LULU STEP-BY-STEP GUIDE

Save a card and pay faster next time

For shoppers: sign in and confirm your email, tick the box to save your card at checkout, pay with a saved card next time, remove a card you no longer want kept, and what to do if your bank's 3D Secure check fails.

For: Shoppers · About 7 minutes · 17 steps · Updated November 20, 2026

Before you start This only works at stores that take card payments through Stripe and have turned saving on — not every store offers it, and it never works as a guest. You'll need an account at the store, and your account email needs to be confirmed once before your first saved card.

Good to know This works at any Lulu store that has added its own Stripe keys and turned saving on in Settings > Payments — most Lulu stores still use another gateway today, in which case you'll simply be asked for your card every time, exactly as before. Confirming your email works the same way everywhere on Lulu: sign out, choose “Forgot password” on the sign-in page, and set a new password from the emailed link.

Steps at a glance

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STEP 1

Sign in before you check out

Saving a card is only offered to a signed-in customer. As a guest you can still pay by card, but you won't see any option to save it or to use a card you saved earlier — the payment section just asks for your card details, as shown below. Sign in (or create an account) before you reach the Payment step if you want to save a card this time.

STEP 2

Confirm your email

Saving a card also needs your account's email address confirmed. If it isn't yet, your account's Saved cards section shows this exact note: “Confirm your email to use saved cards: sign out, choose “Forgot password” on the sign-in page and set a new password from the emailed link.” Follow it exactly: sign out, go to the sign-in page and choose “Forgot password”, then open the email that arrives and set a new password from its link. That confirms the email is really yours and you're signed back in.

- You only need to do this once. After your email is confirmed, saving and using cards works normally on every order.
- If you never receive the email, check your spam folder before asking the store to resend it.

STEP 3

Tick the box to save your card

When you pick Credit card at checkout, signed in with a confirmed email, you'll see an unticked box: “Save this card for future purchases at [store name]”, with a note that the card is kept securely by Stripe, the store's payment provider — never by the store itself — and that you can remove it at any time. Tick it before you place the order. Leave it unticked and nothing is saved, exactly like before.

- The box only appears when the store has saving turned on. If you don't see it, that store hasn't enabled saved cards.

STEP 4

Pay with a saved card next time

On your next order at the same store, the Payment step lists your saved cards by brand and last 4 digits, with “Use a new card” as an extra option. Pick a saved card and you skip typing your card number again; pick “Use a new card” to pay with a different card (and tick the save box again if you want to keep that one too).

STEP 5

Remove a saved card

Go to your account and open Saved cards. Each card shows its brand, last 4 digits and expiry with a Remove button. Click Remove, then confirm with the Remove button that appears next to “Remove this card?” (or Cancel to keep it). It's gone from your account immediately and can no longer be chosen at checkout.

- Before you've saved any card the same page just says: “No saved cards yet. When you pay by card while signed in, you can tick “Save this card” to check out faster next time.”

STEP 6

Why the first few payments ask for 3D Secure

3D Secure is your bank's own check that it's really you paying — usually a one-time code by text or app, or a confirmation in your banking app. Many stores ask for it on your first few payments there and then stop asking unless your bank itself requires it. This isn't something the store chooses about you personally; it's the same for every new customer at that store, and it happens whether or not you're saving a card.

STEP 7

If your bank's check fails or doesn't appear

If you cancel or fail the bank's check, the payment simply doesn't go through and nothing is charged — no order is created and no card is saved from that attempt. Try again: reopen your banking app or check for a new code, and make sure you approve the request from the same device or number your bank has on file. If the check never appears at all, wait a moment and try placing the order again; if it keeps failing, contact your bank or try a different card.

STEP 8

Open Payment methods in your account

Your account now has its own “Payment methods” page, separate from checkout — go to your account and open it to see every card you've saved at this store, add one, or make changes, any time, not just while you're buying something.

STEP 9

Add a card without buying anything

Click “Add a card”. Enter the card details in the store's secure card field, tick “Save this card for future purchases at [store name]”, and enter your account password if you're asked for it (skipped if you've signed in very recently). If your bank asks for a 3D Secure check, complete it the same way you would at checkout. The card is saved once you see “Card saved”.

- A new card can also become your primary card straight away — tick “Make this my primary card” before you save it.

STEP 10

Make a card your primary card

Your primary card is the one already picked for you at checkout, though you can still switch to another saved card or “Use a new card” before you pay. On Payment methods, open the card you want to switch to and choose “Make primary”. The card that was primary before simply becomes an ordinary saved card.

STEP 11

Edit a card, or add a nickname

Open a saved card and choose “Edit” to change its expiry month or year, the name on the card, its billing address, or give it a nickname (like “Work card”) so it's easier to tell apart. The card number itself can never be edited — if it's changed, add it again as a new card and remove the old one.

STEP 12

Remove a card (confirm with your password)

Open the card and choose “Remove”, then confirm. If you haven't signed in within the last 15 minutes, you're asked for your account password first, as an extra check that it's really you. Once removed, that card can't be used at checkout — and if it was your primary card, your most recently added card becomes primary instead.

STEP 13

Expired and Expires soon badges

A card shows an “Expired” badge once its expiry date has passed, or “Expires soon” shortly before. An expired card can't be chosen at checkout or made primary — edit it with a new expiry date if you still have the same physical card, or remove it and add the replacement.

STEP 14

The 10-card limit

You can save up to 10 cards at a store. Once you're at that limit, “Add a card” is replaced with a note telling you to remove one first — remove a card you no longer use, then add the new one.

STEP 15

“This card is already saved”

If you try to add a card that's already in your wallet at this store, nothing new is created — you'll see “This card is already saved” and your existing entry for that card is kept, along with any nickname or primary choice you already had.

STEP 16

If saving a card doesn't finish

If your bank approves the card but something interrupts the save (a dropped connection, for example), you don't need to re-enter your card details — you'll see a message asking you to press “Save card” again, and the store finishes confirming that same attempt. If the problem is with the card itself (declined, or the bank's check failed), fix that or try a different card instead.

STEP 17

Emails you receive about your saved cards

You get a short security email whenever a card is saved to, or removed from, your account at a store — naming the card's brand and last 4 digits only, never the full number. If you ever get one you don't recognise, sign in, change your password, check your saved cards, and contact the store.

Check your work

- You're signed in and your account email is confirmed (no “Confirm your email” note on Saved cards).
- You saw and ticked the “Save this card” box before placing an order you wanted saved.
- Your saved card appears on your next order at that store, with “Use a new card” as the other option.
- You know where to remove a saved card if you no longer want it kept.

Troubleshooting

I'm signed in but there's still no “Save this card” box.

Confirm your email first (Saved cards on your account page tells you if it isn't confirmed yet), and check that this particular store has saved cards turned on — not every store offers it.

A store asked for 3D Secure again even though I've ordered there before.

That's normal and not a mistake: your bank, the card network, or the store's fraud protection can ask for it on any payment, not just your first few, and this is completely separate from anything about saving a card.

I removed a card by mistake.

There's no undo — add it again the normal way, by ticking “Save this card” the next time you pay with it.

The payment failed after the bank's check.

Nothing was charged and no card was saved. Try the order again, approving the bank's check on the device it expects; if it keeps failing, use a different card or contact your bank.

Need a hand? Contact support at https://lulu.us.com/contact. Screenshots use demonstration accounts; personal details were replaced.