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.

II. Tools and Support
Student’s 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
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.

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) globally should they have any questions or concerns. Support information can be found under the ‘Help’ section on payment page.
C. FAQs
To further assist students with common queries, the portal offers a Frequently Asked Questions section where students 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:

- **Bank Wire**
  - Students can initiate wire payments and lock in a highly competitive FX rate using CIBC’s International Student Pay platform
  - The student will receive a custom instruction sheet to print off and bring to their local bank within 72 business hours to wire the funds to CIBC
  - Bank Wire payments are facilitated through the SWIFT network and CIBC partnering financial institutions

- **Direct Debit – Automated Clearing House (ACH)**
  - This payment is only available if the country selected is the United States
  - Students can make payments by debiting USD directly from their USD bank account
  - This payment option is only available for payments from the United States with a USD bank account and will ask for bank account information to be entered before accepting the Pre-Authorized Debit Agreement

- **Visa/Mastercard**
  - Students can make payments using Visa and MasterCard debit or credit cards
  - The student will be asked to enter their Visa/MasterCard debit or credit card information in the International Student Pay platform
  - By using this payment method, the student can complete the payment process online without visiting a local bank branch

- **China Union Pay (CUP)**
  - Available for students making payments from China
  - Students from China can make payments in CNY using China UnionPay credit or debit cards
  - After initiating a payment in the International Student Pay platform, the student is redirected to the China UnionPay portal to enter and verify credit card information

- **eWallets (AliPay/WeChat)**
  - Available for students making payments from China
  - Students from China can make payments in CNY through their digital Alipay or WeChat Wallet
  - After initiating a payment in the International Student Pay platform, the student is redirected to the Alipay/WeChat portal or phone app to complete their eWallet payment
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:

1. Payment Information
   Here the Student/Payer will enter the Tuition/Fee Amount, Payment Country, and Preferred Payment Currency.

2. Student Information
   Here the Student/Payer will provide detailed Student information.

3. Banking & Payment
   Here the Student/Payer will provide detailed Payer and banking information (where applicable).

4. Initiate Transaction
   Here the Student/Payer will review all aspects of the transaction. Once confirmed, the Student/Payer will submit the transaction.

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.
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.

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.
4. **Payer Details**

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

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**CIBC International Student Pay**

**Payment Instructions**

**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**

<table>
<thead>
<tr>
<th>Field in SWIFT MT103</th>
<th>Information to be included</th>
<th>Explanation of Field</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency and Payment Amount:</td>
<td>INR 563,799.20</td>
<td>Mandatory information to be included in wire</td>
</tr>
<tr>
<td>F50K: Ordering Customer (Payer)</td>
<td>Please include Ordering Customer’s Account number, name and address</td>
<td></td>
</tr>
<tr>
<td>F56A: Bank/Intermediary Code</td>
<td>CIBCCATT</td>
<td>SWIFT Code of Bank</td>
</tr>
<tr>
<td>F57D: Account With Institution</td>
<td>//CC001093613 CIBC (Canadian Imperial Bank of Commerce) 959 Bay Street, Suite 700 Toronto, Ont., M5G 2M8</td>
<td>[0010 - Institution Number] &amp; [33613 - Transit Number] Bank Name and Address</td>
</tr>
<tr>
<td>F59: Beneficiary</td>
<td>123456789 CIBC University AUD 161 Bay St, Toronto, Ontario, Canada, M51J4</td>
<td>Account Number Account Holder Name Account Holder Address</td>
</tr>
<tr>
<td>F70: Details of Payment (Please include all information in F70 as is)</td>
<td>ITP STUDENT Mark Test 110079551 AUS-00000000017</td>
<td>Mandatory information to be included in wire</td>
</tr>
<tr>
<td>F71A: Details of Charge</td>
<td>OUR</td>
<td></td>
</tr>
<tr>
<td>F72: Bank to Bank Instructions</td>
<td>INT/Do not convert payment currency</td>
<td></td>
</tr>
<tr>
<td>Routing/ABA Number (if applicable)</td>
<td>001033613</td>
<td></td>
</tr>
<tr>
<td>IBAN Number (if applicable)</td>
<td>001033613123456789</td>
<td></td>
</tr>
</tbody>
</table>

**CIBC Account Holders Please See Page 2**

For assistance please contact CIBC International Student Pay: 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.

