

CANADIAN COLLEGE  
OF TECHNOLOGY  
AND BUSINESS

# CIBC International Student Pay Guide

# Benefits of Paying using CIBC's Secure Portal:



## Enhanced Student Experience:

Conveniently make payments using CIBC's portal in your preferred currency and payment method from anywhere, with no fee\*.



## Foreign Exchange Rates Savings for Students:

Benefit from live, competitive Foreign Exchange rates provided exclusively to CCTB students by CIBC.



## Tracking Capabilities:

Easily track your payment online, anytime using the unique reference ID generated for each transaction.



## Enhanced Security:

As a Tier 1 global financial institution, CIBC ensures the highest levels of protection and efficient transfer of funds.



## Dedicated Student Support & Local Presence:

CIBC has offices across the globe to provide students and payers with toll-free, multi-lingual support available 24/7.

\*No processing fee charged by the CCTB or CIBC for transactions paid in foreign currency.

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## I. Access CIBC's Portal

Visit <https://pay.cibc.com/cctb> to access the CIBC International Student Pay portal.

The screenshot displays the CIBC International Student Pay portal interface. At the top, there are logos for CIBC and the Canadian College of Technology and Business. A navigation bar includes links for Home, Track Your Payment, FAQs, Help, Login, and English. Below the navigation bar is a progress indicator with five steps: 1. Make a Payment (highlighted in red), 2. Payment Options, 3. Student Details, 4. Payer Details, and 5. Payment Details. The main heading is 'Make a Payment'. The form section is titled 'Agent/Recruiter Details' and includes a question 'Are you working with an Agent/Recruiter?' with radio buttons for 'Yes' and 'No'. Below this is the 'Payment Details' section, which contains a 'Country/Region\*' dropdown menu with the text 'Select the country/region you are paying from' and a 'Total Fee/Invoice Amount (CAD)\*' input field with a '\$' symbol and a 'CAD' dropdown menu.

## II. Enter Your Country & Select Payment Type

You are now in CIBC's payment portal. Enter the amount that you need to pay in USD. Select the country you are paying from, and click 'Next'. Select your payment type and click 'Next'.

- CIBC will automatically display the amount you need to pay in your local currency and the available payment options based on your country.
- CIBC will convert your currency at the preferred Foreign Exchange rates provided exclusively to CCTB students, and pay your institution. Note: your student account will automatically be credited.
- While CIBC supports 120+ currencies, if your home currency is not available, you can select a different currency by clicking the currency dropdown menu.

The screenshot shows the CIBC Canadian College of Technology and Business payment portal. At the top, there is a navigation bar with 'Home', 'Track your payment', 'FAQs', 'Help', 'Login', and 'English'. Below the navigation bar is a progress indicator with five 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' and contains a 'Payment details' form. The form has two fields: 'Select the country you are paying from:' with a dropdown menu showing 'Singapore', and 'Total Fee/Invoice Amount (USD):' with a text input field containing '\$ 8,174.00' and a 'USD' dropdown. A red 'Next' button is located at the bottom right of the form.

The screenshot shows the CIBC Canadian College of Technology and Business payment portal. At the top, there is a navigation bar with 'Home', 'Track your payment', 'FAQs', 'Help', 'Login', and 'English'. Below the navigation bar is a progress indicator with five steps: 1. Make a payment, 2. Payment options (highlighted in red), 3. Student details, 4. Payer details, and 5. Payment details. The main content area is titled 'Payment options' and contains two payment method options. The first option is 'Bank Wire', which includes a bank icon, a list of bullet points (Preferred foreign exchange rate locked in for 72 hours, Payment will be processed to your institution within 2-3 business days on average), a text input field with '11,181.94', a 'SGD' dropdown, and a red 'Select' button. The second option is 'Credit/Debit Card - Master Card', which includes the Mastercard logo, a list of bullet points (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), a text input field with '0.00', a 'SGD' dropdown, and a red 'Select' button. A note at the bottom right of the second option states 'Convenience Fee of 0 SGD included in above amount'.

### III. Enter your Student and Payer Details

Enter the student and payer details.

