

CIBC International Student Pay

Student Portal User Guide



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I. CIBC International Student Pay Landing Page

CIBC's International 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.

Make a Payment

Agent/Recruiter Details

Are you working with an Agent/Recruiter?*

Yes No

Payment Details

Select the country you are paying from:*

Total Fee/Invoice Amount (CAD)*

Select Country

Next

Please contact studenthelp@cibc.com for any questions you may have. International Student Pay is made available as a service in association with CIBC University BAT. 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 CIBC University BAT

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[Terms and Conditions](#) | [CIBC Privacy and Security](#)

II. Tools and Support

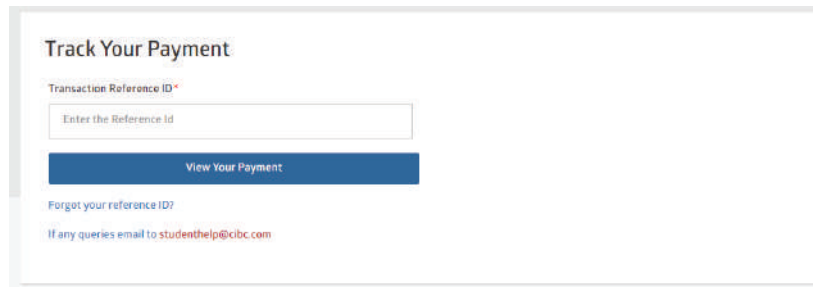
Students will have access to various tools throughout the process to help track, manage and improve their payment experience. These tools include:

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



A. Track Your Payment

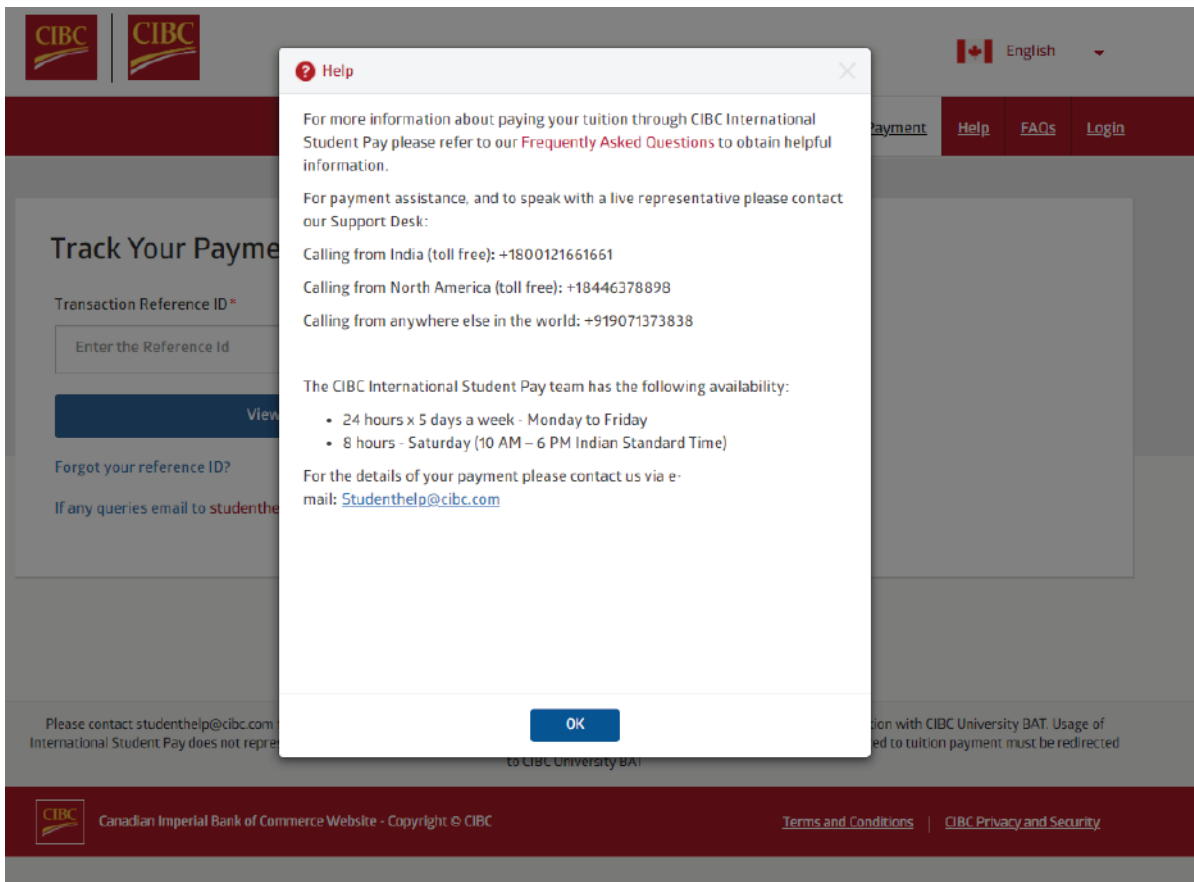
CIBC's payment tracking tool can be used to track payments at each stage in the process. Using the unique portal reference ID generated upon submission, students can search, view status and send an email notification for reference.



