What is 3D secure / Personal Identification service?

3-D Secure is an additional security layer for online credit card shopping in order to prevent you from being a victim of credit card fraud.

When shopping online with participating merchants of this service, you can prevent unauthorized use such as "identity theft" due to credit card information theft by entering a one-time code or a "personal authentication code" set by the member themselves, in addition to credit card information.

Registration and usage are free of charge.

< Notes >
Service name for this service differs depending on international credit card brand.

Mastercard	Mastercard ID Check
Visa	Visa Secure
JCB	J/Secure
American Express	American Express SafeKey
Diners Club	ProtectBuy

The "Personal Identification Password" which you create will be an additional password separate from each of the below.
● **Your 4-digit PIN**

When you're reissued with a new card or switch your card, if you had registered for the "Personal Authentication Service （3D Secure）" with your previous card, you will need to register again with your new card.

When does an error occur with 3D Secure?

● **You have not set up 3D Secure.**
In order to perform the authentication procedure with 3D Secure on your credit card, you need to register in advance. If you receive an error message, you may not have been registered for 3D Secure in the first place.
● **You made a mistake in entering the authentication code.**
If you made a mistake in entering the authorization code, the payment will be in error and you will not be able to complete the payment procedure.
In addition, if you sent the authorization code more than once, you may have received more than one authorization code.
● **Your credit card company has set a limit on the use of 3D Secure.**
In cases where unauthorized use is suspected, your credit card company may place a temporary restriction on the use of your card for security reasons.
● **You did not receive the verification code from your credit card company.**
The verification code is sent to your registered e-mail address. Even if the e-mail address is correct, there is a possibility that the receiving domain may have been incorrectly set on your device, or the e-mail may have been automatically sorted into your spam folder or trash box.
In addition, there may be cases where the code cannot be used due to card transaction status, such as card overdraft or expiration date.

Please check your settings as soon as possible.

FDSC will not be able to answer any inquiries regarding the setting method or errors.
Please contact your credit card company if you have any questions.