

Synchrony SetPay

What is SetPay?

SetPay is a Synchrony consumer loan to provide our BOPIS customers another way to pay. SetPay allows BOPIS customers to charge their Discount Tire online purchase to a one-time use MasterCard and pay it off over 4 months at no interest.

Purchase amount	\$100 - \$1,600
Authorization	Single online (BOPIS) order only This is not a credit card that you can cancel and rerun.
Issued as	Single-use Mastercard (Emailed to customer)
Available	From November 1, 2022 at Discount Tire and America's Tire websites

How SetPay Works

When a customer finalizes their online order, they can apply for a SetPay loan. Synchrony approves this loan in the form of a single-use Mastercard. At the store, this BOPIS order looks like any other Mastercard order.

When you finalize the transaction at the store, the SetPay Mastercard is charged. If you cancel the transaction, the SetPay Mastercard is canceled.

More info:

- This payment type is only available for online (BOPIS) purchases. Customers cannot choose SetPay for in-store (POS) orders.
- If an order is over the amount approved by SetPay, the customer can reserve the tires online (ROPIS). When they come into the store, they can use the SetPay Mastercard account info emailed to them and do a split payment, using another form of payment (credit/debit/cash) to pay the difference.
- SetPay is authorized for the single authorized online transaction only.

If ...	Then ...
The BOPIS order needs to be changed after the customer arrives at the store,	Let the customer know that they need to create a new BOPIS order. Cancel the current BOPIS order and help the customer create a new BOPIS order on the website. When prompted, they can reapply for a new SetPay authorization for the new order.
The customer wants to add products to the order AND charge everything to the same SetPay card,	Since the previous SetPay Mastercard was canceled when the previous BOPIS order was canceled, it should not impact the customer's credit in any way.
The customer wants to add products to the order AND is OK using a different payment method to pay for the additional products,	Create a separate in-store invoice for the additional products.

Identifying a SetPay Order

In most cases, you do not need to know that the customer used SetPay for their online purchase. In situations where the order needs to be changed or added to, SetPay Mastercard numbers all start with **524007**.

Contact

If your customer experiences issues with a SetPay purchase, please ask them to phone Synchrony at: 1-844-373-4960.

For Your Use Only: Contact Synchrony at: 1-855-872-6189.
