

Enrollment for 3D Secure (3DS) refers to the **activation process** where your **issuing bank** registers your credit or debit card for **3D Secure authentication** — a security protocol developed by **Visa (Verified by Visa)** and **Mastercard (SecureCode)** to prevent online payment fraud. Here's a breakdown:

1. What It Means

3D Secure enrollment ensures that your card supports **extra identity verification** when you make online purchases.

During checkout, you may be redirected to a secure page from your **bank**.

You verify your identity, usually via **OTP (one-time password)**, **banking app approval**, or **biometric authentication**.

Once enrolled, your card will always go through this **extra step** when required.

2. Who Handles Enrollment

The issuing bank (the bank that issued your card) is **responsible** for enrolling your card in 3D Secure.

The process happens **through your bank's website, app, or automatically** when you make your first 3D Secure-enabled transaction.

Visa, Mastercard, or Amex **don't enroll your card directly** — they provide the **protocol**, but your bank manages the setup.

3. How Enrollment Typically Works

Manual Enrollment

You log into your bank's portal or mobile app.

Navigate to "Card Services" → "3D Secure" → "Enroll."

Set up verification methods (OTP, PIN, Face ID, etc.).

Automatic Enrollment

Some banks automatically enroll your card by default.

During your first 3D Secure transaction, they'll ask you to confirm your identity and then activate 3DS.

4. Why It Matters

If your card **isn't enrolled**, certain payment gateways **will fail** — the transaction will be declined.

For merchants like you, **failed payments** often happen because the customer's bank requires 3D Secure, but their card isn't activated.