



CIBC International Student Pay Guide

Benefits of Paying using CIBC's Secure Portal:



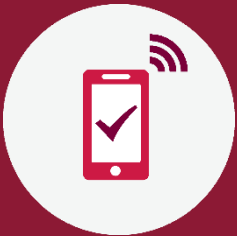
Enhanced Student Experience:

Conveniently make payments using CIBC's portal in your preferred currency (120+ currencies supported) and payment method from anywhere, with no fee*.



Foreign Exchange Rates Savings for Students:

Benefit from live, competitive Foreign Exchange rates provided exclusively to TSoM 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 Toronto School of Management or CIBC for transactions paid in foreign currency.

Contents

I.	Access CIBC's Online Secure Portal.....	4
II.	Enter Your Country & Select Payment Type	4
III.	Enter your Student and Payer Details.....	5
IV.	Confirm Payment Details	6
V.	Additional Steps based on Payment Type	7
A.	Bank Wire.....	7
B.	Credit or Debit Card – Visa/Mastercard.....	8
C.	China UnionPay (CUP) – Debit or Credit Card.....	9
D.	Alipay.....	10
E.	WeChat	11
F.	Direct Debit – Automatic Clearing House (ACH).....	12
VI.	Track Your Payment Status Online	13
VII.	Need Help?.....	14

I. Access CIBC's Online Secure Portal

Access CIBC's online secure portal [here](#). Alternately, you can access the portal via Toronto School of Management's 'Payment options' page: <https://www.torontosom.ca/admissions/payment-options>.

II. Enter Your Country & Select Payment Type

You are now in CIBC's payment portal. Input the amount you would like to transfer to TSoM in CAD and select the country you are paying from, then 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 TSoM students. 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.

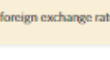

The screenshot shows the CIBC Toronto School of Management payment portal. At the top, there is a navigation bar with 'Home', 'Track Your Payment', and 'FAQs'. Below this is a progress bar with five steps: 1. Make a Payment (active), 2. Payment Options, 3. Student Details, 4. Payer Details, and 5. Payment Details. The main heading is 'Make a Payment'. Under 'Payment Details', there is a 'Country/Region*' dropdown menu set to 'Singapore' and a 'Total Fee/Invoice Amount' field showing '\$ 10,000.00'. A disclaimer is visible below these fields.

The screenshot shows the CIBC Toronto School of Management payment portal at the 'Payment Options' step. The progress bar now highlights step 2. Under 'Bank Wire', there is a list of benefits: 'Preferred foreign exchange rate locked in for 72 hours (no more worrying about fluctuating exchange rates)' and 'Payment will be processed to your institution within 2-3 business days on average from the time that your local bank sends the funds'. A transaction amount of '10,333.78' is shown in a box, along with a currency dropdown set to 'SGD' and a 'Select' button. A note states: '*Transaction Foreign Exchange rate is valid until: 08/14/2023 03:09 PM EDT'. Below this, there is a checkbox option: '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.' Under 'Credit/Debit Card - Master Card', there is a list of benefits: 'Transaction completed online', 'Payments will be processed to your institution within 1-2 business days on average', and 'Convenience fee is charged to you by the card processor, not by your school'. A transaction amount of '10,546.35' is shown in a box, along with a currency dropdown set to 'SGD' and a 'Select' button. A note states: 'Convenience Fee of 257.23 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.

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

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

Your current session and foreign exchange rate is valid for: 19 Min:41 Sec

1

2

[Make a Payment](#)
[Payment Options](#)

Student Details

Student ID *

Student first name *

Student Email Address *

Student Cell Number *

Student Home Address 2 (optional)

Country*


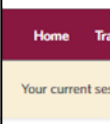
City *

Zip/Postal Code *

Disclaimer

Please contact studenthelp@cibc.com for any questions you may have in association with Toronto School of Management. Usage of this service creates legal obligations between the students using this service and CIBC Bank of Montreal Toronto School of Management.

[Previous](#)

[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*

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'.





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

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

Your current session and foreign exchange rate is valid for: 17 Min:43 Sec

1

2

3

4

5

Make a payment

Payment options

Student details

Payer details

Payment details

Payment details

Payment details

- The Foreign Exchange (FX) rate for this payment is valid for 72 hours 08/14/2023 04:05 PM 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.

Student Information

Name

Test CIBC One

Email address

test@cibc.com

Cell/Phone number

123456789

Street address

1 Parliament Pl, Singapore, Singapore, SINGAPORE, 178880

Payer Information

Name

Test CIBC One

Email address

test@cibc.com

Cell/Phone number

123456789

Street address

1 Parliament Pl, Singapore, Singapore, SINGAPORE, 178880

Payment Breakdown

Payment For

Payment Type :

Bank Wire

Total Amount

10,000.00 CAD

FX Rate Applied

1 SGD = 0.977041 CAD

You must pay

10,234.99 SGD

☒ Continue as Guest ?