The screenshot shows a web form titled "Track Your Payment". It features a text input field labeled "Transaction Reference ID*" with the placeholder text "Enter the Reference Id". Below the input field is a blue button labeled "View Your Payment". Underneath the button, there is a link "Forgot your reference ID?" and a note "If any queries email to 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) globally should they have any questions or concerns.



The screenshot shows the CIBC website interface with a "Track Your Payment" form in the background. A "Help" popup window is overlaid on the form. The popup contains the following text:

Help

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): +1800121661651
Calling from North America (toll free): +18446378898
Calling from anywhere else in the world: +919071373838

The CIBC International Student Pay team has the following availability:

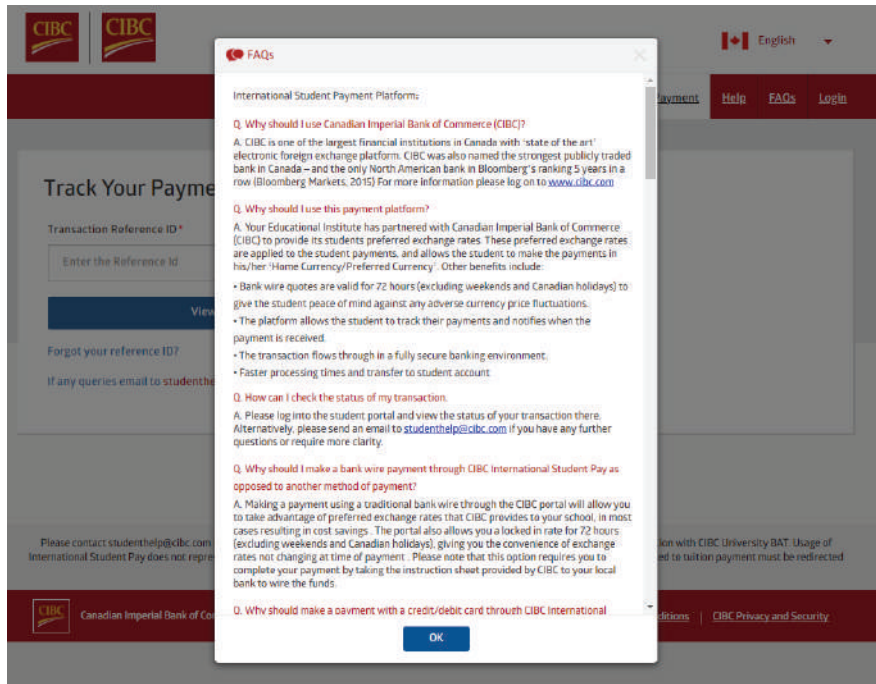
- 24 hours x 5 days a week - Monday to Friday
- 8 hours - Saturday (10 AM – 6 PM Indian Standard Time)

For the details of your payment please contact us via e-mail: Studenthelp@cibc.com

At the bottom of the popup is an "OK" button. The background website shows the CIBC logo, a navigation menu with "Help", "FAQs", and "Login", and a footer with "Canadian Imperial Bank of Commerce Website - Copyright © CIBC" and links to "Terms and Conditions" and "CIBC Privacy and Security".

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 9 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 (coming soon)

III. CIBC International Student Payment (ISP) Options

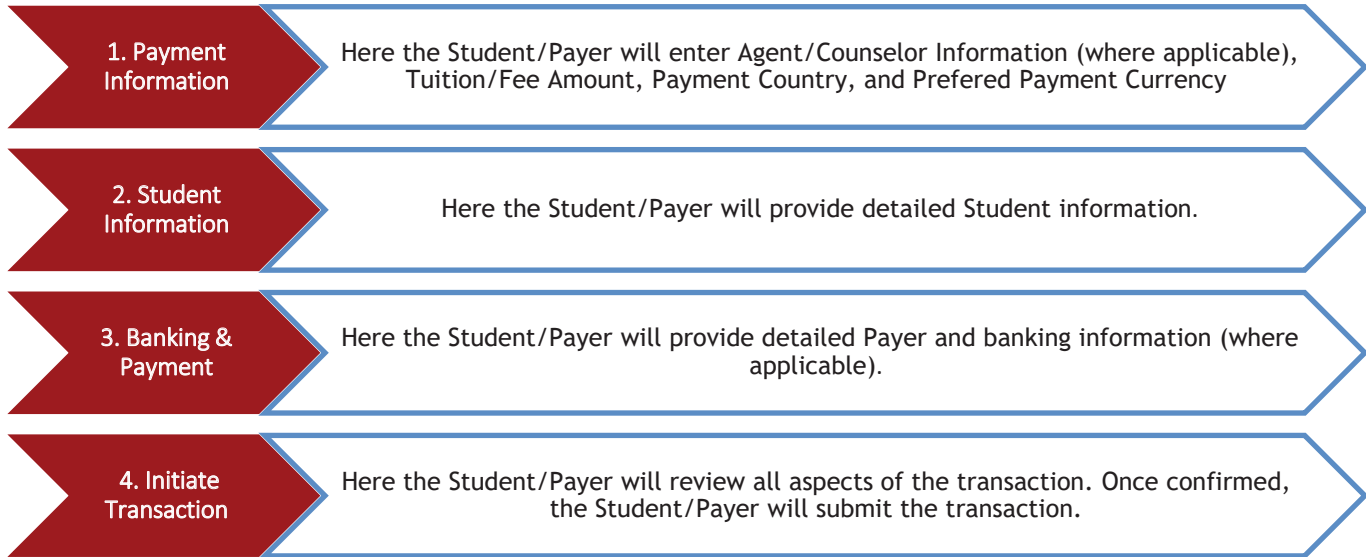
CIBC offers students a variety of payment options and currencies to choose from. Each payment option and currency is dictated by the payment country selected at the onset. CIBC's payment offering is continuously expanding; currently offering six distinct payment options:



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 required information may vary. The four payment steps are outline below:



B. Bank Wire

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.

