

X-Payments:Managing payments


X-Payments user manual

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Payments Page[\[edit\]](#)

Payments made via X-Payments can be viewed/managed using the 'Payments' page.

Note: Non-root X-Payments users may not be able to view this page if they do not have the respective access permissions. On the 'Payments' page, the list of payments is presented in the form of a table:



[Dashboard](#)
[Payments](#)






[Settings](#)
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Payments

Items: 41 – 45 of 51, 5 per page, sorted by [Submitted](#), descending [Advanced search](#)

[Delete](#)
[Clear cardholder data](#)
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	Reference ID	Submitted	Online store	Last update	Status	Amount	
	#11	Jul 31, 2013, 15:07	Store	Jul 31, 2013, 15:07	New	\$5,530.00	Details
	#10	Jul 31, 2013, 15:06	Store	Jul 31, 2013, 15:06	Declined	\$5,530.00	Details
	#9	Jul 31, 2013, 14:34	Store	Jul 31, 2013, 14:35	Charged	\$125.00	Details
	#8	Jul 31, 2013, 11:55	Store	Jul 31, 2013, 11:56	Charged	\$125.00	Details
	#7	Jul 31, 2013, 11:51	Store	Jul 31, 2013, 11:51	New	\$125.00	Details

Transaction statuses legend

New

The status indicating that the payment gateway has been asked to make

Total on page:

\$11,435.00

Grand total:

\$31,034.75

For each individual payment the following information is available:

- **Reference ID** - the payment's reference number;
- **Payment ID** - the payment's ID number;
- **Submitted** - when the payment was submitted;
- **Online store** - the online store from which the payment originated;
- **Status** - the payment status (See [Payment Statuses](#) for more information);
- **Last update** - the last time that the payment was updated;
- **Amount** - the payment amount;
- **Payment configuration** - the payment configuration that was used to accept the payment;
- **Customer IP** - the IP address of the customer who made the payment;

You will see only some of the above information because the 'Payments' table can display no more than six columns simultaneously. To change the set of visible columns in the 'Payments' table:

1. Click on the 'Settings' icon in the top right hand corner of the table:

The screenshot shows the X-Payments dashboard with the 'Payments' tab selected. The 'Payments' table is displayed with columns: Reference ID, Submitted, Online store, and Last update. A 'Columns' modal is open, showing a list of columns with checkboxes to enable or disable them. The modal includes an 'Apply' button. The table shows five rows of payment data, all with status 'Authorized' and amount '\$1.00'.

Reference ID	Submitted	Online store	Last update	Status	Amount
Payment #21	Oct 11, 2013, 00:00	Store	Oct 11, 2013, 00:00	Authorized	\$1.00
Payment #21	Oct 10, 2013, 00:00	Store	Oct 10, 2013, 00:00	Authorized	\$1.00
Payment #21	Oct 9, 2013, 00:00	Store	Oct 9, 2013, 00:00	Authorized	\$1.00
Payment #21	Oct 8, 2013, 00:00	Store	Oct 8, 2013, 00:00	Authorized	\$1.00

2. Unselect the check boxes for the columns you do not need; then, select the check boxes for the columns you want enabled.
3. Click **Apply**.

It is possible to change the payments' sort order. To change the way the payments are sorted, simply click on the table column headers.

It is possible to filter payments / find specific payments based on certain criteria. See [Filtering payments / Advanced search](#)

On the 'Payments' page you can:

- Open the details of a specific payment for viewing;
- Clear cardholder data for some or all payments (**Note:** The user does not have to have the [permission](#) to view cardholder data to be able to clear cardholder data);
- Delete payments.

Payment Statuses[\[edit\]](#)

The 'Status' column of the 'Payments' table shows payment statuses. The possible payment statuses are as follows:

- **New** - The payment has been initiated, but the result is not known yet (for example, response from the payment gateway has not been received).
- **Authorized** - The money in the customer's account has been placed on hold to ensure the availability of funds for capture.
- **Charged** - The payment amount has been moved from the customer's account to the merchant's account.
- **Refunded** - The payment has been returned to the customer.
- **Partially refunded** - The payment has been partially returned to the customer.
- **Declined** - The payment has been declined (The payment gateway declined the transaction or cancelled the payment authorization, or the customer refused to complete the payment).

Filtering payments / Advanced search[\[edit\]](#)

X-Payments allows you to filter the 'Payments' table to find specific payments based on certain criteria:

1. X-Payments 2.0 and later: Click the [Advanced search](#) link above the Payments table. In X-Payments 1.0, use the link [Define custom filter](#)

The 'Advanced search' form opens:

Advanced search

Date:

☐ Submitted
 ☒ Updated

-

Reference ID:

Payment ID:

☐ Including subscription and recharges for this ID

Amount:

-

Currency:

Status:

☐ New
 ☐ Authorized

☐ Charged
 ☐ Refunded

☐ Declined
 ☐ Partially refunded

Online store:


Payment configuration:

Customer IP:

- Use the 'Advanced search' page to provide your search criteria:
 - ◆ **Date:** Select whether the payments should be submitted or updated during the dates you specify below. You can select from 'All dates', 'Day', 'Week', 'Month', 'Year' or 'Specified period'. If you select 'Specified period', enter the exact dates below.
 - ◆ **Payment ID:** Enter the ID of the payment you want to be displayed.
 - ◆ **Reference ID:** Reference ID is passed from the shopping cart. It identifies the order, for which this payment is made, on the side of the shopping cart.
 - ◆ **Status:** Select the check boxes next to payment statuses you want to be displayed.
 - ◆ **Amount:** Enter the amount of payments you want to be displayed and select the currency in the third selectbox.
 - ◆ **Online store:** Select which store the payments should come from.
 - ◆ **Payment configuration:** Select the payment configuration, used for payments you want to be displayed.
 - ◆ **Customer IP:** Enter the IP address of the customer, whose payments you want to be displayed.
- Click **Search payments**. The 'Advanced search' form disappears. Now you should be able to see a list of payments filtered according to the search criteria you provided.

To clear the 'Advanced search' form and start over:

X-Payments 2.0 and later: Use the **Reset form** button at the bottom of the form.

X-Payments 1.0: Use the  link.

