LULU STEP-BY-STEP GUIDE

Let customers save a card and control 3D Secure

For store owners: turn on saved cards at checkout, choose how many of a customer's first payments ask for 3D Secure, see what the shopper experiences, and find the cards saved on your own Lulu account under Settings > Billing.

For: Store owners · About 10 minutes · 16 steps · Updated November 20, 2026

Before you start Saved cards and merchant-controlled 3D Secure work only with Stripe today: if you take card payments through PayPal, PayHere, or another Sri Lankan gateway instead, your customers type their card details every time and none of this applies. You'll need your own Stripe keys added and card payments enabled in Settings > Payments. Nothing here needs code or an app.

Good to know On Lulu, platform bills (plan, POS Pro, app plans, themes, top-ups) are paid through Marx, so Settings > Billing on Lulu never shows a "Saved cards" block for your own bills — Marx has no card saving, and you pay each renewal yourself with "Pay early" when reminded. The rest of this guide still applies in full to your own store's checkout: if you add your own Stripe keys as your store's payment gateway in Settings > Payments, the same "Offer to save cards for future purchases" and "Ask 3D Secure on a customer's first N payments" controls appear there for your customers.

Steps at a glance

1. Check which gateway you need: Stripe
2. Turn saved cards on or off
3. Choose how many first payments ask for 3D Secure
4. Know what the shopper sees
5. Know that you never see the card number
6. If the fields say "Set by the platform"
7. Find the cards Lulu itself has saved for you
8. Your own cards for platform bills
9. Add a card on Stripe's own setup page
10. Primary and Backup badges
11. Edit or remove a card
12. "Not used for automatic payments"
13. Let backup cards cover a declined renewal
14. If a bill is charged to a different card set
15. Lulu never sees your card number
16. See how many cards a customer has saved

STEP 1

Check which gateway you need: Stripe

Saved cards and the 3D Secure control only exist for the Stripe gateway. If your store takes cards through PayPal or a Sri Lankan gateway (PayHere and the others), customers are asked for their card on every order and there is nothing to turn on — those providers don't offer this today. If you haven't added Stripe yet, go to Settings > Payments, choose Stripe from the gateway list and add your publishable and secret keys first.

STEP 2

Turn saved cards on or off

In Settings > Payments, find the Stripe card and its "Saved cards and 3D Secure" section. Tick "Offer to save cards for future purchases" so a signed-in customer with a confirmed email can save their card at checkout; untick it and no card is ever saved from your store, and any saved-cards list your customers had disappears from their account (their card is not deleted from Stripe, just no longer shown or offered here).

- Turning it off doesn't affect a customer's card saved for a subscription-style purchase elsewhere on the platform — it only controls your own store's checkout.

STEP 3

Choose how many first payments ask for 3D Secure

"Ask 3D Secure on a customer's first N payments" counts a customer's successful payments at your store from 0. While they're under N, every payment is sent to the bank with a request for 3D Secure (a one-time code or a banking-app confirmation); once they pass N, 3D Secure is asked for only when the customer's bank or card network requires it. Enter 0 to never request it yourself and let Stripe decide on every payment.

- A returning customer who already passed N on a saved card isn't asked again just because you raise the number later.
- The most you can set is 10.

STEP 4

Know what the shopper sees

The "Save this card" box at checkout is unticked by default and only ever shown to a signed-in customer whose email is confirmed — a guest, or a customer who hasn't confirmed their email, never sees it and can't save a card. Stripe's own standard notice explains the card is being saved; we don't change or hide it. A card is only ever saved if the shopper ticks the box themselves before paying. Once they've saved a card, shoppers also have their own "Payment methods" page in their account, where they can add, edit, make primary or remove a card any time — not just at checkout.

STEP 5

Know that you never see the card number

A saved card is kept by Stripe against the customer's own account on your store, never on Lulu's servers and never visible to you: your admin and orders only ever show the card brand and the last 4 digits, the same as any other payment. If a customer disputes or needs a refund, you still use the normal Orders and Refunds tools — nothing about a saved card changes how you refund an order.

STEP 6

If the fields say "Set by the platform"

Lulu can enforce a single saved-cards policy across every store. When it does, your "Saved cards and 3D Secure" fields are greyed out with the note "Set by the platform": your store then uses the platform's own default for saving cards and for how many first payments ask for 3D Secure, and you can't change either until the platform administrator turns enforcement off again.

STEP 7

Find the cards Lulu itself has saved for you

This is separate from your customers' cards: it's the card Lulu saves when you pay your own bills (plan renewals, app plans, themes, top-ups). Go to Settings > Billing — a "Saved cards" block sits next to your current payment method, showing each card's brand, last 4 digits and expiry, with a "Default" tag on the one used automatically for renewals. Click "Manage cards" to add, replace or remove a card, or make a different one the default; it opens Stripe's own billing portal for your account.