Make a Payment

Agent/Recruiter Details

Are you working with an Agent/Recruiter?*

Yes No

Payment Details

Select the country you are paying from:*

Australia

Total Fee/Invoice Amount (CAD)*

\$2,000.00

[Next](#)

Please contact studenthelp@cibc.com for any questions you may have. International Student Pay is made available as a service in association with CIBC University BAT. 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 CIBC University BAT.

2. Select a Payment Option

Once a country and amount is selected, students are then directed to make a payment option selection. Depending on the country selected on the onset the payment options may vary. By default, all countries will support Bank Wire, Visa and Mastercard.

Your current session and foreign exchange rate is valid for: 19 Min:37 Sec

Payment Options

Bank Wire	<ul style="list-style-type: none">> 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 <input type="checkbox"/> I do not wish to use CIBC preferred Foreign Exchange rates and would like to make the payment in Canadian Dollars. Administration Fees of 1.25% will be added to the payment amount as Administration Fees.	2,089.86 AUD
Credit/Debit Card – MasterCard	<ul style="list-style-type: none">> 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	2,142.11 AUD
Credit/Debit Card – Visa	<ul style="list-style-type: none">> 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	2,142.11 AUD

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

2. Student Details

Once a payment option is made, student will then be required to enter their student information. All fields with a red asterisk will be required to proceed. It is essential this information is entered accurately as it is used by the education institution to reconcile the payments and cannot be modified once a transaction is submitted.

Home Track Your Payment Help FAQs Login

Your current session and foreign exchange rate is valid for: 12 Min:48 Sec

Student Details

Student ID*	Student First Name*	Student Last Name*
110079551	Mark	Test
Student University Email (Optional)	Student Email Address*	Student Phone Number*
	marktest@cibc.com	6471111111
Student Cell Number	Student Home Address*	Student Home Address 2 (optional)
	Unit 921, 633 Dixie Street	
State/Province	Country*	City*
New South Wales	AUSTRALIA	Sydney
Zip/Postal Code		
321567		

3. Payer Details

Once the student details are entered, student will then be required to enter their payer details. All fields with a red asterisk will be required to proceed. Should the payer be someone other than the student, this can be defined using the "Relationship to Student" drop down menu. Again, it is essential this information is entered accurately as it is used to validate the payment and cannot be modified once a transaction is submitted.

The screenshot shows a web form titled "Payer Details". At the top right, there are navigation links: Home, Track Your Payment, Help, FAQs, and Login. Below these, a message states: "Your current session and foreign exchange rate is valid for: 11 Min:57 Sec". The form itself has a header "Payer Details" and a checkbox "I would like to split my fee payment" which is unchecked. Below this is a "Payer" dropdown menu. A checkbox "Use Student Info" is checked. Underneath is a "Relationship to Student" dropdown menu with "Student" selected. The form contains several input fields with red asterisks indicating they are required: Payer First Name* (Mark), Payer Last Name* (Test), Payer Email Address* (marktest@cibc.com), Payer Address 1* (Unit 921, 633 Dixie Street), Payer Address 2 (Optional) (empty), State/Province* (New South Wales), Country* (AUSTRALIA), City* (Sydney), Zip/Postal Code (321567), Payer Phone Number* (6471111111), Bank(Optional) (empty), and Branch(Optional) (empty). At the bottom of the form are "Previous" and "Next" buttons.

4. Submit Transaction

Once all details have been entered, the student/payer will review all transaction details and submit, initiating a transaction. Once submitted, the student will receive a unique transaction ID and will receive an email notification confirming their transaction. This reference ID can be used to track the payment until completion.

The screenshot shows a web page titled "Payment Details". At the top right, there are navigation links: Home, Track Your Payment, Help, FAQs, and Login. Below these, a message states: "Your current session and foreign exchange rate is valid for: 11 Min:22 Sec". The main content area has a header "Payment Details" and a list of bullet points: "The Foreign Exchange (FX) rate for this payment is valid for 72 hours 02/15/2021 02:53 PM EST", "You will not be able to submit a new bank wire payment before 72 hours have passed.", and "Please confirm the following information is correct prior to submitting your payment on the portal." Below this is a table with three columns: Student Information, Payer Information, and Payment Breakdown. The Student Information column lists: Mark Test (marktest@cibc.com), 110079551, Unit 921, 633 Dixie Street, Sydney, New South Wales, AUSTRALIA, 321567, 6471111111. The Payer Information column lists: Mark Test (marktest@cibc.com), Unit 921, 633 Dixie Street, Sydney, New South Wales, AUSTRALIA, 321567, 6471111111. The Payment Breakdown column lists: Payment Type: Bank Wire, Total Amount: 2,000.00 CAD, FX Rate Applied: 1 AUD = 0.957 CAD, You must pay: 2,089.86 AUD. Below the table are two options: "Already have an account? Log in now" and "Continue as Guest?" (which is selected with a checked checkbox). Below these is "Don't have an account? Click here to sign up". At the bottom left is a checkbox "I agree to the Terms and Conditions" which is checked. At the bottom right is a "Submit" button. At the very bottom left is a "Previous" button.