Viewing Payment Details[\[edit\]](#)

To view the details of a specific payment, locate the payment in the 'Payments' table and click on its Reference ID, or click on the 'Details' link pertaining to the payment in the last table column on the right. The 'Payment details' page opens:

Payment details

Amount:	\$125.00 (charged: \$125.00)
Status:	Charged updated: Jul 19, 2013 13:56:54
Payment time:	Jul 19, 2013 13:55:25
Shopping cart:	Store (75.126.5.68) Payment configuration: First Data Global Gateway e4(SM) Web Service API
Payment ID:	5161cf5f89891bfba6cfe461842ce0a7
Reference ID:	#5
Customer info:	Alex Tester Tester street Tester city, 10001 NY United States Phone: 2345678 Email: bit-bucket@x-cart.com IP: 5.164.0.76

[Refund](#)
☐ [Emulate transaction](#)

Cardholder data is not available

[Recharge card](#)
[Recurring payments](#)
[Delete this payment](#)

Transaction list

Transaction ID	Submitted	Amount	Type	Result	Status	
8623427	Jul 19, 2013 13:56:54	\$125.00	Sale	Charged	Success	View details

The main section of the 'Payment details' page contains general information about the payment.

Below there is the 'Transaction list' section that displays all the transactions pertaining to this payment.

You may see the following types of transactions:

- **Auth:** Transaction to place a pending charge or hold on the customer's payment account.
- **Capture:** Transaction to capture a previously authorized payment amount - fully or partially. Transactions of this type are the result of the merchant using manual capture in a two-step payment flow (See [Auth and capture: Capturing funds](#)).
- **Sale:** Transaction to authorize and automatically capture a payment amount (authorization and capture actions are completed simultaneously).

- **Void:** Transaction to void a previous authorization.
- **Refund:** Transaction to return a previously received payment amount from the merchant to the customer - fully or partially.
- **Info:** Transaction to obtain information about the current status of handling the payment from the payment gateway.

For example, the image below displays a list of transactions for a payment that was partially refunded. First the payment amount was charged, then a part of the amount was refunded:

Transaction list						
Transaction ID	Submitted	Amount	Type	Result	Status	
8956556	Jul 31, 2013 15:11:36	\$26.99	Sale	Charged	Success	View details
8956634	Jul 31, 2013 15:21:38	\$12.00	Refund	Partially refunded	Success	View details

To see detailed information on a specific transaction:

X-Payments 2.0 and later: Click [View details](#) You will see something like the following:

Phone:

Email: user.a@example.com

IP:

View details

Authorization number: ET170438
Bank message: Approved
Bank response code: 100
CVV2: I
Processing status: Transaction Normal
Transarmor Token: 5714191394181111

Transaction list

Transaction ID	Submitted	Amount	Type	Result	Status	
8956556	Jul 31, 2013 15:11:36	\$26.99	Sale	Charged		
8956634	Jul 31, 2013 15:21:38	\$12.00	Refund	Partially refunded	Success	View details

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If there is **stored cardholder data** associated with the payment, users who have the **permission** to view cardholder data can see it in a separate section on the right-hand side of the screen. If no stored cardholder data is available, the section is displayed like so:

Cardholder data is not available

X-Payments 1.0: Click [Additional info](#) You will see something like the following:

AVS message: Street address match for international transaction; postal code not verified.

CVV message: Match

Deleting payments[edit]

To delete a payment, do one of the following:

- **On the 'Payments' page:**
Select the payment(s) you wish to delete and click the **Delete** button.
- **On the 'Payment details' page:**

X-Payments 2.0 and later: Click the [Delete this payment](#) link. Confirm the deletion.

X-Payments 1.0: Click the [x Delete payment](#) link. Confirm the deletion.

Clearing cardholder data[\[edit\]](#)

Stored cardholder data for some or all payments can be removed via the 'Payments' page: To remove cardholder data for specific payments, select the check boxes next to them and click the **Clear cardholder data** button. To remove all stored cardholder data, click the **Clear all cardholder data** button.

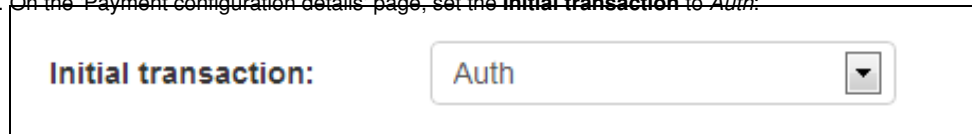
It is also possible to remove stored cardholder data for a specific payment via the 'Payment details' page of that payment: click the **Clear cardholder data** link in the section that displays stored cardholder data.

Auth and capture: Capturing funds[\[edit\]](#)

Depending on the type of order fulfillment process used by your store, you may choose to set up your account in such a way that the capture of funds from your buyers' accounts will not happen automatically at the time of payment processing, but will be delayed so you can capture the funds manually at a later time (You will need to ensure that your preferred payment gateway supports this feature).

To enable manual capture transactions in X-Payments, you will need to adjust your payment configuration settings accordingly:

1. Go to the 'Payment configurations' page (Settings -> Payment configurations) and select the payment configuration for which you need to enable manual capture.
2. On the 'Payment configuration details' page, set the **Initial transaction** to *Auth*:

A screenshot of a web form. On the left, the text 'Initial transaction:' is displayed. To its right is a dropdown menu with a light gray border. The word 'Auth' is selected and displayed inside the dropdown. A small downward-pointing arrow is visible on the right side of the dropdown box.

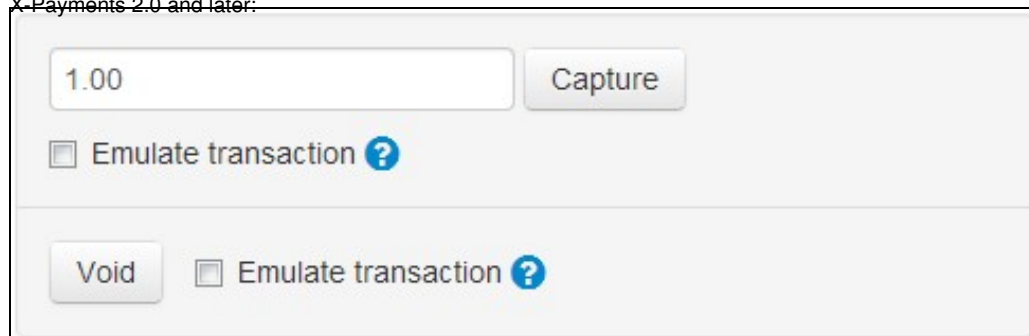
Choosing *Auth* ensures that, when a customer makes a payment, the payment amount will be authorized, but not captured - until the time you decide to capture funds manually.