- Note: depending on the country/payment method selected, additional information might be required to facilitate a faster payment process.
- On the 'Payer Details' page, select the relationship the payer has with the student. If it is the student making the payment, check the 'Use student info' box and the information will pre-populate to mirror the student information.

Your current session and foreign exchange rate is valid for: 15

1 — 2

Make a payment | Payment options

### Student details

Student ID \*

Student Email Address \*

Student Home Address 2 (optional)

City \*

Previous

CIBC | CANADIAN COLLEGE OF TECHNOLOGY AND BUSINESS

Home | Track your payment | FAQs | Help | Login | English

Your current session and foreign exchange rate is valid for: 13 Min:04 Sec

1 — 2 — 3 — 4 — 5

Make a payment | Payment options | Student details | Payer details | Payment details

### Payer details

Use student info

Relationship to student \*

Select payer relation

Payer First Name \* | Payer Last Name \* | Payer Email Address \*

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

Country \* (SINGAPORE) | City \* | ZIP/Postal Code

Payer Cell/Phone Number \*

Previous | Next

## IV. Confirm Payment Details

Review all transaction details. If you have an account, log in so you can see previous transactions made through CIBC’s portal. If you do not have an account, you can create one or continue as a guest. Agree to the Terms and Conditions, then click ‘Submit’ and ‘I Agree’.

CANADIAN COLLEGE  
OF TECHNOLOGY  
AND BUSINESS

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

Your current session and foreign exchange rate is valid for: 07 Min:20 Sec

## Payment details

### Payment details

- The Foreign Exchange (FX) rate for this payment is valid for 72 hours 06/16/2023 11:06 AM EDT
- 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.

<div style="border-bottom: 1px solid #ccc; padding-bottom: 5px;"> <p style="font-size: 8px; margin: 0;"><b>Student Information</b> ^</p> </div> <p style="font-size: 8px; margin: 5px 0;"><b>Name</b> Test CIBC One</p> <p style="font-size: 8px; margin: 5px 0;"><b>Email address</b> test@cibc.com</p> <p style="font-size: 8px; margin: 5px 0;"><b>Cell/Phone number</b> 123456789</p> <p style="font-size: 8px; margin: 5px 0;"><b>Street address</b> 1 Parliament Pl, Singapore, Singapore, SINGAPORE, 178880</p>	<div style="border-bottom: 1px solid #ccc; padding-bottom: 5px;"> <p style="font-size: 8px; margin: 0;"><b>Payer Information</b> ^</p> </div> <p style="font-size: 8px; margin: 5px 0;"><b>Name</b> Test CIBC One</p> <p style="font-size: 8px; margin: 5px 0;"><b>Email address</b> test@cibc.com</p> <p style="font-size: 8px; margin: 5px 0;"><b>Cell/Phone number</b> 123456789</p> <p style="font-size: 8px; margin: 5px 0;"><b>Street address</b> 1 Parliament Pl, Singapore, Singapore, SINGAPORE, 178880</p>	<div style="border-bottom: 1px solid #ccc; padding-bottom: 5px;"> <p style="font-size: 8px; margin: 0;"><b>Payment Breakdown</b> ^</p> </div> <p style="font-size: 8px; margin: 5px 0;"><b>Payment For</b></p> <p style="font-size: 8px; margin: 5px 0;"><b>Payment Type :</b> Bank Wire</p> <p style="font-size: 8px; margin: 5px 0;"><b>Total Amount</b> 8,174.00 USD</p> <p style="font-size: 8px; margin: 5px 0;"><b>FX Rate Applied</b> 1 SGD = 0.731 USD</p> <p style="font-size: 8px; margin: 5px 0;"><b>You must pay</b> 11,381.94 SGD</p>
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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](#)

## Payment Terms and Conditions ✕

Please note the PAYMENT HAS NOT BEEN SENT.

- Please print the payment instruction sheet (available on the next screen), and take it to your local bank, or make this payment online if applicable.
- Payment has to be made in the currency you selected, payment in any other currency will be rejected and may result in additional charges
- Please ensure the payment is made before the expiry date and time. Any delay will result in payment being returned
- You will not be allowed to resubmit or initiate a new transaction until the expiry date and time

Cancel
I Agree

## V. Additional Steps based on Payment Type

Depending on the payment method selected, you will have a few additional, easy-to-follow steps. Note: each country will have different payment options.