5. Instruction Sheet

For Bank Wire transactions, student will be required to complete their transaction by creating 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 instruction sheet is generated with all banking instructions required to execute the wire. It is critical all details are entered as they appear in the instruction sheet to ensure successful receipt of the bank wire transaction.



PLEASE TAKE THIS TO YOUR LOCAL BANK

CIBC International Student Pay Payment Instructions

Payment must be initiated before:
May 11, 2021

CIBC University BAT has partnered with **CIBC International Student Pay** to make paying your student fees easier than ever. On behalf of CIBC University BAT, CIBC will convert your student payments made in your preferred currency and transfer them to CIBC University BAT in the currency expected by the school when they receive the funds from you.

To ensure your payment arrives on time and in full to CIBC University BAT, please print and deliver these instructions to your local bank before **May 11, 2021**.

Please make sure Reference Code **CUB-0000000253** is included in your outgoing payment instructions.

Your payment must be in Australian Dollar (AUD). Payment in any other currency may result in payment being returned and fees may be charged.

SWIFT MT103 Instructions for your Bank

Field in SWIFT MT103	Information to be included	Explanation of Field
Currency and Payment Amount:	AUD 2,166.85	
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	/1234567 CIBC University BAT 261 Bay Street Ontario, M5J 2C0, Canada, Toronto, Ontario, Canada, M5J 2C0	Account Number Account Holder Name Account Holder Address
F70: Details of Payment (Please include all information in F70 as is)	ITP STUDENT Mark Test 11079551 CUB-0000000253	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)	0010336131234567	

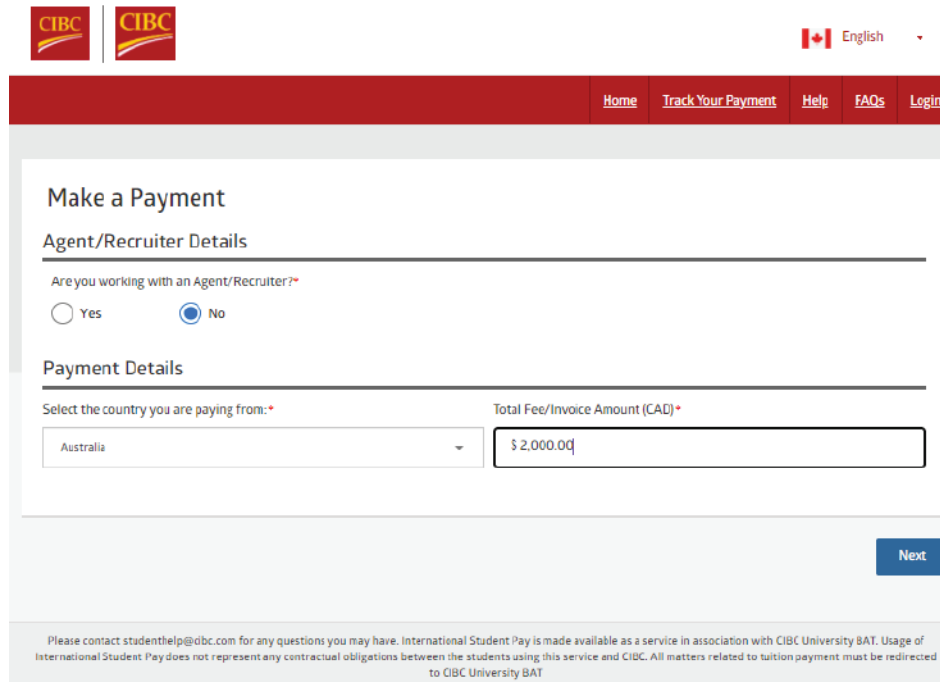
For assistance please contact CIBC International Student Pay: studenthelp@cibc.com
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C. Visa/Mastercard - Debit/Credit

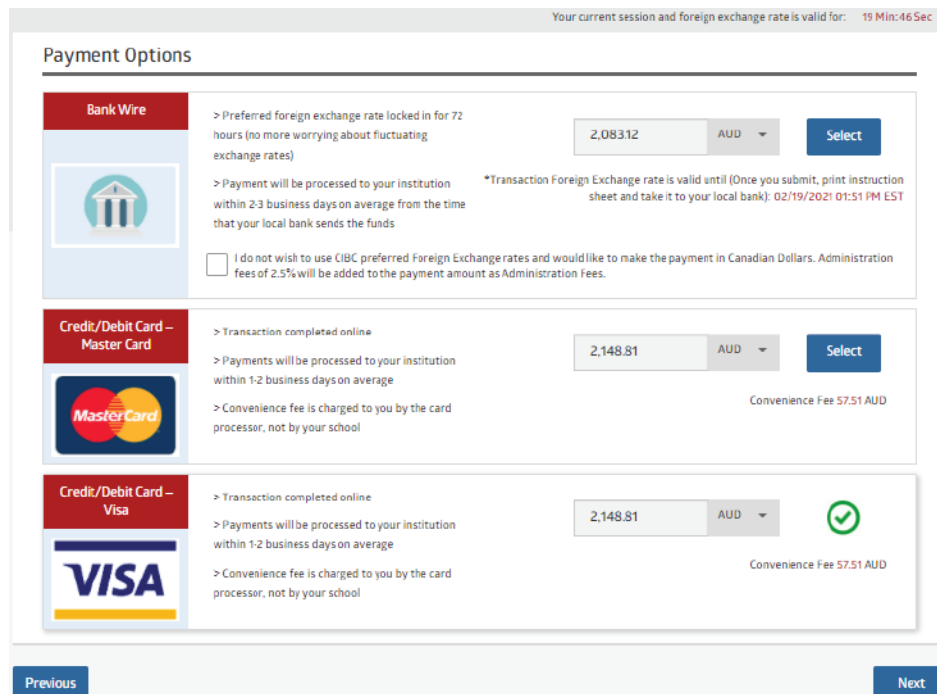
1. Make A Payment

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 a country and amount is selected, students are then directed to make a payment option selection. Depending on the country selected at the onset the payment, options may vary. By default, all countries will support Bank Wire, Visa and Mastercard.



3. Student Details

Once a payment option is made, student will then be required to enter their student information. All fields with a red asterisk will be required to proceed. It is essential this information is entered accurately as it is used by the education institution to reconcile the payments and cannot be modified once a transaction is submitted.

Home Track Your Payment Help FAQs Login		
Your current session and foreign exchange rate is valid for: 12 Min:48 Sec		
Student Details		
Student ID*	Student First Name*	Student Last Name*
110079551	Mark	Test
Student University Email (Optional)	Student Email Address*	Student Phone Number*
	marktest@cibc.com	647111111
Student Cell Number	Student Home Address*	Student Home Address 2 (optional)
	Unit 921, 633 Dixie Street	
State/Province	Country*	City*
New South Wales	AUSTRALIA	Sydney
Zip/Postal Code		
321567		

4. Payer and Card Details

Once the student details are entered, student will then be required to enter their payer details. All fields with a red asterisk will be required to proceed. Should the payer be someone other than the student, this can be defined using the “Relationship to Student” drop down menu. Again, it is essential this information is entered accurately as it is used to validate the payment and cannot be modified once a 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 C
- CVV/CVD Code

Home Track Your Payment Help FAQs Login

Your current session and foreign exchange rate is valid for: 11 Min:57 Sec

Payer Details

I would like to split my fee payment

Payer

Use Student Info

Payer First Name* Payer Last Name* Payer Email Address*

Mark Test marktest@cibc.com

Payer Address 1* Payer Address 2 (Optional) State/Province*

Unit 921, 633 Dixie Street New South Wales

Country* City* Zip/Postal Code

AUSTRALIA Sydney 321567

Payer Phone Number*

647111111

Use Payer Info

Billing Home Address 1* Billing Home Address 2 (Optional) State/Province*

Unit 921, 633 Dixie Street New South Wales

City* Country* Zip/Postal Code

Sydney AUSTRALIA 321567

Credit Card Details

Credit card(16 digit)

476122000000369

Expiry date(mm/yy)

12/21

CVD(3 digit)

123

Previous Next

5. Submit Transaction

Once all details have been entered, the student/payer will review all transaction details and submit, initiating a transaction. Once submitted, the student will receive a unique transaction ID and will receive an email notification with a credit card receipt and confirmation as to whether their transaction was accepted. At this stage, should the credit card authentication fail, the student will be advised that the card was declined.

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

Home Track Your Payment Help FAQs Login

Your current session and foreign exchange rate is valid for: 11 Min:22 Sec

Payment Details

- The Foreign Exchange rate for this transaction is valid until 16 Min:55 Sec . On receipt of funds, the Student Account for Mark Test with Student ID 110079551 at University of Windsor will be credited.
- Please confirm the following information is correct prior to submitting your payment on the portal.

Student Information

Mark Test (marktest@cibc.com)
110079551
Unit 921, 633 Dixie Street, Sydney, New South
Wales, AUSTRALIA, 321567
647111111

Student Information	Payment Breakdown
Mark Test (marktest@cibc.com) 110079551 Unit 921, 633 Dixie Street, Sydney, New South Wales, AUSTRALIA, 321567 647111111	Payment Type : Credit/Debit Card – Master Card Total Fee : 2,000.00 CAD Convenience Fee : 55.00 CAD Visa Total Amount : 2,055.00 CAD FX Rate Applied : 1 AUD = 0.956343 CAD You must pay : 2,148.81 AUD

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

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

[Agree to the Terms and Conditions](#)

D. China Union Pay (CUP)

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.

CIBC | **CIBC** 🇨🇦 English ▾

[Home](#) [Track Your Payment](#) [Help](#) [FAQs](#) [Login](#)

Make a Payment

Agent/Recruiter Details

Are you working with an Agent/Recruiter?*

Yes No

Payment Details

Select the country you are paying from:*

China ▾

Total Fee/Invoice Amount (CAD):*

\$ 2,000.00

[Next](#)

2. Select a Payment Option

Once a country and amount is selected, students are then directed to make a payment option selection. Depending on the country selected on the onset the payment options may vary. For the selection of China, in addition to Bank Wire and Credit Card, students will have the option to pay via China Union Pay (CUP) credit or debit card.

