

CIBC International Student Pay

Student Portal User Guide

Queens University

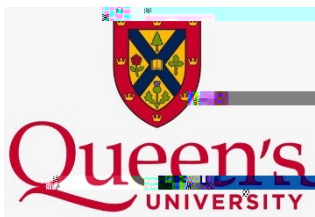


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I. CIBC International Student Pay Landing Page

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.

The screenshot shows the CIBC International Student Pay landing page. At the top, there is a navigation bar with the CIBC logo and the text 'Home' and 'Track Your Payment'. Below this is a 'Make a Payment' section. The main heading is 'Make a Payment'. Underneath, there is a 'Payment Details' form. The form has two main sections: 'Country/Region*' and 'Total Fee/Invoice Amount (CAD)*'. The 'Country/Region*' section has a dropdown menu with the text 'Select the country/region you are paying from'. The 'Total Fee/Invoice Amount (CAD)*' section has a text input field. Below the form is a red 'Next' button. At the bottom of the page, there is a 'Disclaimer' section with a red arrow pointing up. The CIBC logo is visible in the bottom left corner.

[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



A. Track Your Payment

III. CIBC ISP 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.



Home Track Your Payments

1 2 3 4 5

Make a Payment Payment Options Bank Details Confirmation Receipt

Make a Payment

Payment Details

Country/Region* Total Fee Invoice Amount (CAD)

India 14,000.00 14,000.00

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.

3. Student Details

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

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.

5. Submit Transaction

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.

CIBC PLEASE TAKE THIS TO YOUR LOCAL CIBC INTERNATIONAL BANK BRANCH

CIBC International Student Payment Instructions Payment must be initiated before [redacted]

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 to avoid any issues, please provide 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	Details	Notes
F50K: Ordering Customer (Payer)	Please include Ordering Customer's Account number	Mandatory information to be included in wire
F56A: Bank/Intermediary Code	CIBCINTTT	SWIFT Code of Bank
F57D: Account With Institution	//CC001033613 CIBC (Canadian Imperial Bank of Commerce) 595 Bay St, Toronto, Ont., M5G 2M8	[001 - Institution Number] & [57D - Account Number], Bank Name and Address
F59: Beneficiary	/123456789 CIBC University AUD 161 Bay St, Toronto, Ontario, Canada	Account Number Account Holder Name Account Holder Address
F70: Details of Payment (Please include all information)	ITP STUDENT Mark Test AUS-0000000017	Mandatory information to be included in wire
F71A: Details of Charge	OUR	
F72: Bank to Bank Instructions	/INT/DO NOT RETURN PAYMENTS curren	

C.

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

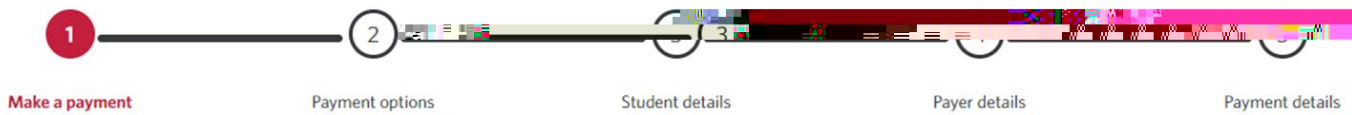
- Insufficient daily credit limit

- Mis-entered card information

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.