### A. Bank Wire

The bank wire payment type is available in all countries. Note, once you submit the transaction on the CIBC portal, you did not send the funds. Once you submit the transaction on the portal, a unique instruction sheet will be generated. The instruction sheet will also be sent to the student and payer.

- Download the instruction sheet by clicking 'Download Instruction Sheet'.
- Depending on your bank, send the wire online or visit your local bank and complete the wire in-person using the instruction sheet.
  - The bank will simply follow the instructions on the sheet and wire the funds to CCTB.
- CIBC holds the FX rate for you for 72 hours. Make sure you wire the funds within that timeframe.
- Please note: Each new payment will require a corresponding new transaction to be submitted on portal. Do not reuse instruction sheets for other future payments.

**PLEASE TAKE THIS TO YOUR LOCAL BANK  
OR PAY ONLINE IF APPLICABLE**

**CIBC International Student Pay  
Payment Instructions**

Payment must be initiated before:  
**June 16, 2023**

CCTB has partnered with CIBC International Student Pay to make paying your student fees easier than ever. On behalf of CCTB, CIBC will convert your student payments made in your preferred currency and transfer them to CCTB 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 CCTB, please print and deliver these instructions to your local bank or process via your Online Banking if applicable before **June 16, 2023**. Please make sure Reference Code CTB-1000000005 is included in your outgoing payment instructions. **Your payment must be in Singaporean Dollars (SGD). 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:	SGD 11178.88	
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	/CC0010336131 CIBC (Canadian Imperial Bank of Commerce) 595 Bay Street, Suite 700 Toronto, Ont., M5G 2M8	[0010 - Institution] [33613 - Transit Bank Name and Address]
F59: Beneficiary	/021000021 CCTB 123 XXXX St.	Account Number Account Holder Account Holder
F70: Details of Payment (Please include all information in F70 as is)	ITP STUDENT Example CIBC 1234 CTB-1000000005	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)	001033613021000021	

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

**Your transaction is successfully submitted!**  
Please ensure your unique reference ID is included in your payment by your local bank

A confirmation mail has been sent to  
example@cibc.com

**Reference ID : CTB-1000000005**

[Download Instruction Sheet](#)

Please print the instruction sheet and ensure the details are included in your wire payment.  
The foreign exchange rate and Reference ID for this transaction is valid until  
06/16/2023 11:24 AM EDT.

## B. Credit or Debit Card - Visa/Mastercard

Credit or Debit card are available in all countries. Note: a 2.5% convenience fee will be charged for this payment type by the processor. This fee is not charged by CCTB or CIBC.

- On the payer details page, you will need to input your card details which will be validated in real-time.
- Once you click submit, you will be redirected to a secure application to authenticate the card holder.
  - Select the method you would like to receive your one-time authentication code. The phone number will be the one linked to your account. Click 'Continue'.
  - Input the code received, and click 'Confirm'.

**CIBC** **VISA**

### Keep your account safe

We're almost done. To protect your account, CIBC needs to verify your identity before completing this purchase. Please select a contact method and we will send you a one-time verification code to enter.

Note: For account security, we're no longer sending one-time verification codes to personal or free email services.

SMS
  Voice
 \*\*\* \*\* 7546

NOTE: By clicking "Continue" you agree to receive a one time code at the contact selected. Charges may apply.

**CONTINUE**

[Need help?](#)

**CIBC** **VISA**

### Identity verification

We just sent you a one-time verification code by SMS to \*\*\* \*\* 7546

By entering this code, you are authorizing a payment to CIBCISP for \$11,178.88 SGD on 2023-06-13 with your card \*\*\*\* \*1056.

Verification Code

**CONFIRM**

[RESEND CODE](#)

[Need help?](#)

## C. China UnionPay (CUP) - Debit or Credit Card

China UnionPay is only available for payments made from China. Note: a convenience fee will be charged for this payment type by the processor. This fee is not charged by the CCTB or CIBC.

