

X-Payments: Getting started

X-Payments user manual

1. X-Payments: General information
 - ◆ How It Works
 - ◆ Key features
2. What's New
 - ◆ What's New in X-Payments 3.1
 - ◆ What's New in X-Payments 3.0
3. System requirements
 - ◆ System requirements for X-Payments 3
 - ◆ System requirements for X-Payments 2.2
4. Installation
 - ◆ Installing X-Payments
 - ◆ Setting up file permissions for X-Payments
 - ◆ Getting started with X-Payments
5. Two-factor user authentication
 - ◆ Two-factor authentication (X-Payments 3)
 - ◆ Managing PIN codes (X-Payments 2.2 and earlier)
6. Configuring X-Payments
 - ◆ General settings
 - ◆ Online stores
 - ◆ Payment configurations
 - ◆ Encryption keys
 - ◆ 3D-Secure settings
 - ◆ KOUNT Antifraud screening
 - ◆ NoFraud fraud prevention
 - ◆ Signifyd fraud protection and chargeback prevention
 - ◆ Developer mode
7. Managing users
8. Customizing the interface
 - ◆ Customizing the interface (X-Payments 3)
 - ◆ Customizing the interface (X-Payments 2.2 and earlier)
9. Managing payments
10. Uninstalling X-Payments
11. Upgrading
12. Moving X-Payments from one host to another
13. Viewing X-Payments logs
14. FAQ
15. Troubleshooting
16. Glossary
17. Supported payment gateways
 - ◆ Payment gateways supported by X-Payments 3.1
 - ◆ Payment gateways supported by X-Payments 3.0
 - ◆ Payment gateways supported by X-Payments 2.2

To begin accepting payments with X-Payments:

1. Install X-Payments.
Note: Installation of X-Payment is not needed if you are using the [X-Payments Hosted](#) solution.
2. Log in to the X-Payments back end.

X-Payments 3: Before you can log in as administrator, you need to set up a method for two-factor user authentication. For details, see [Two-factor authentication \(X-Payments 3\)](#).

X-Payments 2.2 and earlier: To log in as administrator, you will need PIN codes. For instructions on logging in to the X-Payments admin back end, watch the video:

For more information on PIN codes in X-Payments, see [Managing PIN codes \(X-Payments 2.2 and earlier\)](#).

3. Go to the '[General settings](#)' page and adjust the general settings and preferences for your X-Payments installation.
4. On the '[Payment Configurations](#)' page, configure and enable one or more payment modules you want to use.
5. On the '[Online Stores](#)' page, add your store to the list of online stores that you will use with X-Payments and enable it. On the 'Online store details' page for your store, be sure to specify the payment configurations that you will use with this specific store (NB: You will not be able to connect the store to X-Payments without it).
6. Open the details of your store for viewing and copy or make note of the connection details needed to connect the store to X-Payments: the configuration bundle, store ID and a set of encryption keys.
7. Connect your store to X-Payments.
For manuals of X-Payments connectors, see: [XP connector manuals](#).
8. To be able to use 3D-Secure payer authentication service (Verified by VISA, MasterCard Secure Code), [configure CardinalCommerce module](#) in X-Payments.
9. If you are going to grant access to the X-Payments back end to other users, go to the '[Users](#)' section and [create new user accounts](#).
It is impossible to create another user with full administrator privileges. Such operations as managing users and managing encryption keys are available only to the root admin user, the one whose profile was created during the installation.
10. If you are going to store cardholder data, generate [cardholder data encryption keys](#).



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