Note: In the case of *Auth and capture*, the authorization is immediately followed by automatic capture, so you will not be able to capture funds manually.

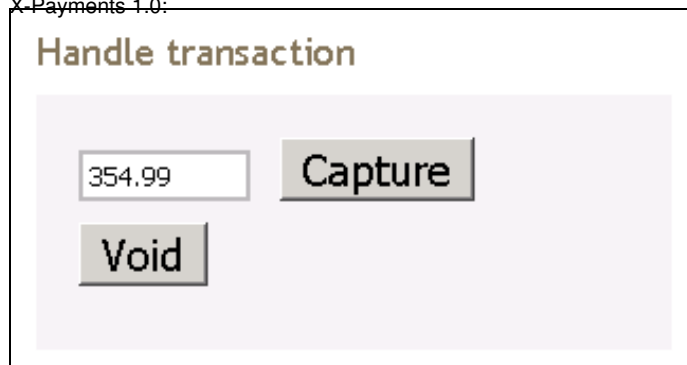
To capture funds after the initial 'Auth' transaction:

1. On the 'Payments' page, locate the payment for which you want to capture funds and open its details for viewing. The 'Payment details' page opens.
2. On the 'Payment details' page, locate the section for Capture/Void actions:

X-Payments 2.0 and later:

A screenshot of a web interface for X-Payments 2.0 and later. It shows a light gray rectangular box containing two sections. The top section has a text input field with '1.00' and a 'Capture' button to its right. Below this is a checkbox labeled 'Emulate transaction' followed by a blue question mark icon. The bottom section has a 'Void' button and another checkbox labeled 'Emulate transaction' followed by a blue question mark icon.

X-Payments 1.0:

A screenshot of a web interface for X-Payments 1.0. It shows a light gray rectangular box with the title 'Handle transaction' at the top. Below the title is a text input field containing '354.99'. To the right of the input field is a 'Capture' button. Below the input field is a 'Void' button.

3. Make sure that the amount shown in the input box is correct. If you need to capture a partial amount, adjust the contents of the input box accordingly - only the specified amount will be captured.
4. Click **Capture**.

If your payment gateway supports multiple capture transactions, you can capture funds several times, gradually decreasing the authorized amount.

You can also capture funds (the whole amount) directly from the 'Payments' page. To capture funds for a payment, simply click on the [Capture](#) link next to the payment status:

X-Payments 2.0 and later:

<input type="checkbox"/>	Payment #21	Oct 17, 2013, 00:00	Store	Oct 17, 2013, 00:00	Au
--------------------------	-----------------------------	------------------------	-----------------------	------------------------	--------------------

X-Payments 1.0:

<input type="checkbox"/>	88e0a20d3b61268483727cc0cf1a7e31	Jul 13, 2010 13:54:11	Authorized [Capture]	Jul 13, 2010 13:55:05	\$ 354.99
--------------------------	----------------------------------	--------------------------	--	--------------------------	-----------

If funds are not available for capture, the **Capture** button disappears.

Important: Provided that a scheduling program has been appropriately set up on your system to run the script cron.php for X-Payments, any Auth transactions not Captured in 30 days will be automatically voided.

Voiding authorizations[\[edit\]](#)

Depending on the payment gateway you use, you may be able to void authorizations.

To void an authorization:

1. On the 'Payments' page, locate the payment for which you want to void an authorization and open its details for viewing. The 'Payment details' page opens.
2. On the 'Payment details' page, locate the section for Capture/Void actions:

X-Payments 2.0 and later:

☐ Emulate transaction [?](#)

☐ Emulate transaction [?](#)

3. Click **Void**.

X-Payments 1.0:

Handle transaction

Note that once an authorization has been voided, you will no longer be able to capture the payment - it will be declined.

Issuing refunds[\[edit\]](#)

Depending on the payment gateway you use, you may be able to refund payments received from your customers - fully or partially.

To issue a refund:

1. On the 'Payments' page, locate the payment for which you want to make a refund and open its details for viewing. The 'Payment details' page opens.
2. On the 'Payment details' page, locate the section for Refund actions:

X-Payments 2.0 and later:

☐ Emulate transaction ?

3. Click **Refund**.

ATTN users of Authorize.Net CIM:

- Users of X-Payments versions prior to X-Payments 2.2.0 may find that they are unable to issue refunds for some Authorize.Net CIM transactions. This is typically the case for transactions that have not yet been submitted for settlement. It is normal because for Authorize.Net CIM transactions funding takes place after settlement; before settlement no money can be returned to the buyer since no money has yet been captured. After settlement, the issue resolves on its own. In X-Payments 2.2.0 we implemented "smart refunds": if a refund transaction cannot be completed successfully, we automatically attempt to void the initial transaction.
- To ensure the correct processing of Authorize.Net CIM refunds, you need to make sure that the option selected in the "Expanded Credit Capabilities" setting in the payment configuration for Authorize.Net CIM in X-Payments matches the respective setting in your merchant account. More information on Expanded Credit Capabilities (ECC) is available here:
https://account.authorize.net/help/Miscellaneous/Pop-up_Terms/Expanded_Credit_Capabilities.htm


Accept/Decline: Managing High Risk Transactions[edit]

Some payment gateways provide merchants with fraud protection tools that allow them to identify potentially fraudulent transactions and manage their own fraud risk ? to make their own decisions about which payments to accept or decline.


For example, some payment solutions by PayPal allow the merchant to set up Fraud Protection filters which make it easier for the merchant to detect and respond to fraudulent transactions. Depending on the merchant's preferences, the transactions identified as having a higher likelihood of risk can be rejected or held pending for review by the merchant so the merchant can explicitly accept or deny the payment.

X-Payments supports this feature for some payment gateway integrations (See [Supported payment gateways](#), "Accept" and "Decline" columns).


When a transaction is identified as high-risk by the payment gateway, the payment gets the *Authorized with warning/Charged with warning* status in X-Payments:



Payment details

Amount:	\$204.44 (charged: \$204.44)
Status:	Charged with warning  updated: Dec 11, 2013 12:13:10
Payment time:	Dec 11, 2013 11:57:28
Shopping cart:	Store (162.243.48.5) Payment configuration: PayPal Payments Pro
Payment ID:	96114b287720bfacdf449e670aaddfc2
Reference ID:	#7344679b86ff122570284d7aa3eb65f7

The following section appears on the 'Payment details' page for the payment:



The payment gateway suspects that this transaction is fraudulent. Do you want to accept this transaction anyway?

