

PUBLIC UTILITIES COMMISSION

505 VAN NESS AVENUE

SAN FRANCISCO, CA 94102-3298



January 27, 2010

Advice Letter 3073-G/3580-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 3073-G/3580-E is effective January 20, 2010.

Sincerely,

A handwritten signature in blue ink, appearing to read "Julie A. Fitch".

Julie A. Fitch, Director
Energy Division



Brian K. Cherry
Vice President
Regulatory Relations

77 Beale Street, Room 1087
San Francisco, CA 94105

Mailing Address
Mail Code B10C
Pacific Gas and Electric Company
P.O. Box 770000
San Francisco, CA 94177

Fax: 415.973.7226

December 21, 2009

Advice 3073-G/3580-E

Pacific Gas and Electric Company (U 39-M)

Public Utilities Commission of the State of California

Subject: Credit/Debit Card Payment Option

Purpose

The purpose of this filing is to request California Public Utilities Commission's (Commission) approval to expand the venues for gas and electric bill payments through the use of authorized third-party bill payment kiosks for gas and electric bill payments by credit cards and debit cards. Attachment 1 provides revisions to Gas and Electric Rules 9.

Background

Pacific Gas & Electric Company's (PG&E) current transaction convenience fee-based credit/debit card payment option for residential customers has been in place since late 2008. Under this option, residential customers continue to receive their energy bills either by mail or through paperless billing through their e-mail, but can enjoy the convenience of paying their gas and electric bill by telephone or via the web using an authorized credit card or debit card. The customer transactions are managed by an independent third-party service provider that are authorized by PG&E to accept gas and electric bill payments by credit card and debit cards via the web and telephone and to charge a transaction convenience fee for payments under the option.

With customer acceptance of its current credit card and debit card payment option, PG&E is proposing to expand the venues for gas and electric bill payment by allowing the use of authorized third-party bill payment kiosks for gas and electric bill payments by credit cards and debit cards. PG&E currently has Self-Service Bill Payment Kiosks in seventeen of our Customer Services offices, and maintains another fifty Multi-Biller Bill Payment Kiosks that are located in neighborhood businesses that have extended hours and provide the customer with a receipt.

In addition, PG&E is proposing a pilot program to allow the use of PG&E-specific prepaid payment cards (PG&E Gift Card). This pilot PG&E Gift Card program will

be implemented through PG&E's current independent third-party service provider and Walgreens stores. As with the credit card and debit card payment option, 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. Customers, their families, friends and third parties, such as charitable organizations, will be able to purchase PG&E Gift Cards in preset amounts and the recipient can use the PG&E Gift Card to make payments on their gas and electric bills at all Walgreens stores within PG&E's service area. As with the credit card and debit card payment option, the customer will pay a transaction convenience fee to the third-party service provider. This transaction fee is negotiated by PG&E with the third-party service providers and is currently \$1.45 per transaction for credit cards and debit cards, and \$2.00 per transaction for gift cards.

Bill payments and convenience fee payments are collected by a third-party service provider. The third-party service provider is required through a written agreement with PG&E to employ stringent consumer protections. These protections 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 neither has access to, nor stores the customer's credit card, debit card, or prepaid payment card information. As with all vendors who have access to customer information, PG&E requires the service provider to strictly maintain confidentiality of customer information, and has established and maintained procedures to safeguard that information.

This filing will not increase any rate or charge, cause the withdrawal of service, or conflict with any rate schedule or rule.

Tariff Changes

PG&E is revising its Electric and Gas Rules 9 – Rendering and Payment of Bills, in order to expand the use of credit and debit card payments to bill payment kiosks and to pilot the use of a PG&E specific prepaid payment card (gift card). Specific changes made to gas and electric Rules 9 are:

1. Rule 9, Section E.3 has been revised to incorporate a reference to a "prepaid payment card (PG&E Gift Card)" option. The revised Section now reads (bold emphasis added):

*"Debit card, at the option of PG&E, **prepaid purchase card (PG&E Gift Card)**, 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"*

2. Rule 9, Section E.4 has been revised to incorporate bill payments made by credit card and debit card through the use of a bill payment kiosk and by gift cards through an authorized gift card merchant. The revised Section now reads (bold emphasis added):