2. Select a Payment Option

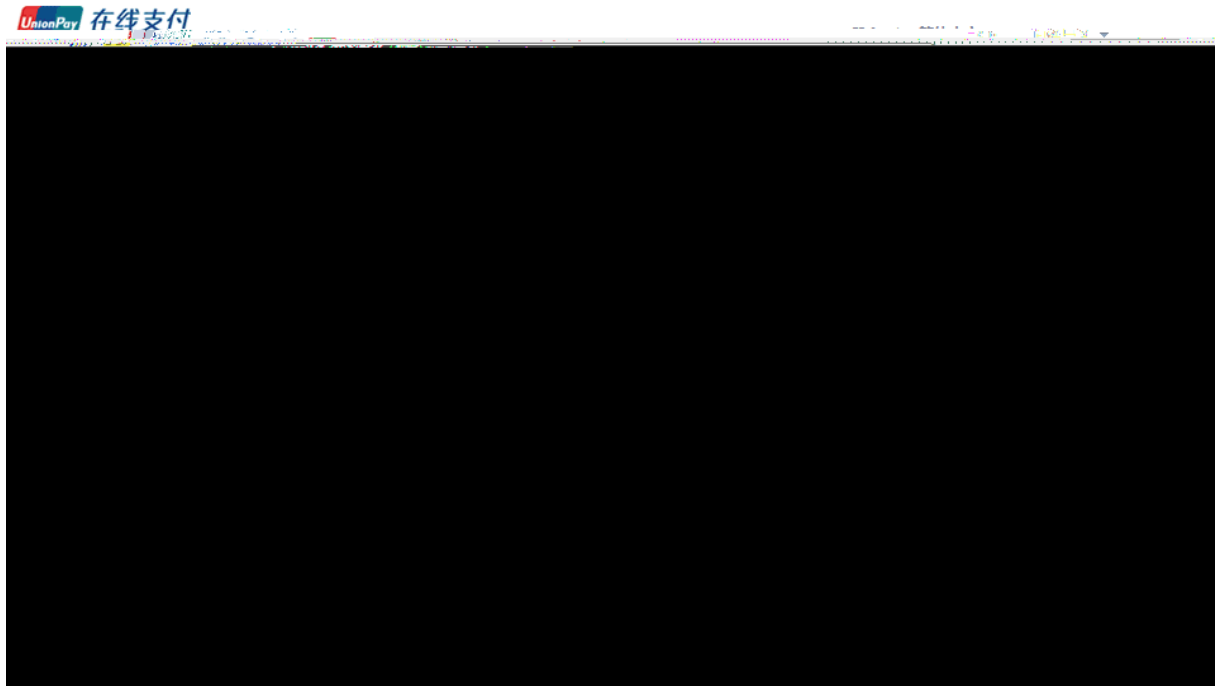
Once the payer country has been determined, a net amount is calculated based on the applicable withholding tax rate. The net amount is then paid to the payee. The gross amount is the net amount plus the withholding tax. The net amount is the amount that the payee receives. The gross amount is the amount that the payer pays. The net amount is the amount that the payee receives. The gross amount is the amount that the payer pays.

4. Payer Details

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

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.



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.

A screenshot of the CIBC 'Make a payment' page. At the top, the CIBC logo is visible. Below it is a navigation bar with a 'Home' link. A progress indicator shows five steps: 1. Make a payment (highlighted in red), 2. Payment options, 3. Payment details, 4. Payment details, and 5. Payment details. The main content area is titled 'Make a payment' and contains a form with the following fields:

- Payment details
- Select the country you are paying from. (Dropdown menu with 'United States Of America' selected)
- Total Fee/Invoice Amount (CAD)* (Text input field)

A red 'Next' button is located at the bottom right of the form.

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.

3. Student Details

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

Important: Students should check the information entered is accurate as it will be used by the education institution to reconcile.

4. Payer and Account Details

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

CIBC PRE-AUTHORIZED DEBIT AGREEMENT

The account holder warrants and guarantees that all persons whose names are listed on this authorization are the account holder in writing with proper verification of the account holder's identity as the name of the account holder. In the amount specified on this page, the account holder authorizes CIBC to debit the account for related student charges on the student account and unique reference ID mentioned.

I hereby acknowledge that this authorization is provided for the educational institute of the student listed below. I am a member of the [redacted] Association.

STUDENT INFORMATION			
Student First Name	Mark	Student Email Address (Preferred)	marktest@cibc.com
Student Last Name	[redacted]	Student ID Number	11007955f7000000000000000000000000
Educational Institute Name	CIBC College Toronto		

ACCOUNT HOLDER INFORMATION			
Account Holder First Name	Mark	Account Holder Phone/Cell Number	6471111111
Account Holder Last Name	[redacted]	Account Holder's Email Address	marktest@cibc.com
Account Holder Address	1 Patriot Pl	City	Southfield, Michigan, United States of America
		Country	AMERICA
		Zip code	48035
Name of Bank/BS	AMERICAN BANK	Bank/PI Account number	[redacted]
ABA Routing Number(9 Digits)	[redacted]	Bank/PI Full Address	New York, NY
Type of account	Checking		

