

PUBLIC UTILITIES COMMISSION

505 VAN NESS AVENUE
SAN FRANCISCO, CA 94102-3298



September 18, 2008

Advice Letter 2950-G/3320-E

Brian K. Cherry
Vice President, Regulatory Relations
Pacific Gas and Electric Company
77 Beale Street, Mail Code B10C
P.O. Box 770000
San Francisco, CA 94177

Subject: Credit/Debit Card Payment Option

Dear Mr. Cherry:

Advice Letter 2950-G/3320-E is effective September 19, 2008.

Sincerely,

A handwritten signature in black ink, appearing to read "Ken Lewis".

Kenneth Lewis, Acting Director
Energy Division

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Dear Mr. Cherry:

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Sincerely,

A handwritten signature in black ink, appearing to read "Ken Lewis".

Kenneth Lewis, Acting Director
Energy Division



August 20, 2008

Advice 2950-G/3320-E

(Pacific Gas and Electric Company ID U39 M)

Public Utilities Commission of the State of California

Subject: Credit/Debit Card Payment Option

Purpose

The purpose of this filing is to request approval to implement a transaction convenience fee-based credit/debit card payment option for residential customers. PG&E proposes to offer this new program in place of PG&E's existing credit card pilot program. PG&E requests approval to implement this new transaction convenience fee-based payment option only if PG&E is granted authority to close the current credit card pilot program. PG&E would like to launch this new program before year-end 2008.

Background

Consumer Protections:

PG&E currently has a credit card pilot program. This pilot program was approved by Resolution G-3390 on September 7, 2006. On May 29, 2008, PG&E submitted Advice 2927-G/3275-E to the Commission respectfully requesting the closure of the existing credit card pilot program.

PG&E recognizes providing residential customers with a credit card payment option to pay their gas and electric bills is a useful resource for managing energy bills that may be higher than in previous years. Therefore, PG&E proposes to implement a new multi credit/debit card payment option for residential customers. This option will meet residential customers' demand for a credit card acceptance program for payment of energy bills. Therefore, PG&E would like to launch this payment option quickly, soon after the closure of the existing credit card pilot.

Residential customers will receive their energy bills either by mail or through paperless billing through their e-mail. Customers may choose to pay their gas and electric bills by telephone or via the web using an authorized credit card or debit card. Customers can have the option of paying manually one-time, each month, by telephone or web or alternatively, through a “set it and forget it” automatic recurring payment option through the web.

The customer transactions will be managed by an independent third-party service provider that is authorized by PG&E to accept gas and electric bill payments by credit and debit cards via the web and telephone. Customers will be advised: 1) there is a transaction convenience fee charged by the service provider for card payments, and 2) the amount of the transaction convenience fee. At the outset, the transaction convenience fee for payments made under this program will be \$1.45, as negotiated with the independent third-party vendor. The transaction convenience fee is not a new concept for PG&E’s customers. PG&E has in place a pay by phone, third party transactional fee-based ATM/Debit card payment option for residential customers.

Bill payments and convenience fee payments will be collected by a third party service provider. PG&E will require, through a written agreement, the third party service provider to employ stringent consumer protections. These protections will ensure the consumers are well informed about the service they are using, protect customers from various forms of fraud, provide adequate access to customer service support, and provide a level of confidence their information is being kept strictly confidential. PG&E will not have access to, nor store, the customer’s credit or debit card information.

As with all vendors who have access to customer information, PG&E will require the service provider to strictly maintain confidentiality of customer information, and will establish and maintain procedures to safeguard that information. The service provider will only be able to charge customers its stated transaction convenience fee, which will appear on the customer’s bank or credit card statement. PG&E will have the right to object to an increase in the service provider’s transaction convenience fee. However, in the event there is an increase in the transaction convenience fee, PG&E will notify participating residential customers.

If a customer believes a charge is erroneous, the service provider will be required to research the transaction with the credit card company or bank and provide the results of its’ findings to the customer. If the customer still wishes to dispute that they made the transaction, they may initiate a “charge-back” through their banking or financial institution.