*“Debit card, credit card, or **PG&E Gift Card** payment(s) 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, **authorized bill payment kiosk, authorized gift card merchant or PG&E online. PG&E Gift Cards may be used for a one-time payment through an authorized gift card merchant.** The debit card and credit card options include **a one-time payment option through authorized bill payment kiosks, and both a one-time payment and a recurring billing payment option through a pay-by-phone service or PG&E online.** 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”*

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

Protest Period

Anyone wishing to protest this filing may do so by sending a letter by **January 11, 2010**, which is **21** 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 should mailed to:

CPUC Energy Division
Tariff Files, Room 4005
DMS Branch
505 Van Ness Avenue
San Francisco, California 94102

Facsimile: (415) 703-2200
E-mail: jnj@cpuc.ca.gov and mas@cpuc.ca.gov

Copies of protests also should be mailed to the attention of the Director, Energy Division, Room 4004, 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.

Brian K. Cherry
Vice President, Regulatory Relations
Pacific Gas and Electric Company
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 requests that this advice filing become effective on **January 20, 2010**, which is 30 days after the date of filing. This Advice Letter is submitted as a Tier 2 filing.

Notice:

In accordance with General Order 96-B, Section IV, a copy of this advice letter is being sent electronically and via U.S. mail to parties shown on the attached list. Address changes to the General Order 96-B service list and all electronic approvals should be directed to email PGETariffs@pge.com. Advice letter filings can also be accessed electronically at: **<http://www.pge.com/tariffs>**.



Brian K. Cherry
Vice President - Regulatory Relations

Attachments

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 (ID U39 M)**

Utility type:

☒ ELC

☒ GAS

☐ PLC

☐ HEAT

☐ WATER

Contact Person: Olivia Brown

Phone #: 415.973.9312

E-mail: oxb4@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) #: 3073-G/3580-E

Tier: 2

Subject of AL: Credit/Debit Card Payment Option

Keywords (choose from CPUC listing): Billings

AL filing type: ☐ Monthly ☐ Quarterly ☐ Annual ☒ One-Time ☐ Other _____

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

Does AL replace a withdrawn or rejected AL? If so, identify the prior AL: No

Summarize differences between the AL and the prior withdrawn or rejected AL: N/A

Is AL requesting confidential treatment? If so, what information is the utility seeking confidential treatment for: No

Confidential information will be made available to those who have executed a nondisclosure agreement: N/A

Name(s) and contact information of the person(s) who will provide the nondisclosure agreement and access to the confidential information: N/A

Resolution Required? ☐ Yes ☒ No

Requested effective date: January 20, 2010

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: Electric Rule 9 and Gas Rule 9

Service affected and changes proposed: N/A

Protests, dispositions, 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

Tariff Files, Room 4005

DMS Branch

505 Van Ness Ave., San Francisco, CA 94102

jn@cpuc.ca.gov and mas@cpuc.ca.gov

Pacific Gas and Electric Company

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 3073-G**

Cal P.U.C. Sheet No.	Title of Sheet	Cancelling Cal P.U.C. Sheet No.
27941-G	GAS RULE NO. 9 RENDERING AND PAYMENT OF BILLS Sheet 3	27164-G
27942-G	GAS TABLE OF CONTENTS Sheet 1	27936-G
27943-G	GAS TABLE OF CONTENTS Sheet 6	27843-G



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, prepaid purchase card (PG&E Gift Card), 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)
(T)
4. Debit card, credit card, or PG&E Gift Card payment(s) 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, authorized bill payment kiosk, authorized gift card merchant or PG&E online. PG&E Gift Cards may be used for a one-time payment through an authorized gift card merchant. The debit card and credit card options include a one-time payment option through authorized bill payment kiosks, and both a one-time payment and a recurring billing payment option through a pay-by-phone service or PG&E online. 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 (T)

(T)
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(T)
5. By other means mutually agreeable to PG&E and the customer.

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, energy-related charges, and other applicable products and services charges. Customer failure to pay any of the components set forth herein, excepting residential customer third-party products and services will be subject to service termination as set forth in Rule 11.