Accept **Decline**

You can use the **Accept** and **Decline** buttons in this section to specify whether you want to accept or decline the transaction.

If the transaction is accepted, the payment status is updated from *Authorized with warning* or *Charged with warning* to simply *Authorized* or *Charged*. If the transaction is declined, the payment becomes *Declined*.

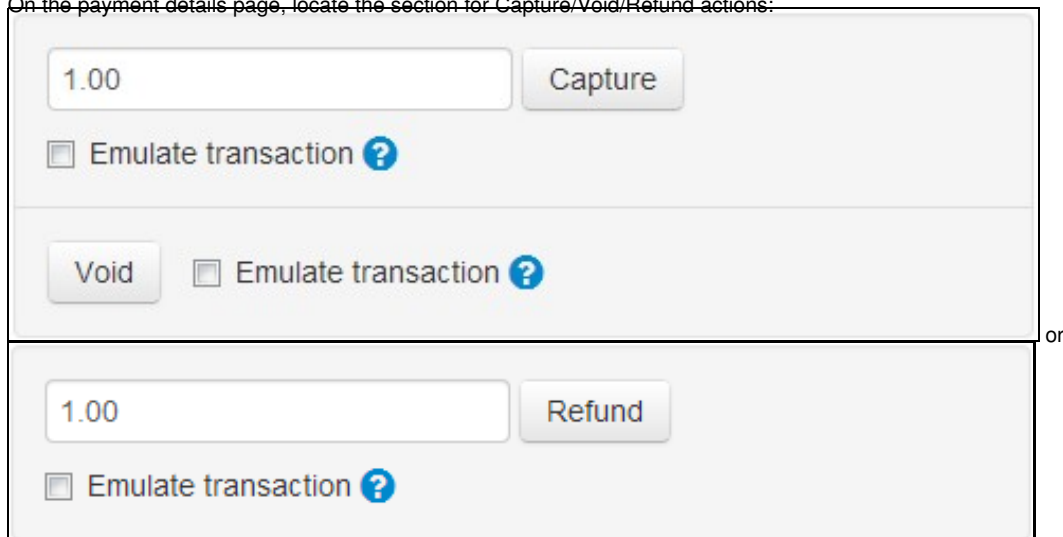
Emulating transactions[\[edit\]](#)

Sometimes a situation may occur when you need to change the status of a payment in X-Payments without actually completing the respective transaction via the payment gateway. For example, you may need to "mark" a payment as captured when you know that the funds have been successfully moved to your account, but the information about the payment status change was not sent to X-Payments (i.e., X-Payments did not receive a callback request from the payment gateway - because the payment gateway does not support this feature or was down). In this case, you should use the 'Emulate transaction' feature. As a result, the transaction status will be updated in X-Payments - without the information being sent to the payment gateway. The information about the transaction status change will also be sent to the online store, and - provided that the online store supports this feature (X-Cart does) - the order status in the store will be automatically updated as well.

To emulate a transaction:

X-Payments 2.0 and later:

1. On the payment details page, locate the section for Capture/Void/Refund actions:

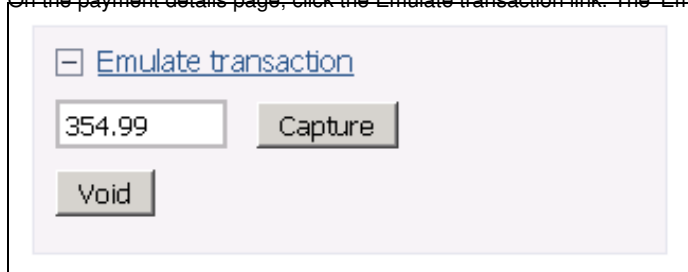


The screenshot shows two sections for transaction actions. The top section is for 'Capture' and the bottom for 'Refund'. Each section contains an input box with the value '1.00', a checkbox labeled 'Emulate transaction' with a help icon, and an action button. The 'Capture' section also has a 'Void' button. The word 'or' is placed between the two sections.

2. Make sure that the amount shown in the input box is correct. If you need to use a partial amount, adjust the contents of the input box accordingly - the transaction will be completed only for the specified amount (NB: Your payment gateway must support partial transactions!).
3. **Capture/Refund transactions:** Select the **Emulate transaction** check box below the input box.
Void: Select the **Emulate transaction** check box next to the **Void** button.
4. Click the transaction action button (**Capture**, **Refund** or **Void**).

X-Payments 1.0:

1. On the payment details page, click the Emulate transaction link. The 'Emulate transaction' section opens:



The screenshot shows a section titled 'Emulate transaction' with a checkbox. Below it is an input box containing '354.99' and two buttons: 'Capture' and 'Void'.

2. Make sure that the amount shown in the input box is correct. If you need to use a partial amount, adjust the contents of the input box accordingly - the transaction will be completed only for the specified amount (NB: Your payment gateway must support partial transactions!).
3. Click the transaction action button (for example, **Capture**).

Tokenization and Re-Use of Saved Credit Cards (X-Payments 2.x and later)[[edit](#)]

In this section:

- ◊ [Tokenization: Overview](#)
- ◊ [Enabling Payments with Saved Credit Cards](#)
- ◊ [Tokenization related configuration for Authorize.Net CIM by Authorize.Net / QuickBooks Payments by Intuit Inc](#)
- ◊ [Charging Saved Credit Cards](#)
- ◊ [Viewing Payments Made with Saved Credit Cards](#)
- ◊ [Managing Subscriptions](#)
- ◊ [Get/update tokenized card feature](#)

Tokenization: Overview[[edit](#)]

As an online merchant, you might like the idea of enabling your customers to save a credit card for repeated use at your store. If you have returning customers or want to sell subscriptions, this certainly makes sense, as this way credit card details will have to be entered and saved just once, and you won't have to ask your customers for their payment details every time they need to make a purchase.

However, according to PCI DSS, an industry-wide standard that must be met by any organization that stores, processes, or transmits cardholder data, storing customers' credit card details is not allowed for regular merchants - unless they take steps to implement a number of security aspects and undergo an expensive and time-consuming process of certification to ensure that all the PCI DSS requirements have been thoroughly met.

