

How To Guide - Using Bambora/Worldline/Shift4

March 2026 Update: Bambora/Worldline was recently bought out by a company called 'Shift4'. When the merger happened, they wanted to impose new rates for our clients, suggesting \$50 per month per account. This was not acceptable and we knew it would not work for our clients. We have worked hard and have been able to negotiate an increase of 0.1% instead. What does this mean to you? Currently, you are paying .25 cents and 2.7% per transaction; you will now be charged .25 cents and 2.8% per transaction. This charge will take effect as of April 1st 2026. **Please go to administration, edit application profile, Shift4 and change your percentage to reflect the new amount, so as not to miss out on any income to your PAC.**

The Hot Lunches On-Line system has been built with an interface to the Shift4 payment gateway. The reasons for selecting Shift4mbora as the payment processor are:

- It is easy for a school council or business to get an account.
- Shift4 is not a bank so the money processed is deposited into your account within 48 hours.
- No monthly fees for the account. As the hot lunch ordering does not happen every month there is no reason to pay a monthly fee.
- Better rates
- Better support.

Setting Up a Shift4 Account

To open an account please contact our account manager, Alycia Robinson - alycia.robinson@shift4.com
Direct: 250-483-1236
Sales: 1-888-472-2072
Support: 1-833-226-2672

How Much Does Shift4 Charge?

Shift4 will charge (as of April 2026) 2.8% + \$0.25 CAD on each transaction.

Payment Process for Parents

When parents have a balance outstanding, they will see a payment form on the page for them to fill out with their credit card information. At this time, we are not configured to accept Interac Payments through Shift4.

Shift4 Transaction Fees

Shift4 will charge a fee for every payment transaction that is made. It is possible to pass this fee on to the parents making the payment as a "**Convenience Fee**". When the lunch program or fund raiser is providing funds for your school parents are very understanding that the council should not have to pay the fee.

1. Go to the "**ADMINISTRATION**" tab => select "**Edit Application Profile**".
2. Scroll down near the bottom of the form and set "**Shift4 Payments Enabled**" to "**Yes**".
3. Enter your Shift4 account information in the "**Shift4 Merchant ID**" field.
4. Ensure the currency is correct.
5. Enter a "**Shift4 Transaction Fee**" of \$0.25 if you wish to have parents pay the fees.
6. Enter a "**Shift4 Transaction Percentage**" of 2.8% if you wish to pass the transaction cost back to the parents, based on your rate being 2.7%. You must charge a higher rate as the system adds this fee onto the amount owing and then Shift4 calculates its fee based on the new total. Charging 2.8% results in a balanced transaction rate for you.
7. If you are charging the parents the fees then enter a "**Shift4 Transaction Message**" as this will be displayed on the screen for your parents.

Shift4 Issues and Considerations

At this time, we have experienced no issues using Shift4 as a payment processor.