(Continued)



Pacific Gas and Electric Company
San Francisco, California
U 39

Revised
Cancelling Revised

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

27942-G
27936-G

GAS TABLE OF CONTENTS

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Maps, Contracts and Deviations	23208-G	
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(Continued)

Advice Letter No: 3073-G
Decision No.

Issued by
Brian K. Cherry
Vice President
Regulatory Relations

Date Filed December 21, 2009
Effective January 20, 2010
Resolution No. _____



GAS TABLE OF CONTENTS

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**ATTACHMENT 1
Advice 3580-E**

Cal P.U.C. Sheet No.	Title of Sheet	Cancelling Cal P.U.C. Sheet No.
28692-E	ELECTRIC RULE NO. 9 RENDERING AND PAYMENT OF BILLS Sheet 3	27664-E
28693-E	ELECTRIC TABLE OF CONTENTS Sheet 1	28575-E
28694-E	ELECTRIC TABLE OF CONTENTS RULES Sheet 10	28359-E



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, prepaid purchase card (PG&E Gift Card), 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)
(T)
4. Debit card, credit card, or PG&E Gift Card payment(s) 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, authorized bill payment kiosk, authorized gift card merchant or PG&E online. PG&E Gift Cards may be used for a one-time payment through an authorized gift card merchant. The debit card and credit card options include a one-time payment option through authorized bill payment kiosks, and both a one-time payment and a recurring billing payment option through a pay-by-phone service or PG&E online. 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 (T)
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(T)
5. By other means mutually agreeable to PG&E and the customer.

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, CTC charges, and other energy-related charges. Customer failure to pay any of the components set forth herein, excepting residential customer third-party products and services will be subject to service termination as set forth in Rule 11.

(Continued)



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Sheet 1

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

Aglet	Defense Energy Support Center	Occidental Energy Marketing, Inc.
Alcantar & Kahl	Department of Water Resources	OnGrid Solar
Ameresco	Department of the Army	Praxair
Anderson & Poole	Dept of General Services	R. W. Beck & Associates
Arizona Public Service Company	Division of Business Advisory Services	RCS, Inc.
BART	Douglas & Liddell	Recon Research
BP Energy Company	Douglass & Liddell	SCD Energy Solutions
Barkovich & Yap, Inc.	Downey & Brand	SCE
Bartle Wells Associates	Duke Energy	SMUD
C & H Sugar Co.	Dutcher, John	SPURR
CA Bldg Industry Association	Ellison Schneider & Harris LLP	Santa Fe Jets
CAISO	FPL Energy Project Management, Inc.	Seattle City Light
CLECA Law Office	Foster Farms	Sempra Utilities
CSC Energy Services	G. A. Krause & Assoc.	Sierra Pacific Power Company
California Cotton Ginners & Growers Assn	GLJ Publications	Silicon Valley Power
	Goodin, MacBride, Squeri, Schlotz & Ritchie	Silo Energy LLC
California Energy Commission	Green Power Institute	
California League of Food Processors	Hanna & Morton	Southern California Edison Company
California Public Utilities Commission	International Power Technology	Sunshine Design
Calpine	Intestate Gas Services, Inc.	Sutherland, Asbill & Brennan
Cameron McKenna	Los Angeles Dept of Water & Power	Tabors Caramanis & Associates
Casner, Steve	Luce, Forward, Hamilton & Scripps LLP	Tecogen, Inc.
Chamberlain, Eric	MBMC, Inc.	Tiger Natural Gas, Inc.
Chevron Company	MRW & Associates	Tioga Energy
Chris, King	Manatt Phelps Phillips	TransCanada
City of Glendale	Matthew V. Brady & Associates	Turlock Irrigation District
City of Palo Alto	McKenzie & Associates	U S Borax, Inc.
Clean Energy Fuels	Merced Irrigation District	United Cogen
Coast Economic Consulting	Mirant	Utility Cost Management
Commerce Energy	Modesto Irrigation District	Utility Specialists
Commercial Energy	Morgan Stanley	Verizon
Consumer Federation of California	Morrison & Foerster	Wellhead Electric Company
		Western Manufactured Housing Communities Association (WMA)
Crossborder Energy	New United Motor Mfg., Inc.	eMeter Corporation
Davis Wright Tremaine LLP	Norris & Wong Associates	
Day Carter Murphy	North Coast SolarResources	