X-Payments versions 2.x and later provide a PCI DSS compliant solution that allows you to charge customer credit cards again (for new orders or for subscriptions) when you use certain payment gateways. You get all the benefits of storing your customers' credit card details - without actually storing them on your system. This is made possible through the use of the so-called "tokenization". Tokenization is a means of protecting sensitive cardholder data that was designed to reduce the risks associated with storing credit card information for merchants. The technology is meant to prevent the theft of the credit card information in storage. It replaces your customer's credit card details with a special number (token) that can be used to charge again the customer's credit card via an integrated payment gateway. As sensitive information is stored not on the merchant site, but in a secure PCI DSS compliant environment of the payment system, use of tokenization significantly simplifies PCI DSS compliance for the merchant.

Support for tokenization and re-use of saved credit card data stored in a secure data center of the payment system away from the merchant site are new features introduced in X-Payments 2.0 (supported by all later X-Payments versions; not supported by X-Payments 1.x).

These features are supported by:

- X-Cart versions 4.1.0 and later (**Important:** Installation of the [updated X-Payments connector module](#) is required for X-Cart versions 4.1.0-4.6.0. As to X-Cart versions 4.6.1 and later, they already support tokenization and re-use of saved credit cards out of the box, but for X-Cart versions 4.6.1-4.6.3 we still recommend installing the updated connector module so you can get the many fixes and improvements of the updated version.)
- Magento Community edition 1.6 or later; Magento Enterprise.

To find out whether a specific payment gateway integrated with X-Payments supports tokenization, see the list of [Supported payment gateways](#) for X-Payments.

Enabling Payments with Saved Credit Cards[[edit](#)]

To enable payments with saved credit cards, do the following:

1. Ensure that you are using an X-Payments integrated payment method with support for tokenization.
2. In X-Cart Admin area, open the payment method's configuration page, select the **Use for recharges** check box and click **Update**:

Mr. Master Master [Sign out]

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[Main page](#) :: [Payment gateways](#) :: X-Payments payment methods
 The [Storefront](#) is **open** [[Close](#)]

X-Payments payment methods

[Back to payment gateways page](#)

Settings

The list below represented the payment methods imported from X-Payments and selected as a payment options available for customer on the checkout process.

Payment method	X-Payments configuration ID	Sale	Auth	Capture	Void	Refund	Use for recharges
X-Payments: First Data Global Gateway e4(5M) Web Service API	1	Yes	Yes	Yes	Yes		<input checked="" type="checkbox"/>

Configuring of the payment methods presented possible in the X-Payments backoffice only. In case of any problems you need to review the X-Payments Connector module settings and if it's ok, review payment configurations settings on the X-Payments side.

[X-Payments Connector module settings](#)

The [Storefront](#) is **open** [[Close](#)]

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3. Go to the 'Payment methods' page. You should see a new payment method added to the list - *Use saved credit card*:

<input checked="" type="checkbox"/>	First Data Global Gateway e4 - Hosted Payment Page		AI Premium Wholesale	999
Extra charge: 0.00 \$				
Credit Card processor: First Data Global Gateway e4 - Hosted Payment Pages Configure Delete				
<input checked="" type="checkbox"/>	Use saved credit card		AI Premium Wholesale	999
Extra charge: 0.00 \$				
<input type="checkbox"/> Cash on delivery method				
<input type="checkbox"/>	Check	Check payment	AI Premium Wholesale	0
Extra charge: 0.00 \$				
<input type="checkbox"/> Cash on delivery method				

4. Configure the *Use saved credit card* method as needed. For example, you can edit the name of this payment method, set an extra charge fee or make this payment method available only to users with a specific membership.
5. Make sure the *Use saved credit card* method is enabled.

This is all. Now your store has some exciting new features:

- During checkout, registered customers can save their credit card details for future orders at your store:

John Smith
test,
New York, New York, 10001
United States

Change

Example national delivery method2 \$11.00

Payment method

X-Payments: First Data Global Gateway e4(SM) Web Service API

Secure credit card payment

Card number:

4444-3333-2222-1111

VISA

Valid through:

2

2016

MONTH

YEAR

Cardholder name:

John Smith

Security code:

123

000 XXX

Last three numbers on the back side of your card

☒ I want to use this credit card for my future orders in this shop
[Why is it safe?](#)

Shipping cost: \$9.00

Total: \$26.84 (€20.13)

Redeem a discount coupon

Customer notes:

☐ I accept the ["Terms & Conditions"](#) and ["Privacy statement"](#)

Submit order

Customers who have saved credit cards in their account can choose which card to use for each specific order:

ONLINE STORE

CALL US: 1-800-555-5555 International: 500-555-5555

John Smith [Sign out](#) [My account](#) [Wish list](#) [Order history](#)

Home Shopping Cart Contact Us

Checkout

Greetings, John Smith [View profile](#) [Sign out](#)