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 Diagram]
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 the payment. This information cannot be modified once the transaction is submitted.

Student details

- **UQAM Permanent Code**: OSSJO5119811
- **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**: FRANCE
- **State/Province**: Test
- **City**: Paris
- **ZIP/Postal Code**
4. **Payer and Card Details**

Next, students will be required to enter payer details. All fields with a red asterix 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 form](Image)
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**

- 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 OSS/OSJ19811 at University of Montreal will be credited.
- Please confirm the following information is correct prior to submitting your payment on the portal.

---

**Student Information**

- Name: Mark Test
- Email address: marktest@icbc.com
- Cell/Phone number: 647111111
- Street address: 198 Bay Street, Paris, Test, FRANCE

**Billing Information**

- Mark Test marktest@icbc.com
- 199 Bay Street, Paris, Test, FRANCE
- 647111111

**Payment Breakdown**

- Payment For: University of Montreal
- Payment Type: Credit/Debit Card - MasterCard
- Total Fee: 2,000.00 CAD
- Convenience Fee: 50.00 CAD
- Total Amount: 2,050.00 CAD
- FX Rate Applied: 1 EUR = 1.4402 CAD
- You must pay: 1,423.42 EUR

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**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**

---

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.
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.

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 the payment. This information cannot be modified once the transaction is submitted.
4. **Payer Details**
Next, students will be required to enter payer details. All fields with a red asterix 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. **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.

![China Union Pay Portal](image)

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.
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 the payment. This information cannot be modified once the transaction is submitted.
4. **Payer and Account Details**

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

![Payer details form](image)

**Account Details**

![Account details form](image)
# 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

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student First Name</td>
<td>Mark</td>
</tr>
<tr>
<td>Student Last Name</td>
<td>Test</td>
</tr>
<tr>
<td>Educational Institute Name</td>
<td>CIBC College Toronto</td>
</tr>
<tr>
<td>Student Email Address (Preferred)</td>
<td><a href="mailto:marktest@cibc.com">marktest@cibc.com</a></td>
</tr>
<tr>
<td>Student ID</td>
<td>110079551</td>
</tr>
</tbody>
</table>

## ACCOUNT HOLDER INFORMATION

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Holder First Name</td>
<td>Mark</td>
</tr>
<tr>
<td>Account Holder Last Name</td>
<td>Test</td>
</tr>
<tr>
<td>Account Holder Address</td>
<td>1 Patriot Pl</td>
</tr>
<tr>
<td>City</td>
<td>Foxborough</td>
</tr>
<tr>
<td>State</td>
<td>Massachusetts</td>
</tr>
<tr>
<td>Zip code</td>
<td>02035</td>
</tr>
<tr>
<td>Bank/Routing Number</td>
<td>1111111111</td>
</tr>
<tr>
<td>Type of account</td>
<td>Checking</td>
</tr>
</tbody>
</table>

## AGREEMENT

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 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
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 they are paying.

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.
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 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.
4. **Payer and Account Details**

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

![WeChat Payment Portal](image)

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.

![AliPay Payment Page](image)
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**
- 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

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**WeChat Online Payment**
- Transaction completed online
- Payments will be processed to your institution within 3-4 business days on average
- Register for a WeChat account or log in to your existing WeChat account
- Use WeChat App to scan payment QR code
- Yearly transaction limit of WeChat Pay e-wallet balance is 200,000 RMB

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**Alipay Online Payment**
- Transaction completed online
- Payments will be processed to your institution within 3-4 business days on average
- Daily transaction limit: ¥20,000 CNY
- Register for an Alipay account or log in to your existing Alipay account
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 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.
4. Payer and Account Details
Next, students will be required to enter payer details. All fields with a red asterix 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

Additional Information Required for CNY Payments

Payee Phone Number/学生电话号码:

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](image)

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.