street, Xinzhuang, Shanghai, CHINA, 12321	<b>Convenience Fee</b> 100.00 CAD
		<b>Total Amount</b> 10,100.00 CAD
		<b>FX Rate Applied</b> 1 CNY = 0.191566 CAD
		<b>You must pay</b> 52,723.34 CNY

☒ Continue as Guest ?

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Don't have an account?  
[Click here to sign up](#)

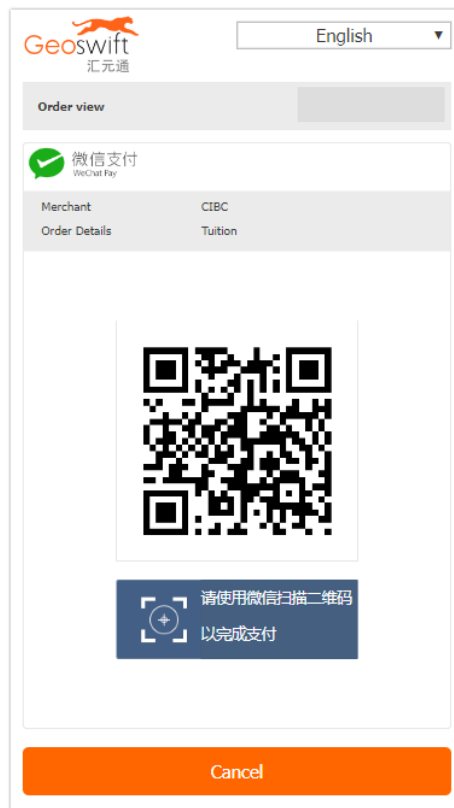
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Submit

## 6. WeChat Portal Redirection

After clicking submit on the portal, the student will be directed to the WeChat payment portal where they will scan the QR code with their payment app and finalize their payment to the educational institution on the app.



## G. E-Wallet - AliPay




### 1. Make A Payment




When the student selects CIBC International Student Pay from the education institution's payment option page, they will be directed to the Make a Payment page. For the AliPay payment option, students would have selected China as the country from which they are paying.




A screenshot of the CIBC 'Make a payment' page. The top header is maroon with white text links: 'Home', 'Track your payment', 'FAQs', 'Help', 'Login', and 'English'. Below the header is a progress bar with five numbered steps: 1. Make a payment (highlighted in red), 2. Payment options, 3. Student details, 4. Payer details, and 5. Payment details. The main content area is titled 'Make a payment'. Below this title is a 'Payment details' section. It contains a dropdown menu labeled 'Select the country you are paying from:' with 'China' selected. To the right of this is a text input field labeled 'Total Fee/Invoice Amount (CAD):' containing the value '\$ 10,000.00' and a 'CAD' currency selector. At the bottom right of the page is a red button labeled 'Next'.

## 2. Select a Payment Option

Once the payer country and payment amount is entered, student is required to select their method of payment. Different payment options are listed depending on selected country of payment. For payments from China, students can select from Bank Wire, Credit Card, China Union Pay, AliPay and WeChat.

Credit/Debit Card - Visa	
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 1-2 business days on average</li><li>Convenience fee is charged to you by the card processor, not by your school</li></ul>
10,937.07	CNY 
	
Convenience Fee of 266.76 CNY included in above amount	

WeChat Online Payment	
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 3-4 business days on average</li><li>Register for a WeChat account or log in to your existing WeChat account</li><li>Use WeChat App to scan payment QR code</li><li>Yearly Transaction limit of WeChat Pay E-wallet balance is 200,000 RMB</li></ul>
10,800.23	CNY 
	
Convenience Fee of 106.93 CNY included in above amount	

Alipay Online Payment	
	<ul style="list-style-type: none"><li>Transaction completed online</li><li>Payments will be processed to your institution within 3-4 business days on average</li><li>Daily transaction limit: ¥120 000 CNY</li><li>Register for an Alipay account or log in to your existing Alipay account</li></ul>
10,900.23	CNY 
	
Convenience Fee of 206.93 CNY included in above amount	

### 3. Student Details

Once method of payment is selected, student will then be required to enter their student information. All fields with a red asterisk are required to proceed.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

For Geoswift payments such as AliPay, documentation including Chinese National ID/Passport, Fee Invoice, and Letter of Acceptance must be uploaded additionally. Ensure the documents are uploaded as JPEG's.