This proposal complies with Public Utility Code Sections 1748.1 and 755 and all other applicable California law.

Customer Notifications:

PG&E will notify customers of the credit/debit card payment option through channels such as the PG&E website and other customer marketing outreach programs.

Impact on Rates:

This proposal will have no impact on rates.

Tariff Changes

As a consequence of this filing, PG&E is revising its electric and gas Rule 9 Rendering and Payment of Bills, in order to include the fee-based credit/debit card payment options for residential customers in the list of acceptable payment options.

In addition, PG&E deleted an unnecessary reference to “electronic billing.” in Section E.

Protests

Anyone wishing to protest this filing may do so by sending a letter by September 9, 2008 which is 20 days from the date of this filing. The protest must state the grounds upon which it is based, including such items as financial and service impact, and should be submitted expeditiously. Protests should be mailed to:

CPUC Energy Division
Attention: Tariff Unit, 4th Floor
505 Van Ness Avenue
San Francisco, California 94102
Facsimile: (415) 703-2200
E-mail: mas@cpuc.ca.gov and inj@cpuc.ca.gov

Copies should also be mailed to the attention of the Director, Energy Division, Room 4005 and Honesto Gatchalian, Energy Division, at the address shown above.

The protest also should be sent via U.S. mail (and by facsimile and electronically, if possible) to PG&E at the address shown below on the same date it is mailed or delivered to the Commission.

Pacific Gas and Electric Company
Attention: Brian Cherry
Vice President, Regulatory Relations
77 Beale Street, Mail Code B10C
P.O. Box 770000

San Francisco, California 94177
Facsimile: (415) 973-7226
E-Mail: PGETariffs@pge.com

Effective Date:

PG&E respectfully requests that this advice filing be approved on **September 19, 2008**, 30 days after the date of filing. PG&E submits this as a Tier 2 filing.

Notice:

In accordance with General Order 96-B Section IV, a copy of this advice letter are being sent electronically and via U.S. mail to parties shown on the attached list and the service list for. Address changes should be directed to Rose De La Torre (415) 973-4716. Advice letter filings can also be accessed electronically at:

<http://www.pge.com/tariffs>



Vice President - Regulatory Relations

Cc:

Gurbux Kahlon, Energy Division
Richard Myers, Energy Division

CALIFORNIA PUBLIC UTILITIES COMMISSION

ADVICE LETTER FILING SUMMARY ENERGY UTILITY

MUST BE COMPLETED BY UTILITY (Attach additional pages as needed)

Company name/CPUC Utility No. Pacific Gas and Electric Company (ID39E)

Utility type:

ELC

GAS

PLC

HEAT

WATER

Contact Person: David Poster

Phone #: (415) 973- 1082

E-mail: dxpu@pge.com

EXPLANATION OF UTILITY TYPE

ELC = Electric

GAS = Gas

PLC = Pipeline

HEAT = Heat

WATER = Water

(Date Filed/ Received Stamp by CPUC)

Advice Letter (AL) #: 2950-G/3320-E

Subject of AL: Credit/Debit Card Payment Option

Keywords (choose from CPUC listing): Rule 9, Credit Card

AL filing type: Monthly Quarterly Annual One-Time Other

If AL filed in compliance with a Commission order, indicate relevant Decision/Resolution:

Does AL replace a withdrawn or rejected AL? If so, identify the prior AL: N/A

Summarize differences between the AL and the prior withdrawn or rejected AL: _____

Resolution Required? Yes No

Requested Effective date: 9-19-08

No. of tariff sheets: 6

Estimated system annual revenue effect: (%): N/A

Estimated system average rate effect (%): N/A

When rates are affected by AL, include attachment in AL showing average rate effects on customer classes (residential, small commercial, large C/I, agricultural, lighting).