AGREEMENT

The account holder warrants and guarantees that all persons whose names are listed on this authorization are the account holder in writing with proper verification of the account holder's identity as the name of the account holder. The above request is for a one-time pre-authorized debit to take place on 12/21/2022. Any scenarios where student will be remitting fees in installments on the account holder's account will be remitted 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
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Please print and retain a copy of the authorization or contact studenthelp@cibc.com to have a copy of this authorization 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

The screenshot displays a payment confirmation interface. At the top, a session warning is visible. Below it, a confirmation message states: "Please confirm the following information is correct prior to submitting your payment on the portal." The page is divided into three main sections: Student Information, Payer Information, and Payment Breakdown. The Student Information section lists: Mark Test (marktest@icbr.com), 21670237, Unit 92, 633 Dixie Street, New York, New York, USA, 12321, and phone number 6471111111. The Payer Information section lists: Mark Test (marktest@icbr.com), Unit 921, 633 Dixie Street, New York, New York, USA, 12321, and phone number 6471111111. The Payment Breakdown section shows: Payment Type: Direct Debit - ACH, Total Amount: 2,000.00 CAD, and You must pay: 1,615.33 USD. Below these sections is the Bank Information section, which includes: Bank Name: CITIBANK, Bank ABA Number: 021000021, Bank Account Number: 11111111, Account Type: Checking, Date: 05/12/2021, Bank Address: 633 Dixie Street, New York, New York, 12321, and Name: Mark Test. At the bottom, there are three options: "Continue as Guest?" (checked), "Already have an account? Log in now", and "Don't have an account? Click here to sign up". At the very bottom, there are three buttons: "Previous", "I agree to the Terms and Conditions" (checked), and "Submit".

Student Information	Payer Information	Payment Breakdown
Mark Test (marktest@icbr.com)	Mark Test (marktest@icbr.com)	Payment Type: Direct Debit - ACH
21670237	Unit 921, 633 Dixie Street, New York, New York, USA, 12321	Total Amount : 2,000.00 CAD
Unit 92	6471111111	You must pay : 1,615.33 USD

Continue as Guest ? Already have an account? [Log in now](#) Don't have an account? [Click here to sign up](#)

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

F. E-Wallet - WeChat

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. Students can select 'WeChat' as a payment option when China is selected as the country from which 1 (tr)-2hy ar optthe.6(s)-3.5 (p)g.7 e.p

3. Student Details

4. Payer and Account Details

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

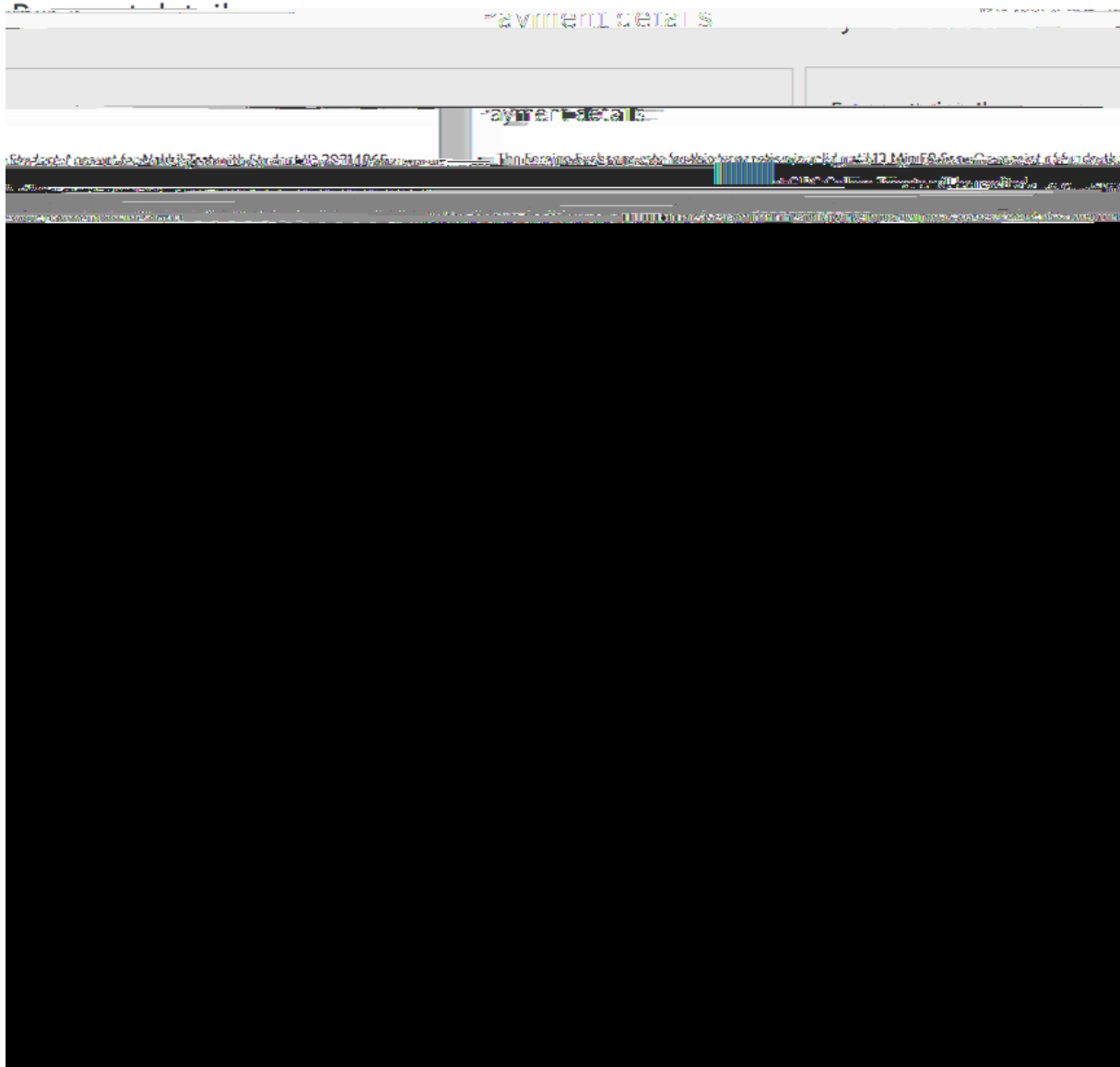
If user is making a payment on behalf of the student, the Relationship to Student can be selected from the dropdown.

