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February 25, 2021

Ms. Patty Van Gerpen, Executive Director
South Dakota Public Utilities Commission
State Capitol Building
500 East Capitol Avenue
Pierre, South Dakota 57501-5070

–Via Electronic Filing–

RE: COMPLIANCE – FINAL TARIFF SHEETS
STANDARD BILLING FORM BACK AND
DISCONNECTION NOTICE BACK MODIFICATION
DOCKET NO. EL20-035

Dear Ms. Van Gerpen:

Northern States Power Company, doing business as Xcel Energy, submits this filing pursuant to the South Dakota Public Utilities Commission's February 9, 2021 ORDER APPROVING TARIFF REVISIONS in the above-noted docket.

We provide as Attachment A the final tariff sheets noted below modifying the Standard Billing Form Back and Disconnection Notice Back, as set forth in the Company's South Dakota Electric Rate Book, to update the number customers are directed to use when making credit/debit card payments over the telephone for electric service.

South Dakota Electric Rate Book – SDPUC No. 2

- Sheet No. 8-2.3, Revision 6
- Sheet No. 8-6, Revision 6

During the Commission's February 2, 2021 meeting regarding our request, we committed to providing information about business customers making monthly payments via credit or debit card greater than \$1,300, thus incurring a higher fee under our agreement with the new vendor KUBRA as compared to the flat fee for processing associated with our prior vendor, and the efforts we are making to communicate the change and payment options to such customers.

As we stated during the meeting, approximately 99 percent of credit/debit card payments are made by Residential customers, and approximately 1 percent are made by business customers in our South Dakota service territories. With the previous vendor (Fiserv), business customers making credit card payments up to \$3,000 were

charged a flat fee of \$29.95 per transaction. As noted in our response to SDPUC Data Request No. 1, with the new vendor (KUBRA), customers using a commercial credit or debit card for payments will now be charged a 2.2 percent fee per transaction up to a transaction limit of \$100,000. This will benefit small business customers who are using their credit/debit cards to make payments; most of such payments are lower than \$1,300. For the June through November 2020 timeframe, our records show that credit/debit card payments made by business customers in South Dakota were less than \$1,300. If a business customer's bill is over approximately \$1,300, their credit/debit card processing fees will be higher under the new contract.

We have reached out to all commercial customers in several ways to inform them of the change in credit/debit card payment specifications. For managed accounts, Company account managers have been provided with a list of customers who have made credit/debit card payments in the past six months, and they are contacting their assigned customers in person or via telephone. We communicated the week of February 15, 2021 to non-managed commercial customers via direct mail. Additionally we are currently including the following message on bills through March 7, 2021.

Xcel Energy works hard to keep bills low and that's why we are lowering the processing fees for the credit/debit card payment option for residential customers. Beginning February 21, 2021, the fee decreases to \$1.50 for residential customers, and changes to a 2.2% fee for all other customers. See xcelenergy.com/MyAccount for more details.

We reiterate that both Residential and Commercial customers have a variety of no-cost options for making bill payments, including via check, automatic withdrawal from a bank account, by phone from a checking or savings account, or using the Company's MyAccount/eBill/Mobile application, as described on the Standard Bill Back.

We appreciate the Commission's approval of our request and this opportunity to make improvements to bill payment processes.

If you have any questions, please feel free to contact me at 605-339-8350.

Sincerely,



STEVE T. KOLBECK
PRINCIPAL MANAGER
NSPM SOUTH DAKOTA JURISDICTIONAL MANAGEMENT

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