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

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

Disclaimer

[Terms and Conditions](#)

☒ I agree to the Terms and Conditions

Previous

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. One 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 Toronto School of Management.
- 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:
August 14, 2023

Toronto School of Management has partnered with CIBC International Student Pay to make paying your student fees easier. On behalf of Toronto School of Management, CIBC will convert your student payments into the currency of your preferred bank and transfer them to Toronto School of Management in the currency expected by the school when they receive your payment.

To ensure your payment arrives on time and in full to Toronto School of Management, please print and bring these instructions to your local bank or process via your Online Banking if applicable before **August 14, 2023**. Please make sure Reference Code **TSM-0000000001** 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 rejected or 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 10234.99	
F50K: Ordering Customer (Payer)	Please include Ordering Customer's Account number, name and address	Mandatory information included in wire
F56A: Bank/Intermediary Code	CIBCCAT	SWIFT Code of Bank
F57D: Account With Institution	//CC00 0336131 CIBC (Canadian Imperial Bank of Commerce) 590 Bay Street, Suite 700 Toronto, Ont., M5G 2M8	[0010 - Institution Number] [33613 - Transit Number] Bank Name and Address
F59: Beneficiary	12345676 Toronto School of Management 22 College St, Toronto, Ontario, Canada, ON M5G 1K2	Account Number Account Holder Name Account Holder Address
F70: Details of Payment (Please include all information in F70 as is)	ITP STUDENT Test CIBC One 1234 TSM-0000000001	Mandatory information 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)	00103361312345676	

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

CIBC



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

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
test@cibc.com

Reference ID : TSM-0000000001


[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
08/14/2023 04:05 PM EDT.

B. Credit or Debit Card - Visa/Mastercard

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



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 verification code to enter.



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

☒ SMS ☐ Voice *** ** XXXX

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

CONTINUE

Need help?



Identity verification

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

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

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 TSoM 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、参与外汇资金交易、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。

 **在线支付**
Online Payment (IPv6)

Help | 简体中文 ▾

Order Amount: **59685.71** CNY Order Number: ILL1686678...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

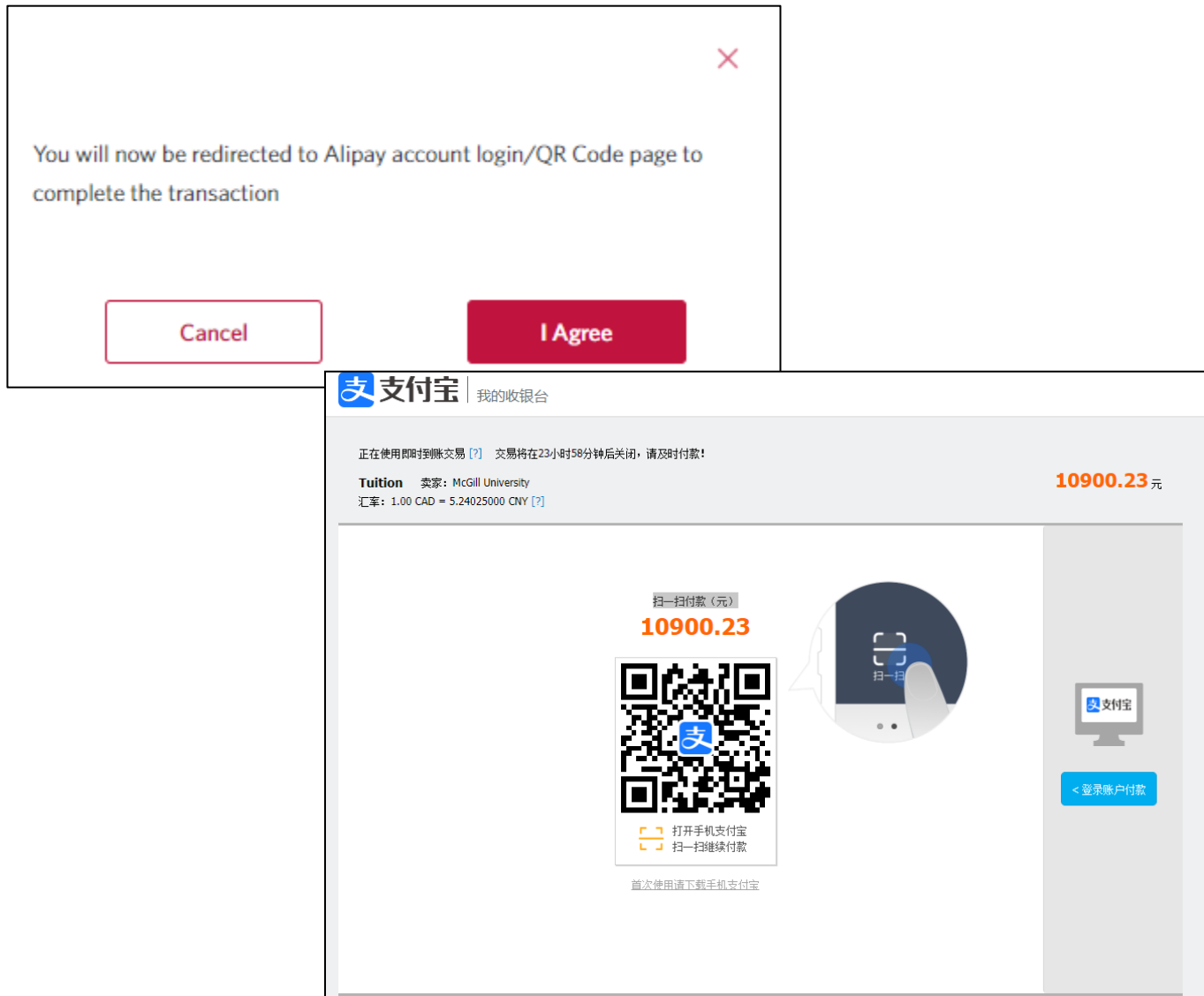
China UnionPay Co., Ltd. All rights reserved. ©2002-2023 Shanghai ICP Approval No. 07032180