- Once you submit the transaction on the CIBC portal, you will be redirected to China UnionPay's secure website.
- Input card credentials, and submit the transaction.

持卡人使用中国境内发行的银联卡，直接或间接开展、参与外汇按金交易、境外购房、跨境证券投资等相关外汇业务，涉嫌违规。请提高风险防范意识，谨防财产损失。

UnionPay 银联 在线支付 Online Payment (IPV6) Help | 简体中文 ▾

Order Amount: 59685.71 CNY Order Number:CTB 1686678...1jcAiXeo Merchant Name: Test Order details ▾

💡 Please complete the payment before 2023/06/13 16:10:28 in order to avoid failure order

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

CreditCard/DebitCard/PrePaidCard

Next

UnionPay Card | eBank Payment |

Problem with making payment?

1. Why is installing ActiveX control necessary? ActiveX control wouldn't download, what should I do?

2. When making payment, what should I do when a "There is a problem with this website's security certificate!" warning appears?

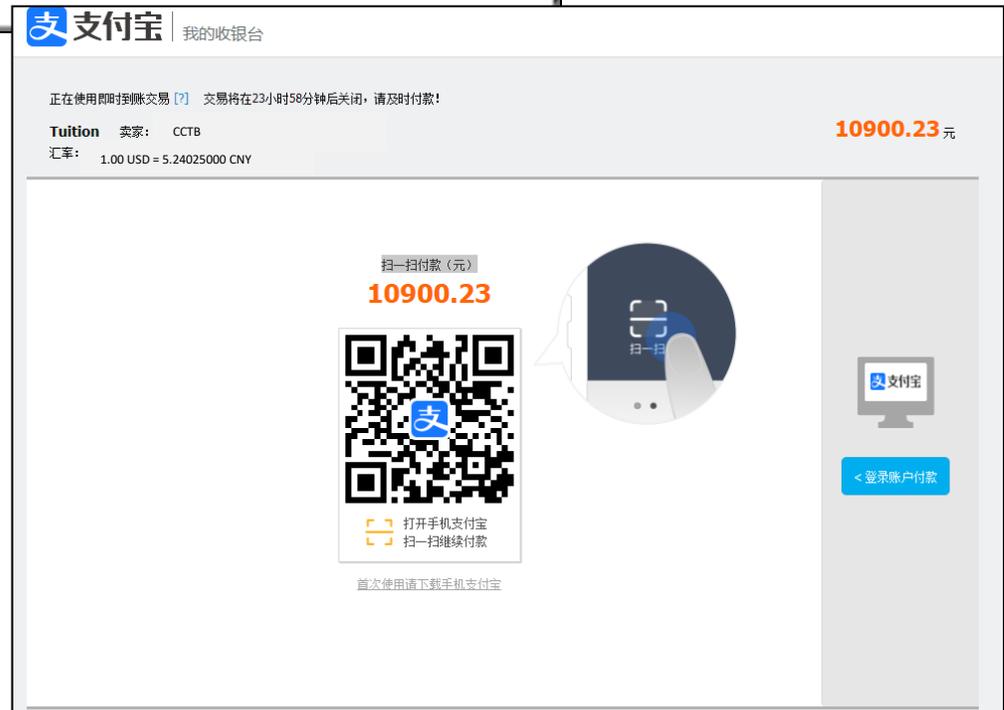
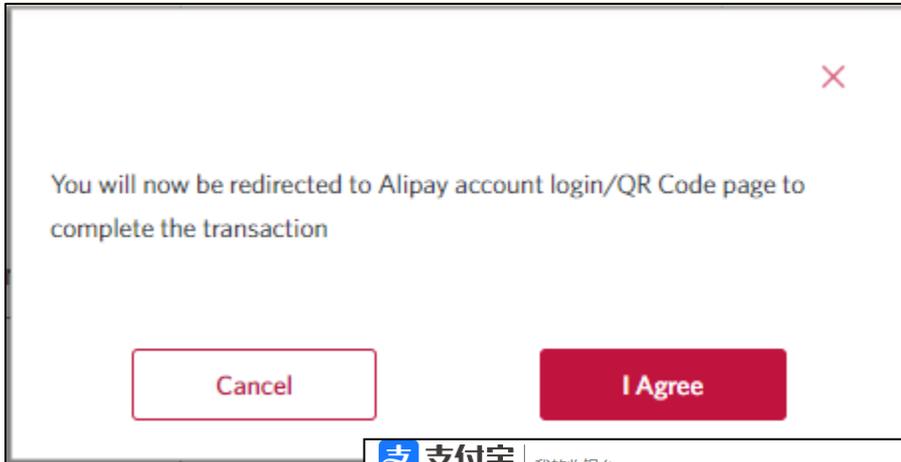
Homepage of China UnionPay | About Us | Terms of Use