Tariff schedules affected: Rule 9 (gas and electric)

Service affected and changes proposed: N/A

Pending advice letters that revise the same tariff sheets: N/A

Protests and all other correspondence regarding this AL are due no later than 20 days after the date of this filing, unless otherwise authorized by the Commission, and shall be sent to:

CPUC, Energy Division

Attention: Tariff Unit

505 Van Ness Ave.,

San Francisco, CA 94102

mas@cpuc.ca.gov and jnj@cpuc.ca.gov

Utility Info (including e-mail)

Attn: Brian K. Cherry

Vice President, Regulatory Relations

77 Beale Street, Mail Code B10C

P.O. Box 770000

San Francisco, CA 94177

E-mail: PGETariffs@pge.com

**ATTACHMENT 1
Advice 3320-E**

**Cal P.U.C.
Sheet No.**

Title of Sheet

**Cancelling Cal
P.U.C. Sheet No.**

27664-E	ELECTRIC RULE NO. 9 RENDERING AND PAYMENT OF BILLS Sheet 3	25353-E
27665-E	ELECTRIC TABLE OF CONTENTS Sheet 1	27662-E
27666-E	ELECTRIC TABLE OF CONTENTS RULES Sheet 10	27533-E

**ATTACHMENT 1
Advice 2950-G**

**Cal P.U.C.
Sheet No.**

Title of Sheet

**Cancelling Cal
P.U.C. Sheet No.**

27164-G	GAS RULE NO. 9 RENDERING AND PAYMENT OF BILLS Sheet 3	24231-G
27165-G	GAS TABLE OF CONTENTS Sheet 1	27158-G
27166-G	GAS TABLE OF CONTENTS Sheet 6	27020-G



ELECTRIC RULE NO. 9
 RENDERING AND PAYMENT OF BILLS

Sheet 3

E. BILLS DUE ON PRESENTATION

Bills for electric service are due and payable upon presentation. Payments shall be received at the address imprinted on the payment stub attached to PG&E's bill, a business office of PG&E, or by an authorized agent of PG&E. Payments shall be made using the following options:

1. Cash, check, money order, or
2. Electronic data interchange (EDI) for commercial customers or recurring automatic bank debit (Wherein the customer requests the automatic monthly withdrawal of payment for utility services from a designated checking/banking account), or
3. Debit card, at the option of PG&E, or an electronic funds transfer the customer initiates through a third party (A transfer or transaction fee over and above the PG&E bill amount may be charged to the customer by a third-party vendor for these services), or (T)
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(T)
4. Debit card or credit card payment(s) for residential customers where the customer initiates through a third party (A transfer or transaction fee over and above the PG&E bill amount may be charged to the customer by a third-party vendor for these services). These services are available through a third party operated pay-by-phone service or PG&E online. The debit card and credit card options include both a one-time payment and a recurring billing payment option. The recurring payment option is contingent upon the PG&E customer submitting and maintaining a valid email address and expressly agreeing via email to the suppression of all future paper bills in a manner consistent with the requirements of Rule 9 (L), or (N)
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(N)
5. By other means mutually agreeable to PG&E and the customer. (D)
(D)

If a Customer makes only partial payment on a bill, the partial payment received will be allocated among the following components of the bill in proportion to the amount owed on each (utility users taxes will be treated in accordance with current utility procedures and are not subject to this section). The bill components include PG&E charges, FTA charges, CTC charges, and other energy-related charges. Customer failure to pay any of the components set forth herein will be subject to service termination as set forth in Rule 11.

(Continued)



ELECTRIC TABLE OF CONTENTS

Sheet 1

TABLE OF CONTENTS

SCHEDULE	TITLE OF SHEET	CAL P.U.C. SHEET NO.	
	Title Page	276625-E	(T)
	Rate Schedules	27491,27663,27493,27542-E	
	Preliminary Statements	27544,27066,26739,27645-E	(T)
	Rules	27666-E	
	Sample Forms	26370,27583,25587,25452,24958,26294,26295,25059-E	

(Continued)