#### Student Details

Student ID/学生编号 *	Student First Name/学生名字 *	Student Last Name/学生姓氏 *
<input type="text" value="202145865"/>	<input type="text" value="Nikhil"/>	<input type="text" value="Test"/>
Student Email Address/学生电邮地址 *	Student Phone Number/学生电话号码 *	Student Home Address/学生住址 *
<input type="text" value="nikhilttest@cibc.com"/>	<input type="text" value="4160000000"/>	<input type="text" value="161 Bay Street"/>
Student Home Address 2/学生住址第 2 行	State/Province/州份 / 省份	Country/国家 *
<input type="text"/>	<input type="text"/>	<input type="text" value="CHINA"/>
City/城市 *	Zip/Postal Code/美国邮递区号 / 邮编 *	
<input type="text" value="Shanghai"/>	<input type="text" value="12321"/>	

#### Additional Information Required for CNY Payments

Do you have Chinese National ID?/您是否有中國身份證? *	Student Chinese National ID (Front)/學生中國身份證號碼 (正面) *	Student Chinese National ID (Back)/學生中國身份證號碼 (背面) *
<input checked="" type="radio"/> Yes/是 <input type="radio"/> No/否	<input type="text" value="Front - National ID.jpg"/> <a href="#">Browse</a>	<input type="text" value="Back - National ID.jpg"/> <a href="#">Browse</a>
Fee Invoice/費用發票 * ⓘ	Student Chinese Name/學生姓名 ⓘ	Student Chinese National Id/學生居民身份證號 ⓘ
<input type="text" value="Fee Invoice.jpg"/> <a href="#">Browse</a>	<input type="text"/>	<input type="text"/>
Letter of Acceptance/錄取通知書 * ⓘ		
<input type="text" value="Letter of Acceptance.jpg"/> <a href="#">Browse</a>		

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#### 4. Payer and Account Details

Next, students will be required to enter payer details. All fields with a red asterisk are required to proceed.

If user is making a payment on behalf of the student, the Relationship to Student can be selected from the dropdown.

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile the payment. This information cannot be modified once the transaction is submitted.

##### Payer Details

☒ Use Student Info

Relationship to Student/与学生之关系

Student

Payer First Name/付款人名字 \*

Nikhil

Payer Last Name/付款人姓氏 \*

Test

Payer Email Address/学生电邮地址 \*

nikhilttest@cibc.com

Payer Address 1/付款人住址第 1 行 \*

161 Bay Street

Payer Address 2/付款人住址第 2 行

State/Province/州份 / 省份 \*

Country/国家 \*

CHINA

City/城市 \*

Shanghai

Zip/Postal Code/美国邮递区号 / 邮编 \*

12321

Payer Phone Number/学生电话号码 \*

4160000000

##### Additional Information Required for CNY Payments

Payer Chinese National ID (Front)/付款人中國身份證號碼 (正面) \*

Front - National ID.jpg

Browse

Payer Chinese National ID (Back)/付款人中國身份證號碼 (背面) \*

Back - National ID.jpg

Browse

Payer Chinese Name/付款人姓名 ⓘ

Payer Chinese National Id/付款人居民身份证号 ⓘ

Source of Funds/資金來源 \*

☒ Credit/Debit/Prepaid/貸記/借記/預付

☐ Bank Account/銀行帳戶

☐ Other (none of the above)/其他 (以上都不是)

Phone Number linked to e-wallet/綁定電子錢包的電話號碼 ⓘ \*

96548521564

## 5. Submit Transaction

Once all details have been entered, student/payer can review all transaction details and then click on ‘**Submit**’. This will initiate the transaction and create corresponding unique transaction ID.

A confirmation and receipt is sent to the student/payer email address. Should there be any issues with payment processing, the student will receive an email notification informing them that the payment failed/was rejected.

### Payment details

**Payment details**

- The Foreign Exchange rate for this transaction is valid until 17 Min:20 Sec . On receipt of funds, the Student Account for **Nekhil Test** with Student ID 202145865 at CIBC College Toronto will be credited.
- Please confirm the following information is correct prior to submitting your payment on the portal.

Student Information	Payer Information	Payment Breakdown
<b>Name</b> Nekhil Test	<b>Name</b> Nekhil Test	<b>Payment For</b> CIBC College Toronto
<b>Email address</b> nekhiltest@cibc.com	<b>Email address</b> nekhiltest@cibc.com	<b>Payment Type :</b> Alipay Online Payment
<b>Cell/Phone number</b> 4160000000	<b>Cell/Phone number</b> 4160000000	<b>Total Fee</b> 10,000.00 CAD
<b>Street address</b> 161 Bay Street, Xinzhuang, Shanghai, CHINA, 12321	<b>Street address</b> 161 Bay Street, Xinzhuang, Shanghai, CHINA, 12321	<b>Convenience Fee</b> 119.16 CAD
		<b>Total Amount</b> 10,119.16 CAD
		<b>FX Rate Applied</b> 1 CNY = 0.191566 CAD
		<b>You must pay</b> 52,823.34 CNY

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Submit

## 6. AliPay Portal Redirection

After clicking submit on the portal, the student will be directed to the AliPay payment portal where they will scan the QR code with their payment app and finalize their payment to the educational institution on the app.

支付宝 | 我的收银台

正在使用即时到账交易 [?] 交易将在23小时58分钟后关闭, 请及时付款!

Tuition 10900.23 元

汇率: 1.00 CAD = 5.24025000 CNY [?]

扫一扫付款 (元)

10900.23

打开手机支付宝 扫一扫继续付款

首次使用请下载手机支付宝

扫一扫

支付宝

登录账户付款