Important: Students should check the information entered is accurate as it will be used by the education institution to

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.



6. WeChat Portal Redirection

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

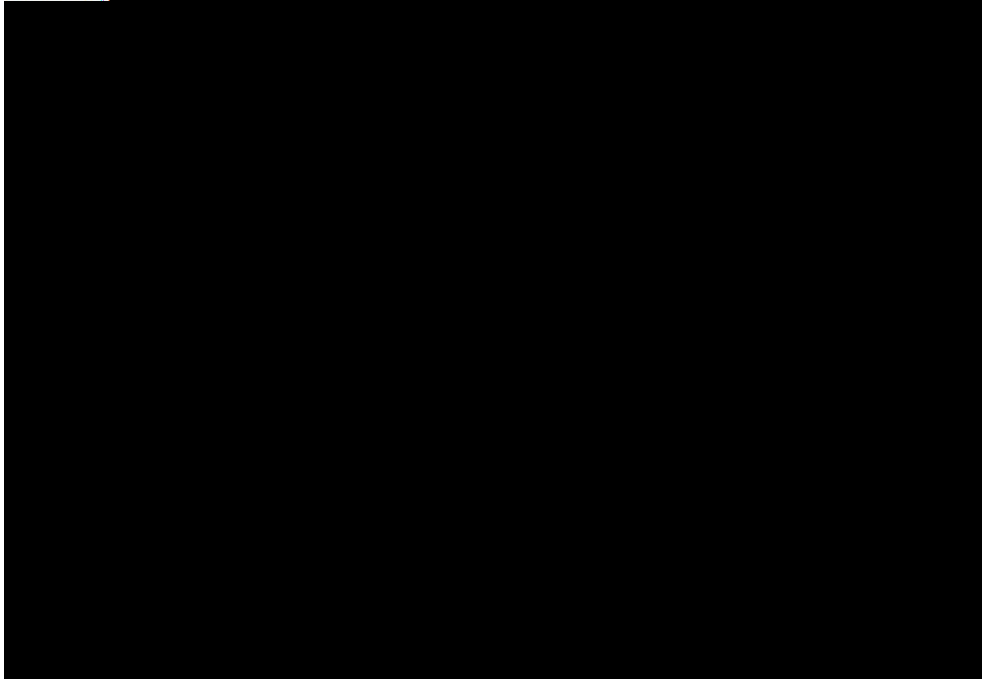
3. Student Details

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.



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.

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.