Name and address

Address book

John Smith
test,
New York, New York, 10001
United States

Change

Shipping method

Example national delivery method1 \$10.00

Example national delivery method2 \$13.00

Payment method

X-Payments: First Data Global Gateway e4(SM) Web Service API

Use saved credit card

Pay using these credit cards

*****4444

Show all cards

Order summary

Subtotal (2 item(s)): \$27.79

Shipping cost: \$10.00

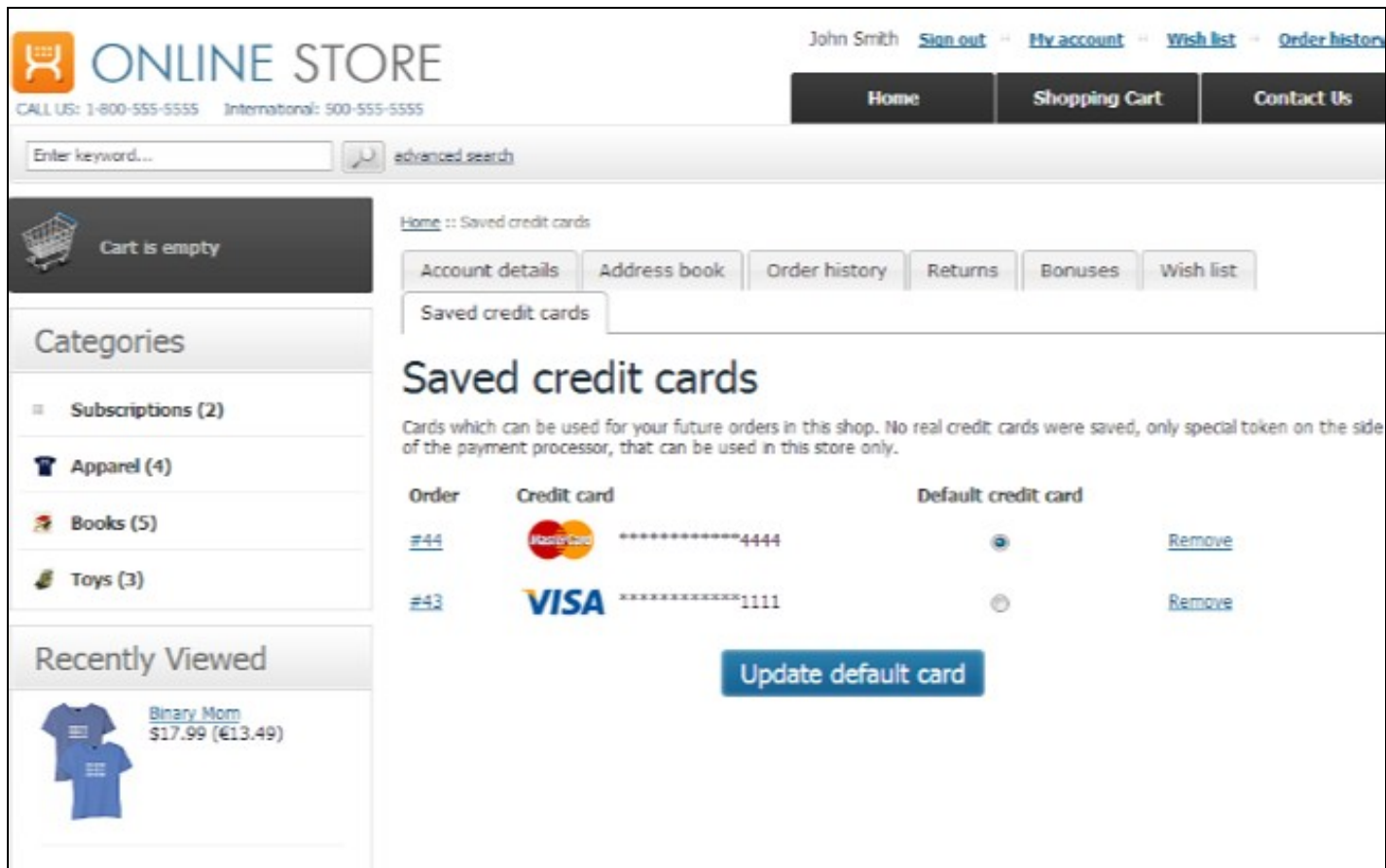
Total: \$37.79 (€28.34)

Redeem a discount coupon

Customer notes:

☐ I accept the ["Terms & Conditions"](#) and ["Privacy statement"](#)

They can also manage saved credit cards in their user account details:



- You can create new orders and charge your customers' saved credit cards for them. See [Charging Saved Credit Cards](#).
- You can create subscriptions and accept subscription payments from your customers' saved credit cards. See [Managing Subscriptions](#).

Tokenization related configuration for Authorize.Net CIM by Authorize.Net / QuickBooks Payments by Intuit Inc[[edit](#)]

Using sensitive customer payment information tokenization with the payment gateways named in the heading of this section has some specifics described below.

During the initial transaction - when a customer chooses to save their credit card for future use and enters the credit card information to be saved using a secure form provided by X-Payments - this secure form in which the information is entered requires them to enter a Card Security Code (CSC/CCV2). This code is required only for the authorization of the transaction used to save the credit card info, and it is not saved or stored anywhere. Further payment transactions on the saved credit card do not require that CSC/CCV2 be entered.

However, the merchant back end of each of the above-named payment gateways provides some security settings allowing the merchant to customize the credit card authorization process for online transactions. Among them, there is a setting that can be used to allow or forbid processing of transactions with Card Security Code unavailable. If this setting is adjusted in such a way that CSC/CCV2 is required for all payment transactions at all times, it will cause problems related to the store's ability to use the tokenization feature: for a saved credit card all payment transactions but for the very first one (the one that was used to save the credit card info) will be rejected by the payment gateway because of the missing CSC/CCV2. The payment gateway may generate errors similar to the following: "A validation error occurred while processing this transaction: Card Verification Code not available."

To avoid this problem, make sure that the payment gateway setting requiring the gateway to reject payment transactions with no CSC/CCV2 is not enabled. This will not cause your store to stop requesting CSC/CCV2 altogether because the X-Payments secure form employed by your store to collect credit card information treats the CVV field as required at all times - regardless of the payment gateway settings.

Following are instructions for how to achieve proper payment gateway account configuration for specific payment gateways.

- QuickBooks Payments by Intuit Inc.
In the merchant setting, change the setting for **If CSC is not available** to *Accept Transaction*:

Transaction Security Settings

Use this page to customize the credit card authorization process for your online transactions. You can change the address verification (AVS) and Card Security Code (CSC) settings to specify whether credit cards that are otherwise approved but fail AVS or CSC checks should be automatically accepted or rejected. can reduce the level of fraudulent transactions, but may also cause some valid credit cards to be rejected.

These settings will not affect processing within QuickBooks for PC, QuickBooks Point of Sale, or on hardware terminals.



IMPORTANT: These settings may conflict with similar options set in your shopping cart. Some shopping carts have their own security checks which may ignore these AVS and CSC settings. Please confirm which settings are used with your shopping cart provider.

AVS Settings ?	Security Response
If neither Street Address nor Zip Code match	Accept Transaction ▼
If Zip Code matches but Street Address does not match	Accept Transaction ▼
If Street Address matches but Zip Code does not match	Accept Transaction ▼
If Street Address and Zip Code are not available	Accept Transaction ▼

CSC Settings ?	Security Response
If CSC does not match	Reject Transaction ▼
If CSC is not available	Reject Transaction ▼

Update Settings

• Authorize.Net CIM

1. Log on to the Merchant Interface at <https://account.authorize.net>.
2. Select **Settings** under **Account** in the main menu on the left.
3. Click **Card Code Verification** in the **Security Settings** section
4. Click to select the check box(es) next to the Card Code responses for which the payment gateway should reject transactions. Make sure you do not enable the option to reject transactions where the Card Code is unavailable. This, however, is different from transactions for which the Card Code is incorrect; we strongly recommend you keep the option to reject any transactions with incorrect Card Code enabled.
5. Click **Submit**.