The screenshot shows the CIBC website's 'Payment Options' page for a student in China. The page features a red header with the CIBC logo and navigation links: Home, Track Your Payment, Help, FAQs, and Login. A session timer indicates 'Your current session and foreign exchange rate is valid for: 19 Min:48 Sec'. The main content area is titled 'Payment Options' and lists five payment methods, each with a 'Select' button and a 'Convenience Fee'.

Payment Option	Convenience Fee
Bank Wire	216.62 CNY
CLP-Credit Card (UnionPay)	126.12 CNY
Credit/Debit Card - Master Card	300.23 CNY
CLP-Debit Card (UnionPay)	126.12 CNY
Credit/Debit Card - Visa	300.23 CNY

3. Student Details

Once a payment option is made, student will then be required to enter their student information. All fields with a red asterisk will be required to proceed. It is essential this information is entered accurately as it is used by the education institution to reconcile the payments and cannot be modified once a transaction is submitted.

The screenshot shows the CIBC website's 'Student Details' page. The page features a red header with the CIBC logo and navigation links: Home, Track Your Payment, Help, FAQs, and Login. A session timer indicates 'Your current session and foreign exchange rate is valid for: 17 Min:50 Sec'. The main content area is titled 'Student Details' and contains a form with the following fields:

Field	Value
Student ID*	216702961
Student First Name*	Mark
Student Last Name*	Test
Student Email Address*	marktest@cibc.com
Student Phone Number*	64711111
Student Cell Number	
Student Home Address*	633 Dixie Street
Student Home Address 2 (optional)	
Country*	CHINA
State/Province	
City*	Shanghai
Zip/Postal Code	12321

4. Payer Details

Once the student details are entered, student will then be required to enter their payer details. All fields with a red asterisk will be required to proceed. Should the payer be someone other than the student, this can be defined using the "Relationship to Student" drop down menu. Again, it is essential this information is entered accurately as it is used to validate the payment and cannot be modified once a transaction is submitted.

The screenshot shows the CIBC Payer Details form. At the top, there are CIBC logos and a language selector set to English. A navigation bar includes links for Home, Track Your Payment, Help, FAQs, and Login. A session timer indicates the current session and foreign exchange rate is valid for 17 Min 01 Sec. The form title is "Payer Details". It features a "Payer" input field, a checked "Use Student Info" checkbox, and several required fields marked with a red asterisk: Payer First Name (Mark), Payer Last Name (Test), Payer Email Address (marktest@cibc.com), Payer Address 1 (633 Dixie Street), Payer Address 2 (Optional), State/Province, Country (CHINA), City (Shanghai), Zip/Postal Code (12321), and Payer Phone Number (64711111). "Previous" and "Next" buttons are located at the bottom of the form.

5. Submit Transaction

Once all details have been entered, the student/payer will review all transaction details and submit, initiating a transaction. Once submitted, the student will be redirected to the China Union Pay Portal to complete their payment.

The screenshot shows the CIBC Payment Details review screen. It features the same CIBC logos and language selector as the previous screen. The navigation bar includes Home, Track Your Payment, Help, FAQs, and Login. A session timer indicates the current session and foreign exchange rate is valid for 12 Min 44 Sec. The form title is "Payment Details". It contains a list of transaction details: "The Foreign Exchange rate for this transaction is valid until 12 Min:44 Sec. On receipt of funds, the Student Account for Mark Test with Student ID 216702961 at CIBC University BAT will be credited." and "Please confirm the following information is correct prior to submitting your payment on the portal." Below this, there are three columns of information: Student Information (Mark Test, 216702961, 633 Dixie Street, Shanghai, CHINA, 12321, 647111111), Payer Information (Mark Test, 633 Dixie Street, Shanghai, CHINA, 12321, 647111111), and Payment Breakdown (Payment Type: China Union Pay, Total Fee: 2,000.00 CAD, Convenience Fee: 23.27 CAD, Total Amount: 2,023.27 CAD, FX Rate Applied: 1 CNY = 0.194484 CAD, You must pay: 10,967.17 CNY). At the bottom, there are options to "Log in now" (if already have an account) or "Continue as Guest?" (checked), a "Log in now" link (if don't have an account), a checked "I agree to the Terms and Conditions" checkbox, and a "Submit" button.

6. China Union Pay Portal

For transaction made through China Union Pay, payers 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 LIVE

Home | Help | 简体中文

Order Amount: 10967.17 CNY Order Number: CUB1620419...rPWuO... Merchant Name: CIBC Order details[+]

Please complete the payment before 2021/05/07 19:01:49 in order to avoid failure order

1. Enter card NO. 2. Verify card info. 3. Complete

3214 5555 5213 3333

Next

UnionPay Card | eBank Payment

E. Direct Debit - ACH

1. Make A Payment

When the student is directed for the educational Institutions payment options page, and CIBC International Student Pay is selected, the student 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.

CIBC | CIBC

English

Home Track Your Payment Help FAQs Login

Make a Payment

Agent/Recruiter Details

Are you working with an Agent/Recruiter?*

Yes No

Payment Details

Select the country you are paying from:*

United States Of America

Total Fee/Invoice Amount (CAD)*

\$ 2,000.00

Next

2. Select a Payment Option

Once a country and amount is selected, students are then directed to make a payment option selection. Depending on the country selected on the onset the payment options may vary. For the selection of United States, in addition to Bank Wire and Credit Card, student will have the option to pay via Direct Debit – ACH.

