

# X-Payments:Glossary

## X-Payments user manual

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### Payment gateway

One of the [supported payment gateways](#)

### 3DS system

One of the [3D Secure](#) systems, supported by X-Payments

### Merchant

User with administrative privileges

### Customer

A user paying for the order

### Reference ID

Entity in online store's database, associated with a payment in X-Payments. The following may become a reference:

- order (X-Cart Gold)
- multiple orders (X-Cart Pro)
- invoice

### Payment ID

A number identifying a certain payment through the X-Payments

### Payment status

An indicator of a payment life-cycle. Payment status may have one of the following values:

- requested
- declined
- authorized
- completed
- canceled
- refunded
- canceled by customer

## Transaction

A request sent to a payment gateway. A payment can have one or more transactions affecting its status.

A transaction can have one of the following states:

- queued
- declined
- completed

## Transaction ID

A number identifying a certain transaction in the payment gateway

## Transaction type

The following transaction types exist:

- auth
- capture
- sale
- void
- refund
- info

## Payment information

Information needed to make a transaction (i.e. to bill a customer's account)

To make a credit card transaction payment:

- Credit card number
- CVV2/CVC2
- Cardholder's name
- Expiry Date

Additional information needed for Switch/Maestro/Solo:

- Issue Number
- Valid From

Additional information needed to bill e-check (depending on a specific payment gateway):

- Account holder
- Account type
- Bank routing number
- Bank account number
- Bank name