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## D. Alipay

Alipay is only available for payments made from China. Note: a convenience fee will be charged for this payment type by the processor. This fee is not charged by the CCTB or CIBC.

- Once you submit the transaction on the CIBC portal, you will be redirected to Alipay's account login/QR Code page to complete the transaction.
- Complete the payment on the Alipay website or scan the QR code to be redirected to the payment app to finalize the payment.



## E. WeChat

WeChat is only available for payments made from China. Note: a convenience fee will be charged for this payment type by the processor. This fee is not charged by the CCTB or CIBC.

- Once you submit the transaction on the CIBC portal, you will be redirected to WeChat Pay QR Code page to complete the transaction.
- Scan the QR code to be redirected to the WeChat app to finalize the payment.

✕

You will now be redirected to WeChat Pay QR code page to complete the transaction

[Cancel](#) [I Agree](#)

Geoswift 汇元通 English ▾

**Order view** **10800.23** CNY

 微信支付  
WeChat Pay

Merchant	CIBC
Order Details	Tuition



请使用微信扫描二维码  
以完成支付

[Cancel](#)

## F. Direct Debit - Electronic Funds Transfer (EFT)

Direct Debit EFT is only available for payments made from Canada.

- On the payer details page, you will need to input your account details.
- You will need to agree to the Pre-Authorized Debit Agreement. Note: CIBC will debit your account within 3 days.



# Direct Debit (CAD) Agreement ✕



## PRE-AUTHORIZED DEBIT AGREEMENT

The account holder hereby authorizes Canadian Imperial Bank of Commerce ("CIBC"), as payment service provider to the educational institution indicated below (the "Educational Institution") to draw **11,356.21 USD** from the bank account of the account holder listed below, for the following purpose: payment of tuition to the Educational Institution 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, as service provider to the Educational Institution, in connection with paying fees to such Educational Institution, and is provided in accordance with the rules of the Canadian Payments Association.

STUDENT INFORMATION			
Student First Name	Test	Student Email Address (Preferred)	test@cibc.com
Student Last Name	CIBC	Student ID	12345678
School Name	CCTB		

ACCOUNT HOLDER INFORMATION			
Account Holder First Name	Test	Account Holder Phone/Cell Number	0123456789
Account Holder Last Name	CIBC	Account Holder's Email Address	test@cibc.com
Account Holder Address 1	161 Bay Street	City	Ottawa
		Province	ONTARIO
		Country	CANADA
		Postal Code	K4B1J1
Name of Bank/FI	CANADIAN IMPERIAL BANK OF COMMERCE	Bank/FI Account number	123456789
Bank Institution Code/Bank Transit Number	010/0108	Bank/FI Full Address	161 Bay Street, Toronto
Type of account	SAVINGS		
Type of Service	Personal		

### AGREEMENT

The account holder warrants and guarantees that all persons whose names are listed above are authorized to enter into this agreement. The account holder understands this authorization/agreement may be cancelled upon notice being provided by the account holder in writing with proper verification of the account holder's identity as the payer. A sample cancellation form, or more information on rights to cancel a pre-authorized debit, may be obtained by contacting CIBC or by visiting [www.payments.ca](http://www.payments.ca).

The above request is for a one time pre-authorized debit to take place on 01/01/2020.