- "No saved cards yet" simply means you haven't paid Lulu by card yet — the card you next pay with is saved automatically.
- Manage cards may refuse to remove the card an active plan or POS Pro subscription is billed to; add and set another card as default first.

STEP 8

Your own cards for platform bills

The Card wallet under Settings → Billing → Saved cards is where you manage every card Lulu can charge for your own bills — plan renewals, POS Pro, app plans, themes, domains and top-ups. It's completely separate from your customers' cards, which stay in their own Payment methods page that only they can see.

STEP 9

Add a card on Stripe's own setup page

Click "Add card". This opens Stripe's own secure page in a pop-up — there's no card field on Lulu itself, so your card number never touches our servers. The button reads "Waiting for the secure page…" while it loads. When you return, "Card added" confirms it; your very first card becomes your Primary card automatically.

STEP 10

Primary and Backup badges

Primary is the one card charged automatically for your live plan and POS Pro subscription renewals, and for your next one-off bill. Every other saved card gets a Backup badge with a number (Backup #1, #2, ...) — the order they'd be tried if a renewal is declined and you've turned that on (see below). Open a backup card's ••• menu to "Make backup #1", "Move up" or "Move down".

STEP 11

Edit or remove a card

Open a card's ••• menu for "Edit" (nickname, name on card, expiry, billing address — never the card number: add the new card and remove the old one instead) or "Remove". You can't remove your only card while a subscription is active — add another card first. If the card is your Primary card and a subscription is live, you're asked to choose a new primary card before it can go.

STEP 12

"Not used for automatic payments"

A card shows this note when it isn't Primary and isn't set as any subscription's own default, so nothing would charge it automatically, including as a backup: "Not used for automatic payments. Make it primary, or add it again here, to allow that." Either make it Primary, or add the same card again through "Add card" so its consent is recorded.

STEP 13

Let backup cards cover a declined renewal

Tick "Use my backup cards if my primary card is declined" — off by default — to let Lulu try your backup cards, in order, when a plan or POS Pro renewal is declined on your Primary card. You're agreeing to: "I authorise Lulu to charge my backup cards, in the order shown, when my primary card is declined for a plan or POS Pro renewal. Each backup card is tried at most once per bill, and no more than 3 cards per bill. I can turn this off at any time." Only cards marked for automatic payments are tried, at most 3 per bill, and it stops the moment your bank asks you to confirm the payment yourself. You get an email if a backup card is charged, suggesting you make it your new Primary card. Turning the toggle off stops any further backup charge — a charge already sent to Stripe at that moment can still complete.

STEP 14

If a bill is charged to a different card set

If your plan or POS Pro subscription is billed to a card Lulu set up under a different Stripe customer record — most often on an older store — changing your Primary card here won't move it, and you'll see a note to contact support instead. Contact support to have the subscription rebound to your current card wallet.

STEP 15

Lulu never sees your card number

Card numbers are stored by Stripe, not by Lulu — your billing page only ever shows the brand and last 4 digits, the same as your customers see for theirs. You can save up to 10 cards; to change a card's number, add the new card and remove the old one.

STEP 16

See how many cards a customer has saved

On Admin → Customers → a customer's page, the Payment methods card shows "Saved cards: N" — how many cards that customer has saved for faster checkout at your store, kept in your own Stripe account. You can see the count but not the cards themselves; only the customer can add or remove them.

Check your work

- Stripe is the gateway you use for card payments (saved cards don't exist on other gateways).
- Settings > Payments shows the Offer to save cards checkbox and the 3D Secure number set the way you want, or "Set by the platform" if the platform enforces it.
- You understand a customer only sees the save-card box when signed in with a confirmed email, and only saves a card by ticking it themselves.
- You checked Settings > Billing > Saved cards for the card Lulu saves for your own bills, separate from your customers' cards.

Troubleshooting

A customer says they never see a "Save this card" box.

Check three things: "Offer to save cards for future purchases" is ticked in Settings > Payments, the customer is signed in (not a guest), and their email is confirmed. Any one of those missing hides the box.

The saved-cards fields are greyed out and say "Set by the platform".

The platform administrator has enforced a single policy for every store. Contact support if you need an exception; you can't change these two fields yourself while enforcement is on.

My store is in development mode. Can I try card payments?

Yes. Enter your provider's test keys and place test orders; no real money moves. Real cards are accepted once your store is live under Home > Go live, with your live keys.

Can I see or export a customer's card number?

No. Neither your admin nor Lulu ever stores or displays a full card number — only the brand and last 4 digits, exactly like any other order's payment method.

A saved card says "Not used for automatic payments".

That card isn't your Primary card and isn't set as a subscription's own default, so nothing charges it automatically — make it Primary, or add the same card again through "Add card", to fix it.

I turned on backup cards but nothing was charged when a renewal failed.

Check that you have at least one card with a Backup badge, that it isn't expired, and that the decline wasn't a bank request to confirm the payment yourself (3D Secure) — the fallback stops there and sends the normal payment-confirmation email instead.

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