Payment Options

Your current session and foreign exchange rate is valid for: 19 Min:54 Sec

Bank Wire

> Preferred foreign exchange rate locked in for 72 hours (no more worrying about fluctuating exchange rates)

1,688.05 USD

> Payment will be processed to your institution within 2-3 business days on average from the time that your local bank sends the funds

*Transaction Foreign Exchange rate is valid until 10nce you submit, print instruction sheet and take it to your local bank: 05/12/2021 03:56 PM EDT

I do not wish to use CIBC preferred Foreign Exchange rates and would like to make the payment in Canadian Dollars. Administration fees of 1% will be added to the payment amount as Administration Fees.

Credit/Debit Card - MasterCard

> Transaction completed online

> Payments will be processed to your institution within 1-2 business days on average

1,734.47 USD

> Convenience fee is charged to you by the card processor, not by your school

Convenience Fee 46.42 USD

Credit/Debit Card - Visa

> Transaction completed online

> Payments will be processed to your institution within 1-2 business days on average

1,734.47 USD

> Convenience fee is charged to you by the card processor, not by your school

Convenience Fee 46.42 USD

Direct Debit - ACH

> Transaction completed online

> Payments will be directly debited from bank account

1,688.05 USD

> Payments will be processed to your institution within 4-5 business day on average

3. Student Details

Once a payment option is made, student will then be required to enter their student information. All fields with a red asterisk will be required to proceed. It is essential this information is entered accurately as it is used by the education institution to reconcile the payments and cannot be modified once a transaction is submitted.

Student Details

Your current session and foreign exchange rate is valid for: 16 Min:33 Sec

Student ID* **Student First Name*** **Student Last Name***

110079551 Mark Test

Student Email Address* **Student Phone Number*** **Student Cell Number**

marktest@cibc.com 647111111 647111111

Student Home Address* **Student Home Address 2 (optional)** **Country***

Unit 921, 633 Dixie Street UNITED STATES OF AMERICA

State/Province **City*** **Zip/Postal Code***

New York New York 321567

4. Payer and Account Details

Once the student details are entered, student will then be required to enter their payer details. All fields with a red asterisk will be required to proceed. Should the payer be someone other than the student, this can be defined using the “Relationship to Student” drop down menu. Again, it is essential this information is entered accurately as it is used to validate the payment and cannot be modified once a 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).

Your current session and foreign exchange rate is valid for: 04 Min:26 Sec

Payer Details

Use Student Info

Payer First Name*	Payer Last Name*	Payer Email Address*
<input type="text" value="Mark"/>	<input type="text" value="Test"/>	<input type="text" value="marktest@cibc.com"/>

Payer Address 1*	Payer Address 2 (Optional)	State/Province
<input type="text" value="Unit 921, 633 Dixie Street"/>	<input type="text"/>	<input type="text" value="New York"/>

Country*	City*	Zip/Postal Code*
<input type="text" value="UNITED STATES OF AMERICA"/>	<input type="text" value="New York"/>	<input type="text" value="123321"/>

Payer Phone Number *

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 Name*	Bank ABA/Routing Number*	Bank Account Number*
<input type="text" value="Cibank N.a"/>	<input type="text" value="021000089"/>	<input type="text" value="11111111"/>

Branch*	Account Type*	Street Address*
<input type="text" value="Dixie Street"/>	<input checked="" type="radio"/> Checking Account <input type="radio"/> Saving Account	<input type="text" value="633 Dixie Street"/>

State*	Zip/Postal Code*	City*
<input type="text" value="New York"/>	<input type="text" value="12321"/>	<input type="text" value="New York"/>

[ePAD EXAMPLE]



PRE-AUTHORIZED DEBIT AGREEMENT

The account holder hereby authorizes CIBC (Canadian Imperial Bank of Commerce) to draw 15,731.92 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 school of the student listed below, and is provided in accordance with the rules of the Canadian Payments Association.

Table with 4 columns and 2 main sections: STUDENT INFORMATION and ACCOUNT HOLDER INFORMATION. Includes fields for Name, Email, Address, City, Country, and Account Number.

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 09-25-2018. 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.

Table with 4 columns: Name, Date, and two empty columns. Values: Test Student, 09-20-2018.

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.

Buttons: Disagree, I Agree

5. Submit Transaction

Once all details have been entered, the student/payer will review all transaction details and submit, initiating a transaction. Once submitted, the student will receive a unique transaction ID and will receive an email notification with a copy of the ePAD. Should there be any issues with payment processing, the student will receive an email notification informing them that the payment had 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	Payer Information	Payment Breakdown
Mark Test (marktest@cibc.com) 21670237 Unit 921, 633 Dixie Street, New York, New York, UNITED STATES OF AMERICA, 123321 6471111111	Mark Test (marktest@cibc.com) Unit 921, 633 Dixie Street, New York, New York, UNITED STATES OF AMERICA, 123321 6471111111	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

Bank Information

Bank Name: CITIBANK N.A Bank ABA/Routing Number: 021000089 Bank Account Number : 11111111 Account Type : Checking Date : 05/12/2021	Branch : Dixie Street Street Address : 633 Dixie Street State : New York City : New York Zip/Postal Code : 12321 Name : Mark Test
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Already have an account? [Log in now](#)
 Continue as Guest ?