Charging Saved Credit Cards[[edit](#)]

X-Payments 2.x or later connected to your X-Cart store allows you to charge again credit cards that have been used at your store to pay you via an X-Payments integrated payment method with support for tokenization and have been saved in the customer's user account for future use.

There are two ways you can go about charging a saved credit card - via the X-Payments back end or via the X-Cart back end.

To charge a saved credit card via the X-Payments back end:

1. Find the initial payment that was made using the credit card that needs to be charged and open its details for viewing. To find the payment, use [filtering/advanced search](#).
2. On the 'Payment details' page displaying the details of the initial payment, click the 'Charge this card again' link. A popup form titled 'Charge this card again' will appear where the parameters of the new payment can be specified:



DashboardPayments

Settings ▾Profile ▾Help ▾

Payment details

Amount: **\$26.84**

Status: **Authorized**
updated: Oct 21, 2013 02:38:48

26.84

Capture

☐ Emulate transaction ?

Void☐ Emulate transaction ?

Cardholder data is not available

[Charge this card again](#)

[Recurring payments](#)

[Delete this payment](#)

Charge this card again

You may charge this credit card again by the securely saved token.

To create a new transaction for the same credit card fill in the Amount and Comments fields. You may list the items or add any other information which will be used as a transaction description.

Amount0.00

CommentsNew charge for payment
(Reference ID: 42)


Charge this card again

test

New York, 10001 NY

United States


- In the 'Charge this card again' form, enter the amount that needs to be charged. If you wish you can also provide a comment for yourself - something to make your job easier later when you will be figuring out what this payment is for.
- Click the **Charge this card again** button at the bottom of the form. Confirm the action. The credit card will be charged, and the new payment will be created in X-Payments. The newly created payment will be marked as associated with the initial payment:





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[Payments](#)

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Payment details

Amount:	\$3.00
Status:	Authorized updated: Oct 22, 2013 13:54:32
Payment time:	Oct 22, 2013 13:54:32
Shopping cart:	xc461 (75.126.5.68) Payment configuration: First Data Global Gateway e4(SM) Web Service API
Payment ID:	a15b3e9e384de0fa51ad34cfc95ca85b
Reference ID:	This payment was created on payment #42 

☐ Emulate transaction 

☐ Emulate transaction 

Cardholder data is not available

 [Delete this payment](#)

- Once the credit card has been charged, go to your X-Cart store's Admin back end and check the 'Order management' section. This section should now contain an empty new order with an order total equalling the amount that has been charged.
- Use X-Cart's built-in [Advanced Order Management](#) module to edit the empty new order and add the missing information (products, shipping and taxes information, customer information, etc) as needed.

Video - How to make new orders via the back end of X-Payments 2.x:

To charge a saved credit card via the X-Cart back end:

- In X-Cart's Admin area, go to the 'Create order' page and start creating a new order like you normally do using the built-in [Advanced Order Management](#) module. At the step of selecting the customer, select the owner of the credit card that needs to be charged (The credit card needs to be stored in this customer's user account). Click **Create new order**.
- Continue creating the new order - add products, customer information, etc. At the step of selecting a payment method, select **Other + Use saved credit card**:

Advanced Order Management

Order #49

Date: 10-22-2013 17:49

- [Preview order](#)
- [Edit ordered products](#)
- [Edit customer information](#)
- **Edit order totals**

Delete order

Back to details



Cancel

Save

Order #49: edit totals

Order info

Product	Price	Quantity	Subtotal
BOOK0001 - Anna Karenina	\$17.84	1	\$17.84
Summary:			\$17.84

	Current	Original
Payment method	<div><input type="text"/></div> <div>Other: <input checked="" type="checkbox"/> Use saved credit card </div>	
Delivery method	<div>Not available </div>	Not available
Subtotal	\$17.84	\$0.00
Discount	\$0.00	

Important: At each step of creating the order (Edit ordered products, Edit customer information, Edit order totals), click the **Save** button after making any changes; otherwise your changes will not be applied.

- After providing all the necessary information and saving the changes, click the **Back to details** button to go back to review order details. On the 'Order details' page you will see a list of credit cards that the customer has saved in their user account:

Order details

This section allows you to view order details.

Order #49

Date: 10-22-2013 17:49

[Go to orders lists](#)

[<< Order #48](#)

[Delete](#)

[Modify](#)

[Create return](#)

[Print invoice](#)

[History of changes](#)

This order has not been charged! You may charge it with the customer's saved card



Amount:

[Charge card](#)

Products info

[#17671. Anna Karenina](#)

SKU	BOOK0001
Provider	ambak@x-cart.com
Price	\$17.84
Quantity	1 item(s)


4. Select the card you require, use the 'Amount' input box to specify the amount that needs to be charged and click **Charge card**. The store will connect to X-Payments, and the selected card will be charged.

Video - How to create a new order in X-Cart 4.6.1 integrated with X-Payments 2.x:

Viewing Payments Made with Saved Credit Cards[\[edit\]](#)

In X-Payments, all payments made using a saved credit card are linked to the initial payment made using this card and are considered "based" on this payment. You can tell whether a payment was made using a saved credit card by the contents of its Reference ID field: independent payments have reference IDs like "#N", whereas payments based on another payment (payments made using a saved credit card) have a link in the Reference ID field that looks like "Payment #N" and points to the 'Payment details' page of the initial payment.

You can view the full list of payments for a specific saved credit card by using this button on the 'Payment details' page of the initial payment made using this credit card:



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[Help](#)

Payment details

Amount:	\$26.84
Status:	Authorized updated: Oct 21, 2013 02:38:48
Payment time:	Oct 21, 2013 02:26:57
Shopping cart:	xc461 (75.126.5.68) Payment configuration: First Data Global Gateway e4(SM) Web Service API
Payment ID:	0444d67a5f67568ae7c26e849d3abaf2
Reference ID:	#42

26.84


Capture

☐ Emulate transaction ?

Void

☐ Emulate transaction ?

Cardholder data is not available

Charge this card again 

1 payment

Recurring payments

✖ Delete this payment

Managing Subscriptions[\[edit\]](#)

With X-Payments connected to an X-Cart store, you can set up product subscriptions (recurring payments).


In X-Payments 2.x we had a built-in subscriptions feature that could be used to set up recurring payments based on any payment made using a payment method with tokenization support.

Starting with X-Payments 3.0, the native recurring payments feature in X-Payments is deprecated and is supported for backward compatibility only. Now subscriptions must be set up using the X-Cart addon [X-Payments subscriptions](#). You still require a payment method supporting tokenization. For detailed information on how to set up and handle subscriptions with the approved X-Payments subscriptions X-Cart addon, see the [X-Payments subscriptions addon manual](#) in X-Cart Knowledge Base.

Below we are providing information on the use of X-Payments 2.x native recurring payments feature (the one deprecated in X-Payment 3.0).

To set up a subscription:

1. In your X-Cart store, create a product buying which will serve as a subscription setup fee, or first subscription payment, for your customers.
2. When a customer buys this product, find the respective payment in X-Payments and open its details. If the payment was made using a saved credit card, locate the initial payment made using this card and open its details.
3. On the 'Payment details' page, click on the 'Recurring payments' link:




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[Help](#)

Payment details

Amount:	\$24.60	24.60
Status:	Authorized updated: Oct 21, 2013 02:46:50	<input type="button" value="Capture"/> <input type="checkbox"/> Emulate transaction ?
Payment time:	Oct 21, 2013 02:45:41	<input type="button" value="Void"/> <input type="checkbox"/> Emulate transaction ?
Shopping cart:	xc461 (75.126.5.68) Payment configuration: First Data Global Gateway e4(SM) Web Service API	Cardholder data is not available
Payment ID:	715f9aca02991d309730be3717cda4ab	Charge this card again Recurring payments
Reference ID:	#44	<input type="button" value="Delete this payment"/>

The 'Subscription management' page opens:



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Subscription management

Original payment:

Amount:	\$24.60
Status:	Authorized
Payment time:	Oct 21, 2013 02:45:41
Customer info:	John Smith test, New York, NY, 10001, United States Phone: IP: n/a

[Go to payment details page](#)

Subscription charges settings

Charge: Each 1 -th day of
 Week

☐ Count days from the end

Amount, \$: 0.00

This subscription will be charged each Monday

Related payments:

No payments found.

- On the 'Subscription management' page, use the 'Subscription charges settings' form to configure the subscription: choose how frequently the customer is to be charged for the subscription and specify the amount that will be charged every period. Click **Save** at the bottom of the form to save the changes.
- After saving the subscription settings, note that the subscription now has the *disabled* status:

Subscription charges: disabled 

Charge: Each 1 -th day of Week

☐ Count days from the end

Amount, \$:

This subscription will be charged each Monday

To activate the subscription, click the button dropdown element at the bottom of the form and select *Activate subscription*:

Subscription charges: disabled

Charge: Each 1 -th day of Week

☐ Count days from the end

Amount, \$:

This subscription will be charged each Monday

That is all. Now X-Payments can charge the customer's saved credit card according to the subscription settings you have specified.

When you start receiving subscription payments from your customers, you will be able to track each subscription payment down to the initial payment on which it was made: simply follow the "Payment #N" link in the table cell specifying the payment's Reference ID.

To view all payments for a specific subscription, open the details of its initial payment and, on the 'Payment details' page, click on the 'Recurring payments' link. The list of all payments made on this subscription will be displayed in the 'Related payments' section of the 'Subscription management' page.

Every subscription payment is a separate payment in X-Payments, and you can manage it the same way as any other ordinary payment in X-Payments (refund, decline, etc).

In X-Cart, a separate order is created automatically for each subscription payment. Orders created for subscription payments are initially empty (no products, no shipping, no taxes - just the order total), but, if you need, you can edit them using X-Cart's built-in Advanced Order Management module to complete the missing information.

Video - Built-in subscriptions management in X-Payments 2.x integrated with X-Cart 4.6.1:

Get/update tokenized card feature[\[edit\]](#)

Starting with X-Payments version 3.0, X-Payments supports the Get/update card feature for some payment integrations. These include:

- ◇ Authorize.Net;
- ◇ Chase Paymentech Orbital.

The Get/update card feature aims to protect your customer relationships by enabling you to quickly and easily update the details of tokenized cards that have been used for payment at your store (including the masked card number, expiry date, etc.)

To use the feature, you will need to enable the payment gateway's card information updating service in your payment gateway account (or, depending on the gateway, to have the gateway support enable it for you). This way you will get access to the gateway's interface allowing you to request an update of information for the credit cards that have been previously saved for use at your store and are now stored in the gateway's secure vault. Depending on the gateway, the tools you will get for updating your customers' payment card information will range from the simplest button that you click to request an update to more complex schedulers enabling you to schedule payment information updates according to your needs. After you request an update of your customers' payment information, the gateway will submit a request to VISA/Master Card to check if there have been any changes for the cards stored by the gateway for use in your store. After VISA/Master Card has processed the request (which may take up to 2-3 days), the gateway will get a report of any changed payment card details. Based on the report, the information stored by the payment gateway will be updated to reflect the changes. The updated cards will then be linked to the existing tokens. This way your store will be able to charge the cards after re-issue using the same old tokens already stored by X-Payments.

xpayments

Dashboard

Payments

Session expires in: 14:03

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Payment details

Amount:	\$22.74
Status:	Authorized updated: Mar 22, 2017 14:18:30
Payment time:	Mar 22, 2017 14:18:10
Shopping cart:	X-Cart5 (178.62.234.185) Payment configuration: Authorize.Net
Payment ID:	df9249d5c791d6dc73043901947a20dc
Reference ID:	#000021-A6OU
Description:	Payment transaction: 000021-A6OU
Customer info:	John Young 1111 Orlando, 32624 FL United States

22.74

Capture

☐ Emulate transaction ?

Void

☐ Emulate transaction ?

VISA

411111*****1111

11/2019

[Charge this card again](#)

[Recurring payments](#)

[Delete this payment](#)

If a customer with a tokenized card makes a payment at your store via X-Payments after the card has been re-issued, the card information will be updated automatically and transparently to the customer.

This article can be [downloaded as a PDF file](#)