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 this authorization to CIBC, as service provider for the Educational Institution, that this consent is being provided to their bank. The above student and account holder agree that by providing this agreement, refunds will be credited back to the same account listed above.

The above student and account holder has certain recourse rights if any debit does not conform to this agreement. For example, they have the right to receive reimbursement for any debit that is not authorized or is not consistent with this agreement. To obtain more information on these recourse rights, contact CIBC or visit [www.payments.ca](http://www.payments.ca).

Disagree

I Agree


✕

\*\* Payment Notification\*\*

Please note your payment is in progress

We will be debiting your account within the next 3 days

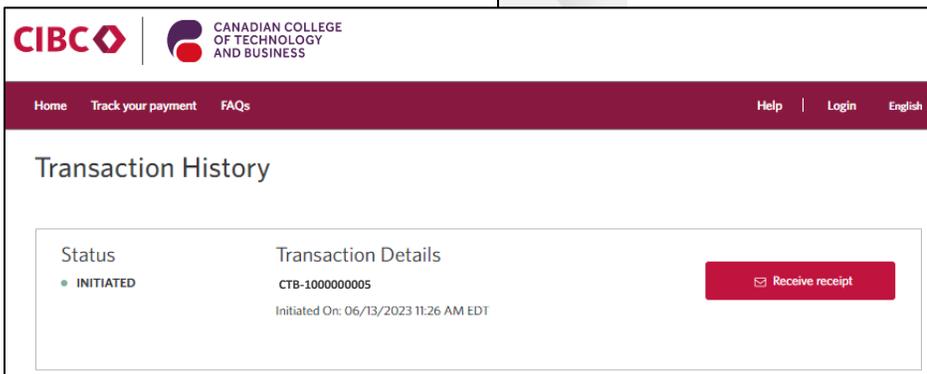
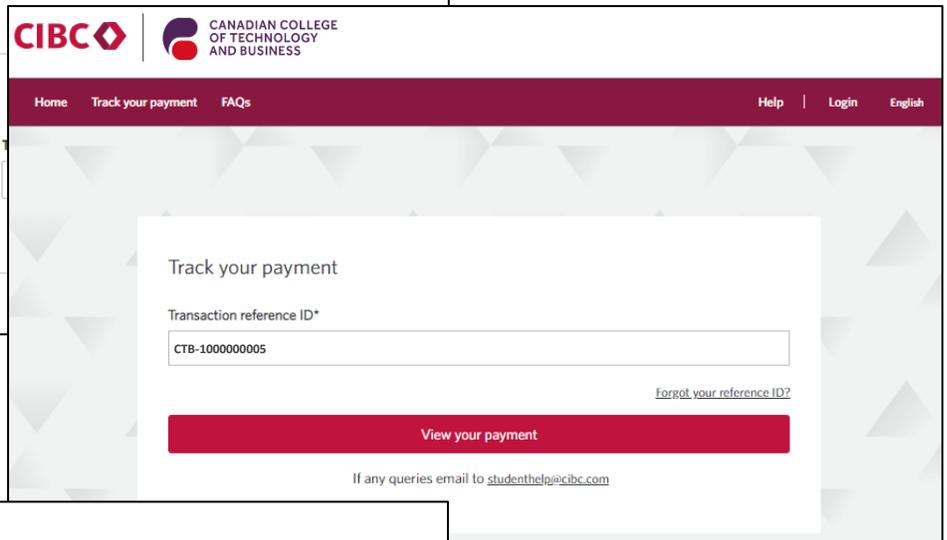
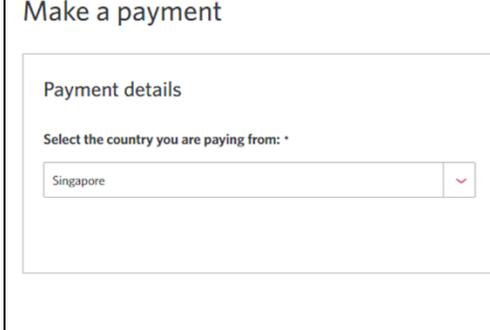
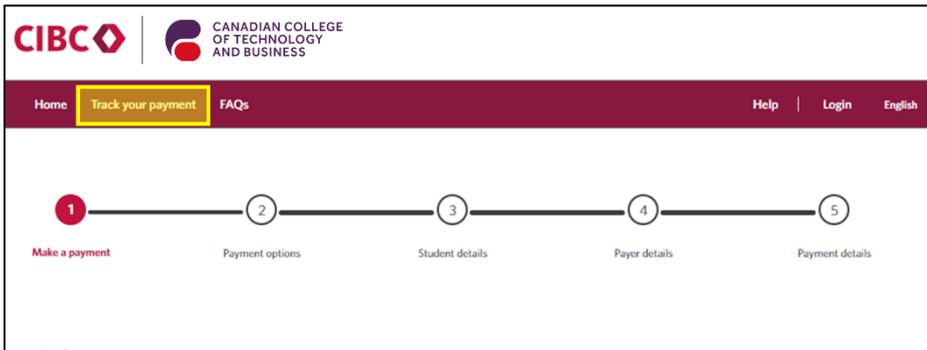
Please ensure sufficient funds are in the account