ELECTRIC TABLE OF CONTENTS
RULES

Sheet 10

RULE	TITLE OF SHEET	CAL P.U.C. SHEET NO.
Rules		
Rule 01	Definitions	25914,16368,14857,25524,27070,23006,14861,22891,27036, 14864,14865,19403,14867,19761,25915-25922,14870,14871,15564,25143,14874-E
Rule 02	Description of Service	11257,11896,11611,14079,11261-11264,11498, 11266-11267,11499,11269-11278,27071,11280-11283-E
Rule 03	Application for Service.....	11714,25144-E
Rule 04	Contracts.....	13612-E
Rule 05	Special Information Required on Forms.....	11287,14192,11289-E
Rule 06	Establishment and Reestablishment of Credit.....	21155-21156-E
Rule 07	Deposits	11300-11301-E
Rule 08	Notices	20965,14145,20966,14146,13139-E
Rule 09	Rendering and Payment of Bills	25145,25146,27664,24955, 26311,25147,20973,20974-E
Rule 10	Disputed Bills.....	11308,11309,11310-E
Rule 11	Discontinuance and Restoration of Service.....	13140-13143,23966-23967,13146, 13147-13150,21672,26314-E
Rule 12	Rates and Optional Rates	16872,25148,16874-E
Rule 13	Temporary Service.....	22472-E
Rule 14	Shortage of Supply and Interruption of Delivery	19762,15527-E
Rule 15	Distribution Line Extensions	20093,20094,15577,27072,27073,17851, 21552,27074,15583,20095,21553-21555,15588,17856,27075,15591,27076,15593-E
Rule 16	Service Extensions.....	20096,15595,14880-14881,15596-15598,16987,15600, 15601-15608,14254,13775,15609-15610-E
Rule 17	Meter Tests and Adjustment of Bills for Meter Error.....	20099,12050,12051,25149-E
Rule 17.1	Adjustment of Bills for Billing Error	22706,12054-E
Rule 17.2	Adjustment of Bills for Unauthorized Use	22707,12056,12057,12058-E
Rule 18	Supply to Separate Premises and Submetering of Electric Energy	14329,27037, 13396,13276-E
Rule 19	Medical Baseline Quantities	18974,18975,18976-E
Rule 19.1	California Alternate Rates for Energy for Individual Customers and Submetered Tenants of Master-Metered Customers.....	25150,27654,23969,25151-E
Rule 19.2	California Alternate Rates for Energy for Nonprofit Group-Living Facilities	25729, 27505,13589,13730,23972-E
Rule 19.3	California Alternate Rates for Energy for Qualified Agricultural Employee Housing Facilities	25153,27506,23937,23974-E
Rule 20	Replacement of Overhead with Underground Electric Facilities	19012,11240, 11241,19013,16665,15611,19014-E
Rule 21	Generating Facility Interconnections	23678-23682,24591,26146,23684-23686,24026, 23688-23696,24592-24593,23698-23699,24594-24596,26147,24598,24599,23704,23705, 24600,24601,23708-23711,26148,23713-23718,24028,23720-23736-E
Rule 22	Direct Access Service	14888,25525,15565,14891-14901,16448,14903, 14904,16449,16235-16243,14913,16244-16245,16384,14917,15833-15836, 14920-14921,15568,14923,15569,14925-14926,15190-15191,14929-14930, 16385-16386,14933,16387,14935-14936,15192,14938-14946,16388-E
Rule 22.1	Direct Access Service Switching Exemption Rules	26238,20997,25358,20999, 25359-25360,21002-21003-E
Rule 22.2	Direct Access Service for Qualified Nonprofit Charitable Organizations.....	25618-E
Rule 23	Community Choice Aggregation.....	25527-25574-E
Rule 23.2	Community Choice Aggregation Open Season	25575-25579-E

(Continued)



GAS RULE NO. 9
 RENDERING AND PAYMENT OF BILLS

Sheet 3

E. BILLS DUE ON PRESENTATION

Bills for gas service are due and payable upon presentation. Payments shall be received at the address imprinted on the payment stub attached to PG&E's bill, a business office of PG&E, or by an authorized agent of PG&E. Payments shall be made using the following options:

1. Cash, check, money order, or
2. Electronic data interchange (EDI) for commercial customers or recurring automatic bank debit (Wherein the customer requests the automatic monthly withdrawal of payment for utility services from a designated checking/banking account), or
3. Debit card, at the option of PG&E, or an electronic funds transfer the customer initiates through a third party (A transfer or transaction fee over and above the PG&E bill amount may be charged to the customer by a third-party vendor for these services) , or (T)
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(N)
5. By other means mutually agreeable to PG&E and the customer. (D)
(D)
(D)

(Continued)



GAS TABLE OF CONTENTS

Sheet 1

TITLE OF SHEET	CAL P.U.C. SHEET NO.	
Title Page	27165-G	(T)
Rate Schedules	27159,27160-G	
Preliminary Statements	27144,24225-G	
Rules	27166-G	(T)
Maps, Contracts and Deviations.....	21637-G	
Sample Forms	26520,24933,24369,26572,25059-G	

(Continued)



GAS TABLE OF CONTENTS

Sheet 6

RULE	TITLE OF SHEET	CAL P.U.C. SHEET NO.
Rules		
Rule 01	Definitions.....	22922,26782,25123,18197,26823,26824,24120,18200, 22924,18202,21978,18204-18205,21979,24126,19429-G
Rule 02	Description of Service.....	23062-23066,26825-G
Rule 03	Application for Service.....	13842,24127-G
Rule 04	Contracts.....	17051-G
Rule 05	Special Information Required on Forms.....	17641,13348-13349-G
Rule 06	Establishment and Reestablishment of Credit.....	22126-22127,18873-G
Rule 07	Deposits.....	18212-18213-G
Rule 08	Notices.....	21928,17580,21929,17581,15728-G
Rule 09	Rendering and Payment of Bills.....	24128-24129,27164,23518,24856,24130, 21985,21936-G (T)
Rule 10	Disputed Bills.....	18214-18216-G
Rule 11	Discontinuance and Restoration of Service.....	18217-18220,23519-23520, 18223-18227,24859,24860,19710-G
Rule 12	Rates and Optional Rates.....	18229,24131-24132,21981-21982,24474-G
Rule 13	Temporary Service.....	22832-G
Rule 14	Capacity Allocation and Constraint of Natural Gas Service.....	18231-18235,22327, 22328-22330,18239,22249,22073,22639,22075-22077,18244,22078-22079,24475,22081-G
Rule 15	Gas Main Extensions.....	21543,18802-18803,26826,20350-20352,26827,21544, 21545,22376,22377,22378,22379,26828,26829,18814-G
Rule 16	Gas Service Extensions.....	21546,18816,17728,17161,18817-18825,17737, 18826,18827-G
Rule 17	Meter Tests and Adjustment of Bills for Meter Error.....	14450-14452,24133,14454, 14455,14456-G
Rule 17.1	Adjustment of Bills for Billing Error.....	22936,14458-G
Rule 17.2	Adjustment of Bills for Unauthorized Use.....	22937,14460,14461-G
Rule 18	Supply to Separate Premises and Submetering of Gas.....	22790,17796,13401-G
Rule 19	Medical Baseline Quantities.....	21119,21120,21121-G
Rule 19.1	California Alternate Rates for Energy for Individual Customers and Submetered Tenants of Master-Metered Customers.....	24135, 26993 ,23522,24136-G
Rule 19.2	California Alternate Rates for Energy for Nonprofit Group-Living Facilities	24609, 26994 ,17035,17134,23525-G
Rule 19.3	California Alternate Rates for Energy for Qualified Agricultural Employee Housing Facilities	24138, 26995 ,23445,23527-G
Rule 21	Transportation of Natural Gas.....	22313,24303-24304,23786,23194,23195, 21845,23196-23199,22086-22087,24444-24445,22735,22736,22737-G
Rule 21.1	Use of Pacific Gas and Electric Company's Firm Interstate Rights	20461,18260,18261-G
Rule 23	Gas Aggregation Service for Core Transport Customers.....	24476,18263,26664,18265, 26665-26666,24825-24830,26667,24832-24833,24849,21750-21751,18272-G
Rule 25	Gas Services-Customer Creditworthiness and Payment Terms.....	24479,21410,24480, 24481,24482,24483,24484,24485,24486,21418-G
Rule 26	Standards of Conduct and Procedures Related to Transactions with Intracompany Departments, Reports of Negotiated Transactions, and Complaint Procedures	18284,18285,18633,20462-G

(Continued)

**PG&E Gas and Electric
Advice Filing List
General Order 96-B, Section IV**

Aglet	Department of the Army	Northern California Power Association
Agnews Developmental Center	Dept of General Services	Occidental Energy Marketing, Inc.
Alcantar & Kahl	Division of Business Advisory Services	OnGrid Solar
Ancillary Services Coalition	Douglas & Liddell	PITCO
Anderson & Poole	Douglass & Liddell	PPL EnergyPlus, LLC
Arizona Public Service Company	Downey & Brand	Pinnacle CNG Company
BART	Duke Energy	Praxair
BP Energy Company	Duncan, Virgil E.	R. W. Beck & Associates
Barkovich & Yap, Inc.	Dutcher, John	RCS, Inc.
Bartle Wells Associates	Ellison Schneider & Harris LLP	RMC Lonestar
Blue Ridge Gas	Energy Management Services, LLC	Recon Research
Braun & Associates	FPL Energy Project Management, Inc.	SCD Energy Solutions
C & H Sugar Co.	Foster Farms	SCE
CA Bldg Industry Association	Foster, Wheeler, Martinez	SESCO
CAISO	Franciscan Mobilehome	SMUD
CLECA Law Office	G. A. Krause & Assoc.	SPURR
CSC Energy Services	GLJ Publications	Santa Fe Jets
California Cotton Ginners & Growers Assn	Goodin, MacBride, Squeri, Schlotz & Ritchie	Seattle City Light
California Energy Commission	Green Power Institute	Sempra Utilities
California League of Food Processors	Hanna & Morton	Sequoia Union HS Dist
California Public Utilities Commission	Heeg, Peggy A.	Sierra Pacific Power Company
California Water Company	Hitachi	Silicon Valley Power
Calpine	Hogan Manufacturing, Inc.	Smurfit Stone Container Corp
Cameron McKenna	Imperial Irrigation District	Southern California Edison Company
Cardinal Cogen	Innercite	St. Paul Assoc.
Casner, Steve	International Power Technology	Sunshine Design
Cerox	Intestate Gas Services, Inc.	Sutherland, Asbill & Brennan
Chamberlain, Eric	J. R. Wood, Inc.	TFS Energy
Chevron Company	JTM, Inc.	Tabors Caramanis & Associates
Chris, King	Los Angeles Dept of Water & Power	Tecogen, Inc.
City of Glendale	Luce, Forward, Hamilton & Scripps LLP	TransCanada
City of Palo Alto	MBMC, Inc.	Turlock Irrigation District
City of San Jose	MRW & Associates	U S Borax, Inc.
Clean Energy Fuels	Manatt Phelps Phillips	United Cogen
Coast Economic Consulting	Matthew V. Brady & Associates	Utility Cost Management
Commerce Energy	McKenzie & Associates	Utility Resource Network
Commercial Energy	Meek, Daniel W.	Utility Specialists
Constellation	Merced Irrigation District	Vandenberg Air Force
Constellation New Energy	Mirant	Verizon
Consumer Federation of California	Modesto Irrigation District	Wellhead Electric Company
Crossborder Energy	Morgan Stanley	Western Manufactured Housing Communities Association (WMA)
Davis Wright Tremaine LLP	Morrison & Foerster	White & Case
Day Carter Murphy	New United Motor Mfg., Inc.	eMeter Corporation
Defense Energy Support Center	Norris & Wong Associates	
Department of Water Resources	North Coast SolarResources	