



### [What is Chambermarket.ca?](#)

ChamberMarket.ca is a chamber initiative that is integral to delivering on our purpose. Driven by the chamber. Our role is to support our members and create opportunities that help them thrive. Not only is the program promoted with no cost to the business owner, the responsibility of managing, optimizing, and enhancing the platform is owned by the chamber– helping small business owners build capacity without incurring costs. ChamberMarket.ca is a catalyst of business growth by delivering the most accessible Alberta-wide online marketplace. A market for merchants to sell goods, to access and seek talent and a place to convene community. Enabling the connection between businesses and their consumers, creating visibility into small communities, equal access for all types of businesses, exposing business to their province. As the world continues to evolve and technology becomes the avenue of convenience, this is an opportunity to future-proof and modernize small, independent businesses.

### [How do I get started?](#)

Click **Sign Up**, select Chamber, and enter your full details. Once you're signed up, login into Chambermarket.ca to update your Chamber profile, add staff, and grant admin privileges. Make sure to add your logo, include your membership types, and update your direct deposit information so you can start collecting non-dues revenue!

### **Vendors**

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#### [How do I sign up?](#)

On our Sign-Up page, select "Business" and fully fill out the about you form create a username and password then review and agree to the terms & conditions. Enter your business name, select a business type and chose the chamber that is located at or near

your primary business location to be listed on their marketplace. Next, select if you are a chamber member, if you wish to join the chamber or if you would like to join the marketplace only without a chamber membership. We recommend you apply now for your merchant processing account however you may skip this step and complete it later. Next, confirm your business details and add your street address. Upload your logo, banner, add social media links, add or import products or skip and add later, and click finish. Once you click Finish, your account is created and you can click "Manage Your Business", where you can add payment and direct deposit information, add your staff, subscriptions (your membership), transactions, orders/reports, products & services, add new products/services, and apply for your merchant processing account. Complete the sign-up to get started on Chambermarket.ca! For a video overview of the sign-up process, [click here](#).

### [How do I add my products?](#)

Go to your Manage Business page, click on Products & Services, and then Add A Product or Import Products. Enter in the details. Be sure to select the correct category, price, inventory counts and indicate any shipping costs and details. When you click Save, your product will show up under List All Products. Any added products will be reviewed by your local Chamber of Commerce prior to being approved into the Marketplace. If your merchant account is pending approval, they will be added once it has gone through the approval process. For a PDF step by step overview of how to add products, [click here](#).

### [What is Worldline?](#)

Worldline, formerly known as Bambora, is an online payment platform that allows customers to quickly and efficiently process secure transactions. Receipts are emailed, and orders make their way out to customers the next delivery day, it's as simple as that! From the Manage Business page, click on Products & Services select Payment Processing. Go through the steps outlined on that page carefully considering all points and organizing your information in advance, and when you are ready to fill out the forms, click Apply Now. When you're all done click, I'm Finished, which will prompt you to add your products.

### [How do I get paid?](#)

Once you're set up with Worldline (formerly Bambora), they will complete all the transactions. Note, a 4.95 percent processing charge applies to all sales. Payments should go directly to your merchant account and from there, be transferred to your bank account on the third business day. If you have any questions, you can reach out to Worldline directly or visit the Manage Business page > Payment Processing for more details. You can also email [bambora@wisebox.solutions](mailto:bambora@wisebox.solutions).

### [How can I see how well my sales are going?](#)

Under the Manage Business page, go to Orders & Reports. Reports show your products, how well your products are doing (how much product has been sold), if you

have any active subscriptions, if someone has added or removed a product, and the date/time range.

### [Help! I've run out of stock!](#)

Under your Manage Business page, go to Products & Services, go to List All Products, then click on the product you want to edit. Scroll down to Inventory Quantity and set to zero. This will show the product as out of stock on our site. Leaving the Inventory Quantity blank will indicate unlimited quantities. You can also disable it by scrolling down to the Set Aside option and select Disable. This option will remove the product off the site but keep the product listing in your store. Please note that once your product has been purchased, the inventory amount should adjust automatically.

### [How do I remove a product from my online store?](#)

Under Manage Business page, go to Products & Services, go to List All Products, then click on the product you want to edit. Scroll down to the Set Aside option and select Delete. This option will permanently remove the item.

### [What if I sell restricted products like liquor or cannabis?](#)

Alcohol sales may be permitted if you are approved through the TD Paper application process. Your local chamber can supply you with the appropriate paperwork (Worldline-Bambora is a registered Agent of TD Bank, Toronto ON, Canada.) If you are applying for any of Worldlines services, please note that Worldline has certain restrictions that have been placed upon them by their banking partners and by their parent company, Worldline. A cannabis business is an unqualified merchant, along with several other types of businesses that can be found [here](#).

### [Do I have to be a member of my local Chamber of Commerce to participate in Chambermarket.ca?](#)

No. Chamber Market enables the connection between businesses and their consumers, creating visibility into small communities, equal access for all types of businesses, exposing business to their province. Being a Chamber member unlocks a range of new opportunities for networking, business support, health and dental employee benefits, discounts on products and services, and the opportunity to have your voice heard on issues affecting business. Consider joining your local Chamber.

## **Merchant Accounts**

### [Is there an official credit check that will affect a credit score in any capacity?](#)

It depends. There is an eID (an electronic ID verification through the online application) known as a soft hit, which is used to validate information and should have no effect on a person's credit score. If Worldline (formerly Bambora) needs to run a personal credit check though, as part of the application process (most common for sole proprietorships and partnerships, and sometimes smaller private corporations that are individually owned) this is considered a 'hard hit' and will affect a personal credit score.

### [Why is there a credit check and why do I need to provide financial statements?](#)

A merchant account is similar to a bank loan. There is financial risk in being a payment processor. This is why it is necessary to provide financial statements and/or a credit check to get a merchant account. For a merchant services account, Worldline (formerly Bambora) will exchange information and reports about you with credit reporting agencies and other lenders at the time of and during the application process, and on an ongoing basis to review and verify your creditworthiness, establish credit and hold limits, help Worldline collect a debt or enforce an obligation owed to Worldline by you, and/or manage and assess Worldline's risks.

#### [Is my credit score shared?](#)

Worldline may from time to time disclose your Information to other lenders and credit reporting agencies requesting such Information, which helps establish your credit history and supports the credit granting and processing functions in general. Once you have applied for any credit product with Worldline, you may not withdraw your consent to this exchange of Information.

#### [Does Worldline \(formerly Bambora\) or Equifax run the credit check?](#)

Worldline may obtain information and reports about you from Equifax Canada Inc., Trans Union of Canada, Inc. or any other credit reporting agency. There is an Equifax logo on the application process because Worldline uses Equifax as a vendor to complete our credit check. On the credit report it may say a credit check was run by Equifax but it was Worldline inquiring.

#### [Why is there a processing fee?](#)

To accept credit card payments, merchants must pay interchange fees, assessment fees, and processing fees. These fees go to the card's issuing bank, the card's payment network, and the payment processor. There is also a small fee payable to Chambers to support the marketing, promotion and administration of the Chambermarket.ca platform and businesses on it.

#### [What cards are accepted for online purchases through Chambermarket.ca?](#)

Chambermarket.ca vendors accept MasterCard, Visa, Visa Debit and Debit MasterCard.