9

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 TSoM or CIBC.

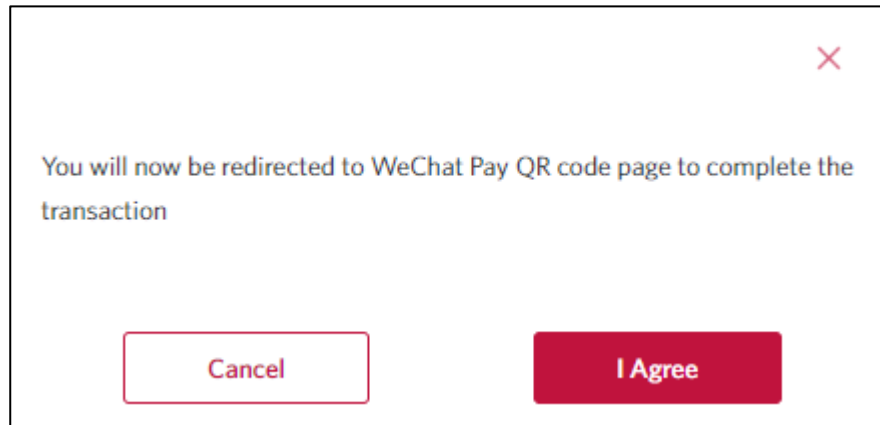
- Once you submit the transaction on the CIBC portal, you will be redirected to Alipay's account login/QR Code page to complete the transaction.
- Complete the payment on the Alipay website or scan the QR code to be redirected to the payment app to finalize the payment.



E. WeChat

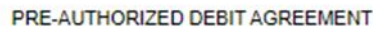
WeChat is only available for payments made from China. Note: a convenience fee will be charged for this payment type by the processor. This fee is not charged by TSoM or CIBC.

- 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.



Direct Debit ACH is only available for payments made from the United States.

- Direct Debit (USD) Agreement ✕



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 One	Student ID	123456	
School Name	Toronto School of Management			

ACCOUNT HOLDER INFORMATION				
Account Holder First Name	Test	Account Holder First Name and Suffix	123456789	
Account Holder Last Name	CIBC One	Account Holder Email Address	test@cibc.com	
		City	New York	State
Account Holder Address	20 W 34th St	Country	UNITED STATES OF AMERICA	Zip code
				10001
Name of Bank/FI	BANK OF AMERICA NATIONAL ASSOCIATION	Bank/FI Account number	123456789	
ABA Routing Number(9 Digits)	011000138	Bank/FI Full Address	345 Park Ave, New York, New Jersey, 10154	
Type of account	Checking			

AGREEMENT

The above student and account holder agree that the educational institution reserves for returned payments.

Name	Test CIBC One	Date	08/09
------	---------------	------	-------

Please print and retain a copy of the authorization or contact CIBC at studenthelp@ci.ca if you do not receive a copy of this authorization sent to the account holder.

Please ensure sufficient funds are in the account

OK

I Agree

VI. Track Your Payment Status Online

You will receive notification updates throughout the entire process until your payment is processed. Keep in mind that TSOM 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](#).

The screenshot shows the top navigation bar with 'CIBC' and 'TORONTO SCHOOL OF MANAGEMENT' logos. 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 'Make a payment' form includes a 'Payment details' section with a dropdown menu to 'Select the country you are paying from: *' and a 'Total P' field. Below this is a 'Disclaimer' section.

The 'Track your payment' form features a 'Transaction reference ID*' input field with the value 'TSM-0000000001'. Below the input field is a red button labeled 'View your payment'. A link 'Forgot your reference ID?' is located to the right of the input field.

The 'Transaction History' page displays a table with two columns: 'Status' and 'Transaction Details'. The 'Status' column shows 'INITIATED'. The 'Transaction Details' column shows 'TSM-0000000001' and 'Initiated On: 08/09/2023 04:10 PM EDT'. A red button labeled 'Receive receipt' is located to the right of the transaction details.

VII. Need Help?

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

- Email: 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

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

or call us (toll free) at: