Using X-Payments Cloud with Magento 2

X-Payments Cloud can be used with Magento 2, a popular eCommerce platform. If you are looking to accept payments in your Magento 2 based online store via X-Payments Cloud, the following guides will get you started.

- [Installing the X-Payments Cloud Connector for Magento 2 and X-Payments Cloud Account Signup](#)
- [Connecting Your Magento 2 Store Using an Existing X-Payments Cloud Account](#)
- [Getting Started Using X-Payments Cloud with Magento 2](#)
- [Magento 2 Checkout Routine When Using X-Payments Cloud](#)
- [PCI Compliant Credit Card Saving When Using X-Payments Cloud with Magento 2](#)

Installing the X-Payments Cloud Connector for Magento 2 and X-Payments Cloud Account Signup

To start using X-Payments Cloud with your eCommerce website built with Magento 2, follow the steps below:

1. Install the X-Payments Cloud connector extension in your Magento-based store via the [Magento Marketplace](#).
2. Go to **Stores** > **Configuration**.
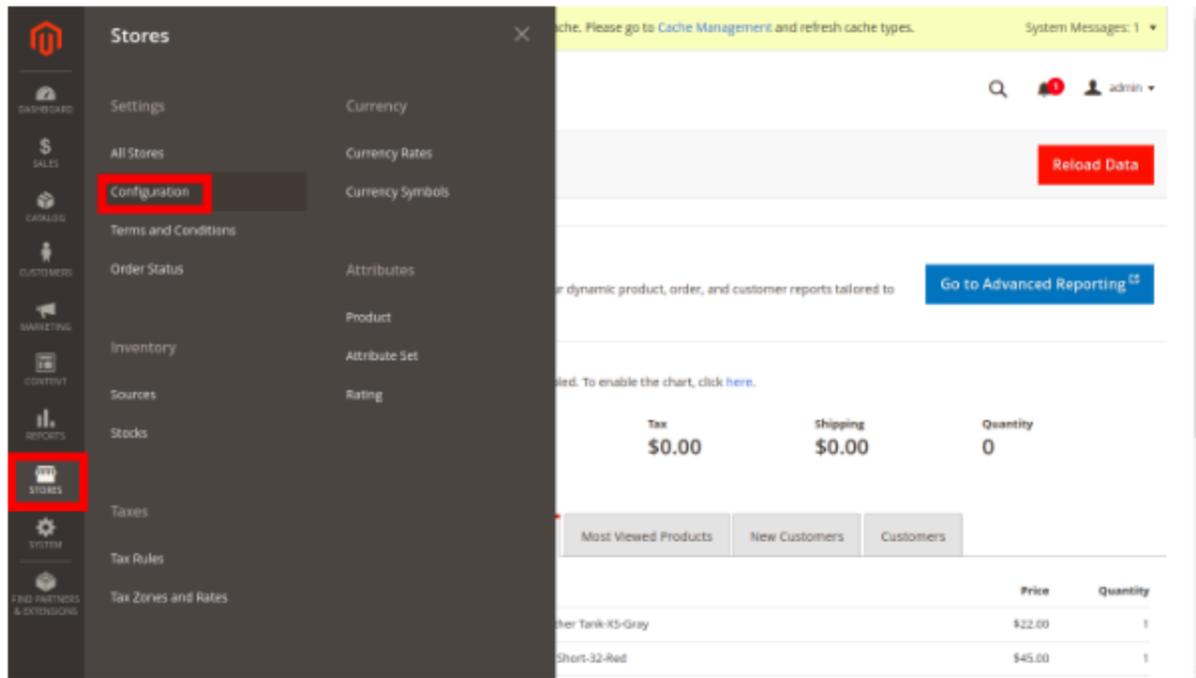
3. On the page that opens, scroll down and select the **Payment Methods** item from the **Sales** menu.
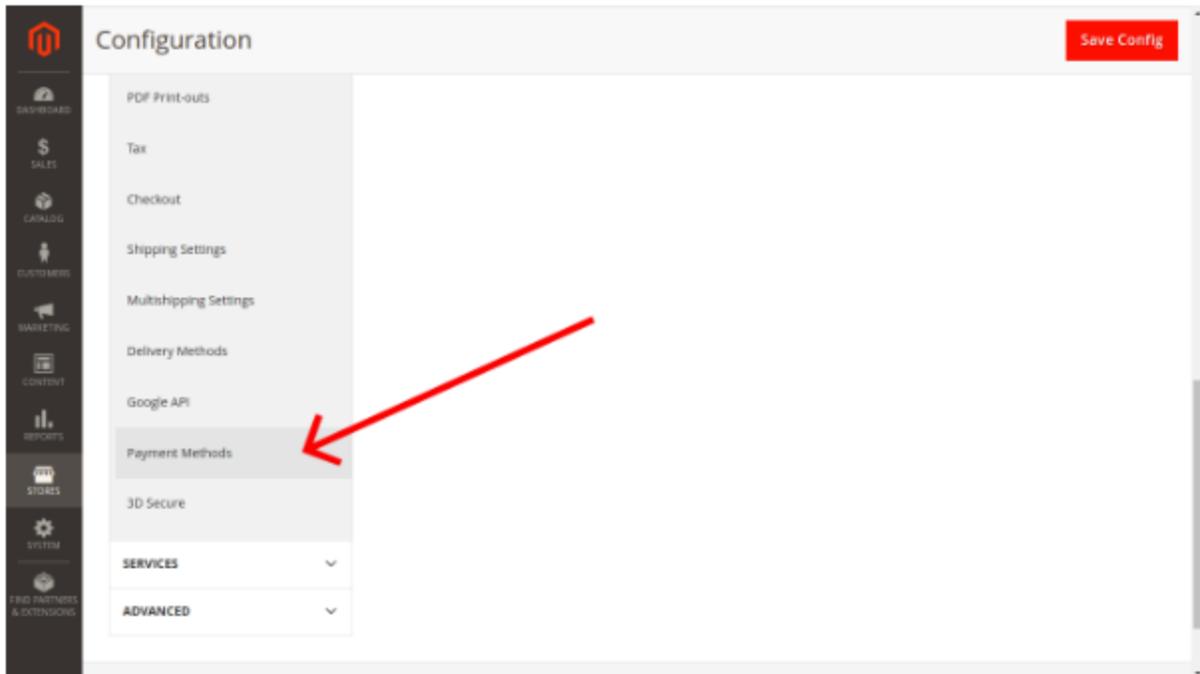
4. On the Payment Methods page, find the payment method "X-Payments Cloud" and click to access the method settings.
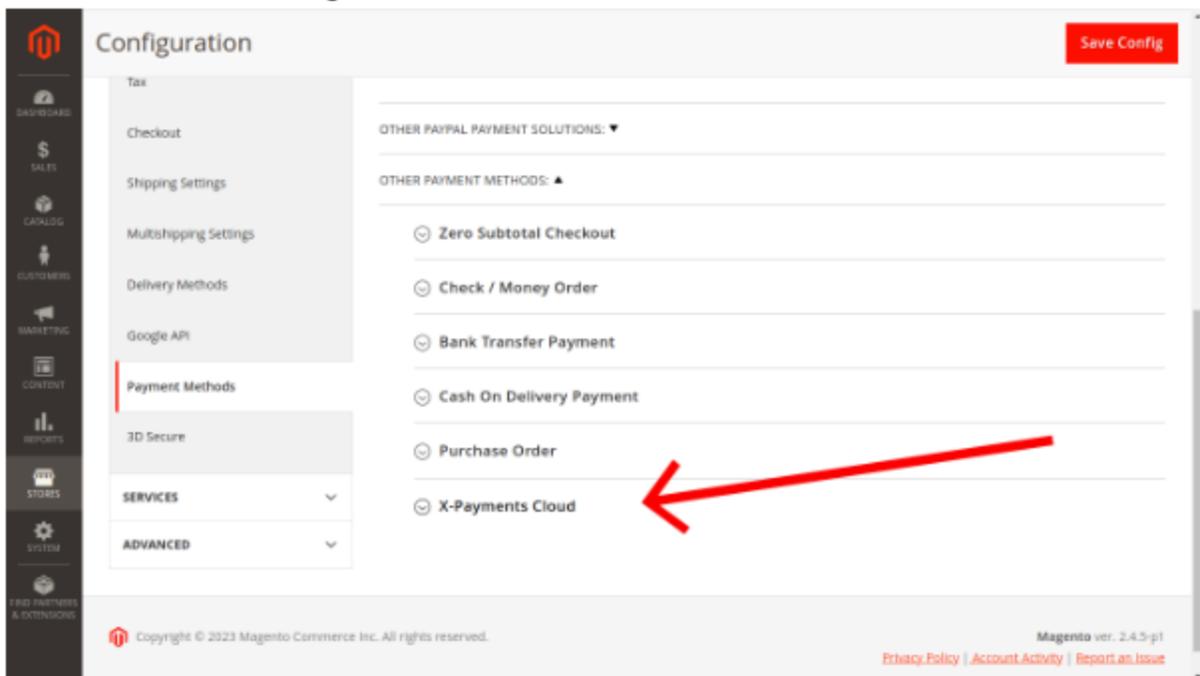
In the section that opens, you should be able to see the X-Payments Cloud signup form.

5. Start the signup process to create an X-Payments Cloud account:

In the field **Your email**, specify the email address that you are going to use for the X-Payments Cloud account administrator.

In the field **Account name**, specify your desired account name.

After completing the above fields, click **Create account**.

This will initiate the creation of an X-Payments Cloud account for you and start your 14-day trial period. No commitment and no credit card are required during the trial period.

The creation of your X-Payments account is likely to take a few seconds. During this time you will see a screen like the following:

In the end, you will be prompted to set a password for your X-Payments Cloud account:

6. Enter your desired password and type it once again for confirmation. Be sure to click **Submit**. For your convenience, a link to *Strong password generator* is provided.

7. After setting the password, complete 2-step user authentication setup for your account:

Detailed info on setting up 2-step user authentication methods in X-Payments Cloud is

available in the [X-Payments Cloud manual](#)

Note that after your X-Payments Cloud account has been created, within 15 minutes you will receive an email message with the subject "Welcome to X-Payments!". In this message, you will find a link to confirm your X-Payments Cloud registration email address. You have 24 hours to confirm your email address using that link. If the email address is not confirmed until that time, your X-Payments Cloud account will be locked. ("Locked" means that you will be able to sign in but will not have access to any sensitive information or settings). **Important**: The email confirmation link expires in 24 hours. If you use the link after it has expired, you will get an error message. In this case, you will still be able to confirm your email address and unlock your account: sign in to the X-Payments Cloud admin panel, use the button to request a new email confirmation link, wait for the email message with the confirmation link to be sent to your inbox, then use the link to confirm your email address.

Your X-Payments Cloud trial will be available to you for 14 days. After this time your account will be deactivated, but not yet deleted. You will know your X-Payments Cloud trial period has expired if the X-Payments Cloud payment method settings section in your Magento-based store Admin panel says "Your trial period has expired".

If you purchase an X-Payments subscription within the 30 days following your trial expiration, you will regain access to your X-Payments Cloud account and all the settings you have configured in it. After the 30-day period, your account will be deleted permanently, and all the information associated with it will be lost.
Information on the available X-Payments subscription plans and pricing is available on the [X-Payments](#) website.
Once your Magento-based store has been connected to X-Payments Cloud, you need to go to X-Payments Cloud and configure it as you require. For more information on this, see [Getting Started with X-Payments Cloud](#).

Connecting Your Magento 2 Store Using an Existing X-Payments Cloud Account

You can connect your Magento 2 based store to X-Payments Cloud using your existing X-Payments Cloud account. To do so, follow the steps below:

1. Make sure the Magento X-Payments Cloud connector extension is installed and active in your Magento store.

2. In your Magento store settings, go to the payment methods configuration page and locate your X-Payments Cloud payment method. Choose to manage this method. This opens the X-Payments Cloud account signup form.

3. In the lower part of the form, you will find the link "If you already have an X-Payments account, please click here". Click on this link to access the page allowing you to sign in with an existing account.

4. On the sign-in page, enter your account name and click Connect.

5. When prompted to specify your connection credentials, provide your X-Payments Cloud account registration email address and password.

This will connect your store to your existing X-Payments Cloud account. Once your Magento 2 based store has been connected to X-Payments Cloud, you need to go to X-Payments Cloud and configure it as you require. For more information on this, see [Getting Started with X-Payments Cloud](#).

Getting Started Using X-Payments Cloud with Magento 2

Once your Magento 2 based store has been connected to X-Payments Cloud, configure X-Payments Cloud as you require. For that, you will need to use the X-Payments Cloud admin panel.

The most evident method to access your X-Payments Cloud admin panel is by signing in to your X-Payments Cloud account right from within your Magento 2 based store (via the same section you used to complete the connection). In this case, the X-Payments Cloud admin panel opens within your Magento store admin panel and looks as if it were just another Magento store settings page.

There is also a way to access your X-Payments Cloud admin panel directly (not from within your Magento store, but as a standalone website).

For direct access to the standalone version of your X-Payments Cloud admin panel, use the URL https://your_xpc_account.xpayments.com/admin.php replacing the part 'your_xpc_account' with your actual X-Payments Cloud account name.

When you use the X-Payments Cloud admin panel from within your Magento store admin panel, you get access to all the features that you need to get X-Payments Cloud minimally configured and running to accept payments. For access to the extended set of features (like customization of the look and feel of your X-Payments Cloud payment form, management of X-Payments Cloud admin users, etc.) you need to go to the standalone version.

For navigation around the different sections of X-Payments Cloud, use the **Settings** menu at the top right-hand corner of the page:
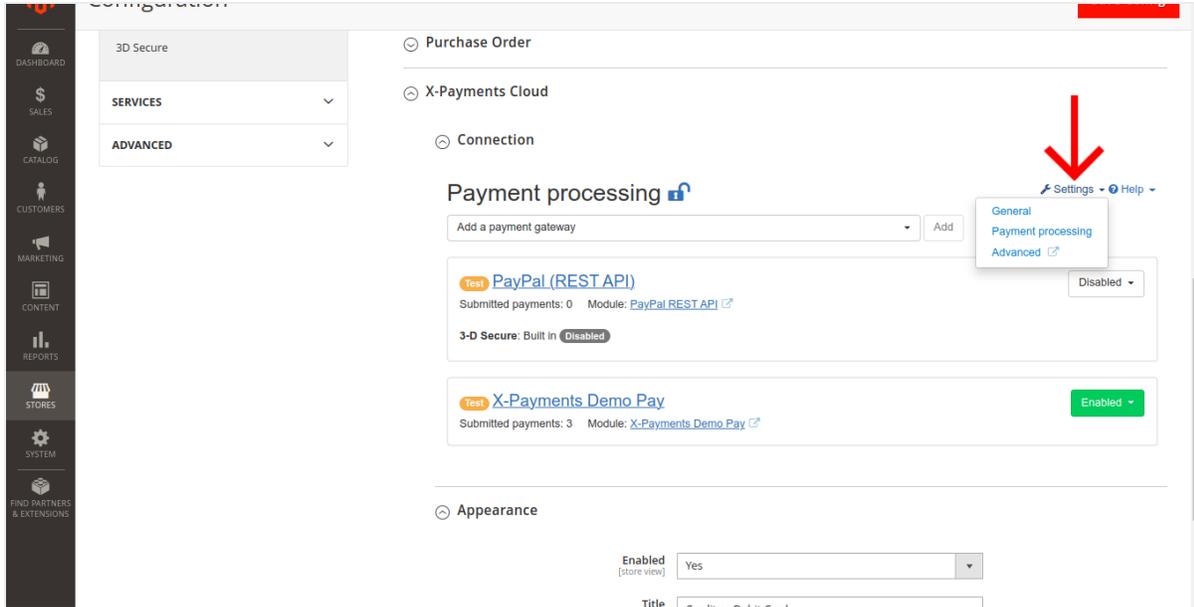
- ○ **General** is the section where you can adjust your X-Payments Cloud general settings.
- ○ **Payment processing** is the section where you manage your X-Payments Cloud payment methods.
- ○ **Advanced** is a link that provides a convenient way for you to switch to the X-Payments Cloud standalone admin panel for access to advanced features.

Note that for security reasons the length of an edit session in X-Payments Cloud is limited to 15 minutes. 30 seconds before your edit session expires, a warning message will pop up on the page being edited to notify you that your current edit session is about to expire.
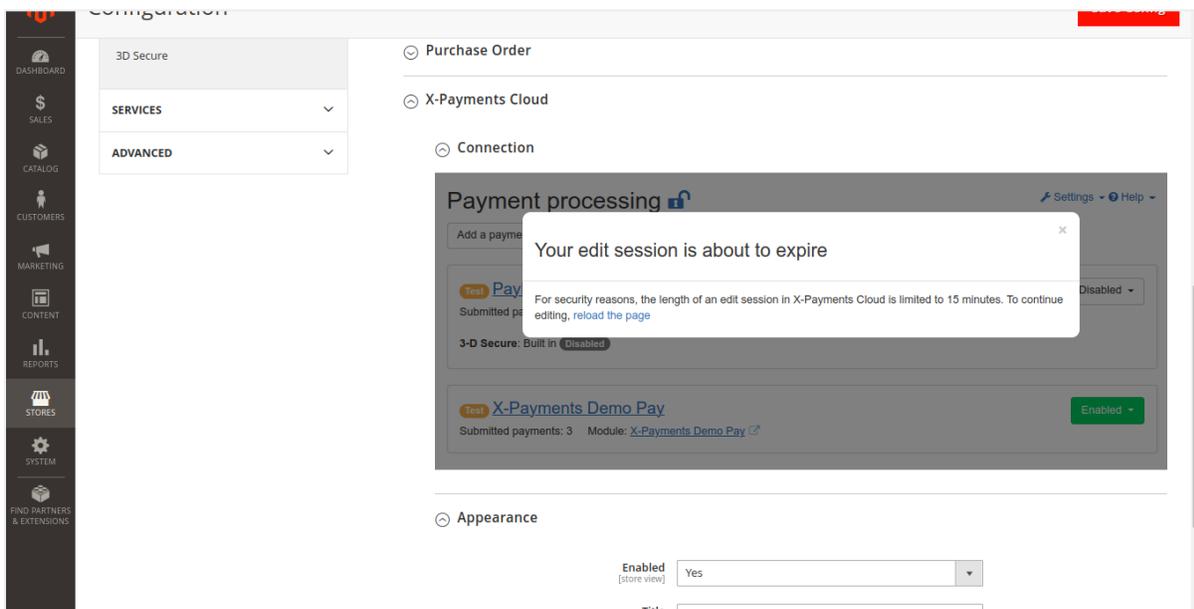
To continue editing, be sure to reload the page before the expiration of your 15-minute edit session; in this case, the edit session will be renewed. If the page does not get reloaded before the edit session expiration time, you will have to re-enter your X-Payments Cloud sign-in credentials to resume editing. If viewing the X-Payments Cloud admin panel from within your Magento based store, after the expiration of your edit session, you will continue seeing the last page you were editing, but the system will switch to Quick access mode. In this mode, you will be able to quickly enable/disable your X-Payments Cloud payment methods without having to sign in to your X-Payments Cloud user account, but you will not be able to adjust any general settings or configure more payment methods. Any sensitive content already entered in X-Payments Cloud will be hidden (Note the contents of the fields API login ID, Transaction key, etc.):
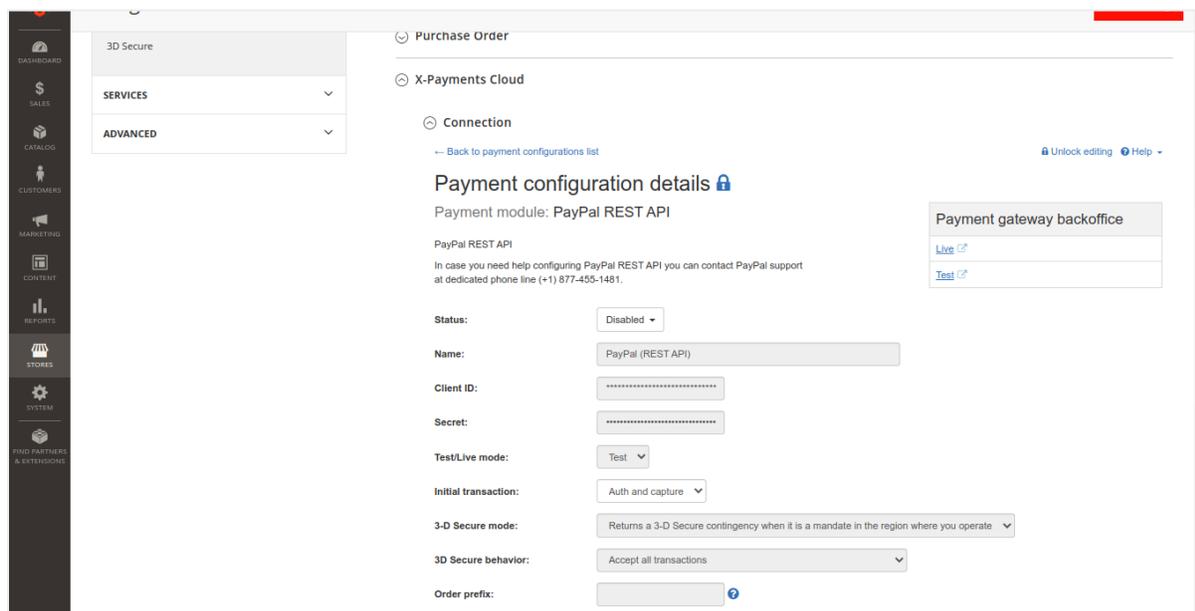
To view the hidden content and/or to resume editing the X-Payments Cloud settings, you will need to unlock editing.

To do so:

1. Click on the padlock icon displayed next to the title of the page being viewed or the Unlock editing link at the top right-hand side of the page.
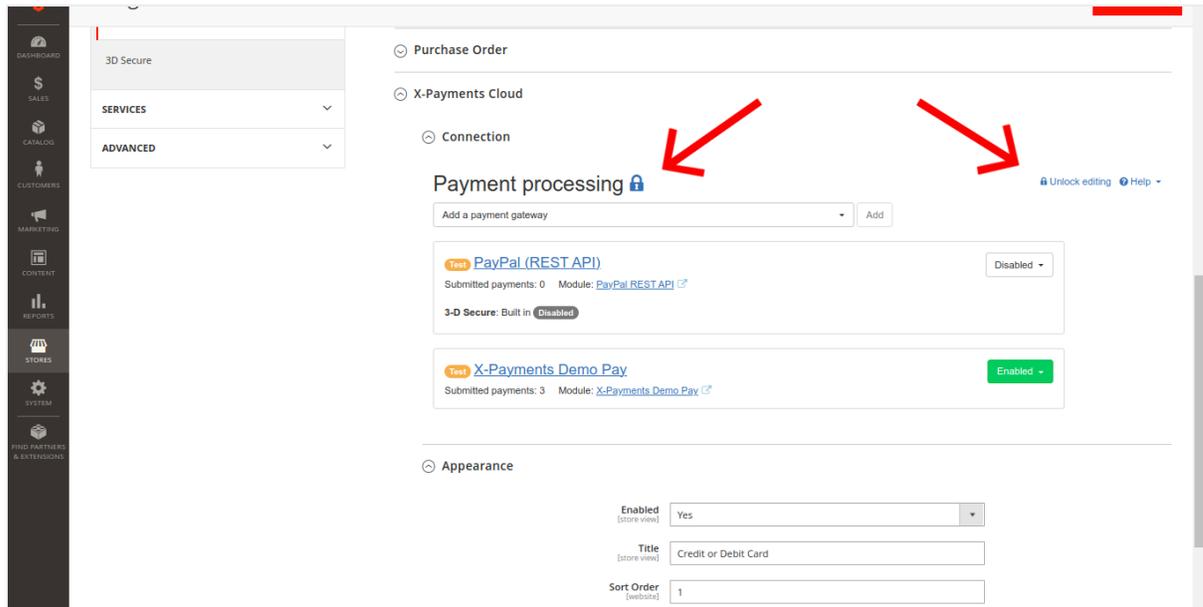
2. Enter your X-Payments Cloud account password and click **Log in**.
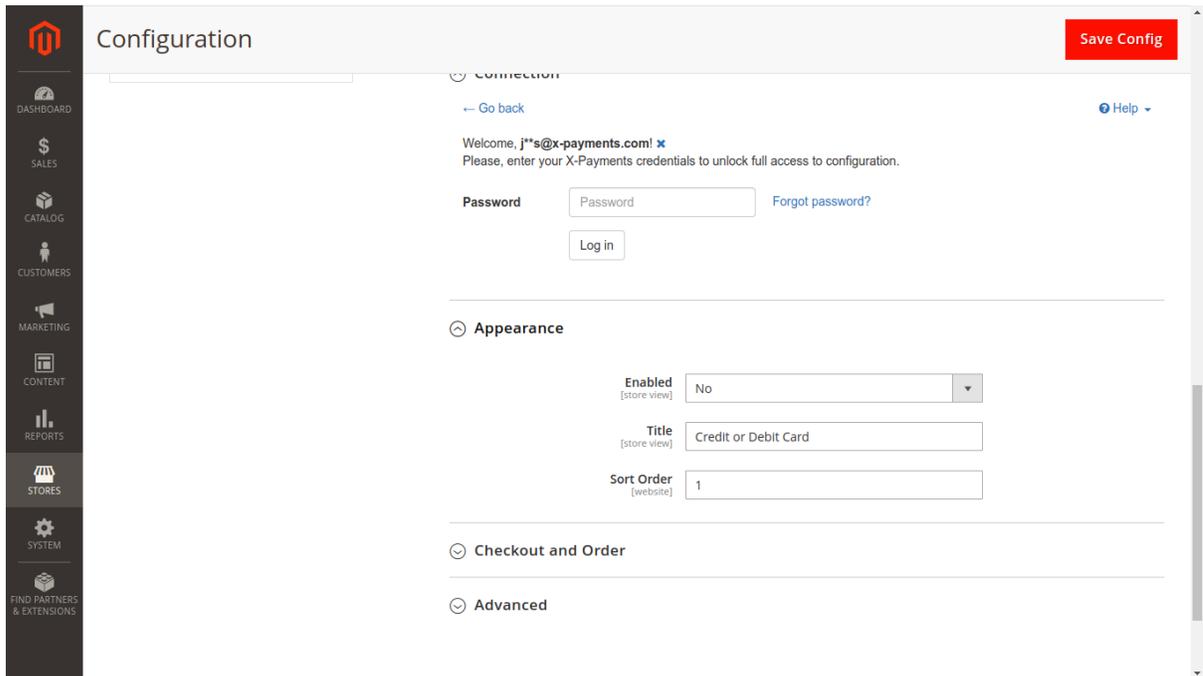
3. Complete 2nd step of user authentication by providing an appropriate code (SMS, Google Auth or backup code).

After that, you will have full access to view and edit the details pertaining to your X-Payments Cloud account connection in your Magento store admin panel.

Detailed information on configuring all the settings in your X-Payments Cloud account is available in the [X-Payments Cloud User manual](#).

After completing the X-Payments Cloud configuration, your X-Payments Cloud payment method is almost ready to use. Now you can check and adjust the payment method preferences in the Magento store Admin panel, and you are all set. For example, you may want to change the method name. By default, the method is named "Credit or Debit Card via X-Payments"; you can change it according to your business needs. Also, you may want to change the name of the initial status with which orders that will be paid for via X-Payments Cloud will be created. This may be especially useful if you need a way to notice new orders paid for using X-Payments Cloud on your orders list and tell them from orders paid for using other payment methods.

Once you are done, make sure the X-Payments Cloud payment method is enabled in your Magento store.

Magento 2 Checkout Routine When Using X-Payments Cloud

After the payment method for accepting credit card payments via X-Payments Cloud has been enabled in the admin panel of your Magento store, this method is added to the list of payment methods available to buyers.

If you haven't changed the name of the method, the name should appear as "Credit or Debit Card". The name, of course, can be changed via your Magento store admin panel.

If a buyer chooses to pay using this method, they will be provided with a payment form where they will need to specify their payment card information. Note that the payment form shows as part of the store's checkout page.

The appearance of the payment form is affected by the settings on the Appearance page of the X-Payments Cloud admin panel (**Settings** -> **Appearance**). More information on that can be found in the section Customizing the Payment Form Appearance of the X-Payments Cloud manual.

Suppose at least one of the X-Payments Cloud payment configurations that are currently enabled supports tokenization. In that case, the buyer is provided with an option to save the card for future purchases at the store.

If they choose to save the card, the card will be saved securely in a PCI-compliant way, and the buyer will not have to enter their payment information again when they make their next order. All in all, any buyer will be able to save up to three payment cards in connection with their profile. When making their next order at the store, they will be able to select a payment card they have saved previously. The payment form will be pre-filled with the details of the first card they have saved; if they have more saved cards, they will be able to select a different saved card from the drop-down list in the Card number field.

After the buyer provides the required information via the payment form and submits the order, their payment information will be sent to the payment gateway for processing.

PCI Compliant Credit Card Saving When Using X-Payments Cloud with Magento 2

If you configure X-Payments Cloud to use a payment configuration based on a payment processor with support for tokenization, your customers will get the option to save their payment card details so they will not have to re-enter them every time they make a purchase at your store. Note that the option is available only to registered customers. A customer can save up to three payment cards.

Credit card details are saved in a PCI compliant manner: no credit card information is stored in your Magento store; instead, the information is stored in a PCI-compliant credit card vault of the payment system. Re-use of saved credit cards by your Magento store is made possible through the use of tokenization. This approach replaces sensitive cardholder info with a unique identifier (a "token").

To save a card, your customer will need to use the option **I want to use this payment card for my future orders in this shop** right below the payment form on the checkout page.