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

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

F. Direct Debit - EFT

1. Make A Payment

When the student is directed for the educational Institutions payment options page, and CIBC International Student Pay is selected, the student will be directed to the Make a Payment Page. For the Direct Debit - EFT payment option, students would have selected Canada as the country from which they are paying.

Home Track Your Payment Help FAQs Login

Your current session and foreign exchange rate is valid for: 12 Min:16 Sec

Make a Payment

Agent/Recruiter Details

Are you working with an Agent/Recruiter?*

Yes
 No

Payment Details

Select the country you are paying from:*

Canada

Total Fee/Invoice Amount (CAD)*

\$ 2,000.00

2. Select a Payment Option

Once a country and amount is selected, students are then directed to make a payment option selection. Depending on the country selected on the onset the payment options may vary. For the selection of Canada, in addition to Bank Wire and Credit Card, student will have the option to pay via Direct Debit – EFT.

The screenshot shows the 'Payment Options' page. At the top, there is a navigation bar with links for Home, Track Your Payment, Help, FAQs, and Login. Below this, a session timer indicates 'Your current session and foreign exchange rate is valid for: 12 Min:46 Sec'. The main content area is titled 'Payment Options' and contains three rows of options:

- Bank Direct Debit - Electronic Funds Transfer:** Transaction completed online. Payments will be directly debited from bank account. Amount: 2,030.00 CAD. Convenience Fee: 30.00 CAD. A green checkmark indicates this option is selected.
- Credit/Debit Card - MasterCard:** 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. Amount: 2,040.00 CAD. A 'Select' button is present.
- 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. Amount: 2,040.00 CAD. A 'Select' button is present.

At the bottom of the page, there are 'Previous' and 'Next' navigation buttons.

3. Student Details

Once a payment option is made, student will then be required to enter their student information. All fields with a red asterisk will be required to proceed. It is essential this information is entered accurately as it is used by the education institution to reconcile the payments and cannot be modified once a transaction is submitted.

The screenshot shows the 'Student Details' page. At the top, there is a navigation bar with links for Home, Track Your Payment, Help, FAQs, and Login. Below this, a session timer indicates 'Your current session and foreign exchange rate is valid for: 16 Min:31 Sec'. The main content area is titled 'Student Details' and contains a form with the following fields:

- Student ID* (110079551)
- Student First Name* (Mark)
- Student Last Name* (Test)
- Student Email Address* (marktest@cibc.com)
- Student Phone Number* (64711111)
- Student Cell Number (64711111)
- Student Home Address* (Unit 921, 633 Dixie Street)
- Student Home Address 2 (optional) (empty)
- Country* (UNITED STATES OF AMERICA)
- State/Province (New York)
- City* (New York)
- Zip/Postal Code* (321567)

At the bottom of the page, there are 'Previous' and 'Next' navigation buttons.

4. Payer and Account Details

Once the student details are entered, student will then be required to enter their payer details. All fields with a red asterisk will be required to proceed. Should the payer be someone other than the student, this can be defined using the "Relationship to Student" drop down menu. Again, it is essential this information is entered accurately as it is used to validate the payment and cannot be modified once a 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

Use Student Info

Relationship to Student

Student

Payer First Name* Payer Last Name* Payer Email Address*

Mark Test marktest@cibc.com

Payer Address 1* Payer Address 2 (Optional) Province

Unit 921, 633 Dixie St. ONTARIO

Country* City* Postal Code*

CANADA Toronto MSB 0B5

Payer Phone Number*

647111111

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 Name Search By Bank Institution Code

Bank Name* Bank Institution Code*¹ Transit Number*¹

Canadian Imperial Bank Of Commerce 010 10245

Bank Account Number*¹ Account Type* Street Address*

1111111 Chequing Account Saving Account 633 Dixie Street

Province* Postal Code* City*

ONTARIO MSB 0B5 Toronto

Previous Next

5. Submit Transaction

Once all details have been entered, the student/payer will review all transaction details and submit, initiating a transaction. Once submitted, the student will receive a unique transaction ID and will receive an email notification with a copy of the ePAD. Should there be any issues with payment processing, the student will receive an email notification informing them that the payment had failed/was rejected.

Common reason for a direct debit being declined:

Insufficient Account Balance

Mis-entered account information

[Home](#) [Track Your Payment](#) [Help](#) [FAQs](#) [Login](#)

Your current session and foreign exchange rate is valid for: 13 Min:28 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.

<h4>Student Information</h4> <p>Fee Amount: 2,000.00 CAD Mark Test (marktest@cibc.com) 20307242 Unit 921, 633 Dixie St, Toronto, ON, CANADA, MSB 0B5 647111111</p>	<h4>Payer Information</h4> <p>Mark Test (marktest@cibc.com) Unit 921, 633 Dixie St, Toronto, ON, CANADA, MSB 0B5 Payment Type : Bank Direct Debit - Electronic Funds Transfer 647111111</p>
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Bank Information

Bank Name: Canadian Imperial Bank of Commerce
Bank Institution Code/Transit Number: 010/10245
Bank Account Number : 1111111
Account Type : Chequing
Date : 05/12/2021
Street Address : 633 Dixie Street
City : Toronto
Zip/Postal Code : MSB 0B5
Name : Mark Test

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