OK

## VI. Track Your Payment Status Online

You will receive notification updates throughout the entire process until your payment is processed. Keep in mind that CCTB may take 2-3 business days to post your payment to your student account once the transaction has been processed.

- You can track your payment 24/7 using the unique reference ID generated for each transaction. Go to the CIBC portal, and click 'Track your payment'. Enter the reference ID and click 'View your payment'.
  - You can receive a receipt via email by clicking 'Receive receipt'.
- If you have any question, contact CIBC via their [24/7 multilingual email or phone number](#).



## VII. Need Help?

For payment assistance, contact CIBC's [Support Desk](#):

- Email: [Studenthelp@cibc.com](mailto:Studenthelp@cibc.com)
- To speak to a live representative:
  - 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

For tutorial videos: [English](#), [Hindi](#), [Chinese \(simplified\)](#), [Chinese \(traditional\)](#), [French](#) and [Spanish](#).

For CIBC's FAQ's click [here](#). For CIBC's website, click [here](#).

# CIBC INTERNATIONAL STUDENT PAY

## Frequently asked questions

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### THE PLATFORM

WHY SHOULD I USE CANADIAN IMPERIAL BANK OF COMMERCE (CIBC)?	▼
WHY SHOULD I USE THIS PAYMENT PLATFORM?	▼
HOW CAN I CHECK THE STATUS OF MY TRANSACTION?	▼
WHY SHOULD I MAKE A PAYMENT WITH A CREDIT/DEBIT CARD THROUGH CIBC INTERNATIONAL STUDENT PAY AS OPPOSED TO ANOTHER METHOD OF PAYMENT?	▼
CAN I PAY IN ANY OTHER CURRENCY OTHER THAN MY HOME CURRENCY?	▼
CAN I MAKE A PAYMENT THROUGH AN AGENT?	▼
WHY DO I HAVE TO MAKE A PAYMENT WITHIN 72 HOURS?	▼
WHAT HAPPENS IF I MAKE A PAYMENT AFTER 72 HOURS?	▼
SOME INFORMATION WAS MISSED BY THE LOCAL BANK WHEN TRANSFERRING THE FUNDS.	▼
DO I NEED TO INFORM MY EDUCATIONAL INSTITUTION OF THE PAYMENT?	▼
I LOST MY INSTRUCTIONS SHEET, HOW CAN I GET A COPY OF IT?	▼
HOW WILL I KNOW WHEN MY FUNDS ARE RECEIVED?	▼
MY LOCAL BANK IS CHARGING A FEE TO SEND MONEY, IS THAT COVERED IN YOUR FEES?	▼

**FAQ**

- The Platform
- Direct Debit
- China Union Pay
- Visa/MasterCard

**LANGUAGE**

-  English ✓
-  Français
-  漢語
-  中文
-  Deutsch
-  Español
-  हिन्दी
-  Tiếng Việt

**CONTACT US**

**Our Agents are available 24/7!**  
Email us at [studenthelp@cibc.com](mailto:studenthelp@cibc.com)  
or call us (toll free) at: