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Xcel Energy Data Request No. 1-6
Docket No.: GE20-002
Response To: South Dakota Public Utilities Commission
Requestor: Commission Staff
Date Received: May 8, 2020

Question:

Provide a thorough explanation of the Company's normal billing, collection, and write-off policies and procedures and how they have been revised for this COVID-19 crisis. Please include flowcharts showing all the different scenarios and timelines involved in the customer bill collection process.

Response:

Account Review – Active

Customer accounts go through a systematic internal credit review each month. Part of this review includes a determination as to whether the account has an acceptable balance before sending out an invoice. An account balance is considered acceptable when the account balance is zero, has a credit balance, or the account has any of the following attributes:

- Arrears are < 31 days past due,
- Charges not yet due,
- Disputed charges,
- Energy assistance programs (qualifying programs vary by state),
- Medical protections (qualifying programs vary by state),
- Merchandise charges,
- Pay arrangements.

Based on this review, customers can be sent a late notice if their balance is more than 30 days in arrears. If a customer becomes 60 days in arrears, a Disconnect Notice may be issued on the account. In most circumstances, customers do respond and contact us for payment and/or arrangements to pay the past due balance. For those customers that do not respond, contact is attempted by outbound phone call regarding their past due bill.

The overall interaction with a past due customer is very comprehensive and offers many options for payment absent disconnection of service. It is complex and can include extensions for assistance, three-six-twelve month payments plans, or other options based on customer circumstances.

If no contact is made, the account is then referred to our field collection area for additional review and possible routing to the field for collection or disconnection, which is briefly described below.

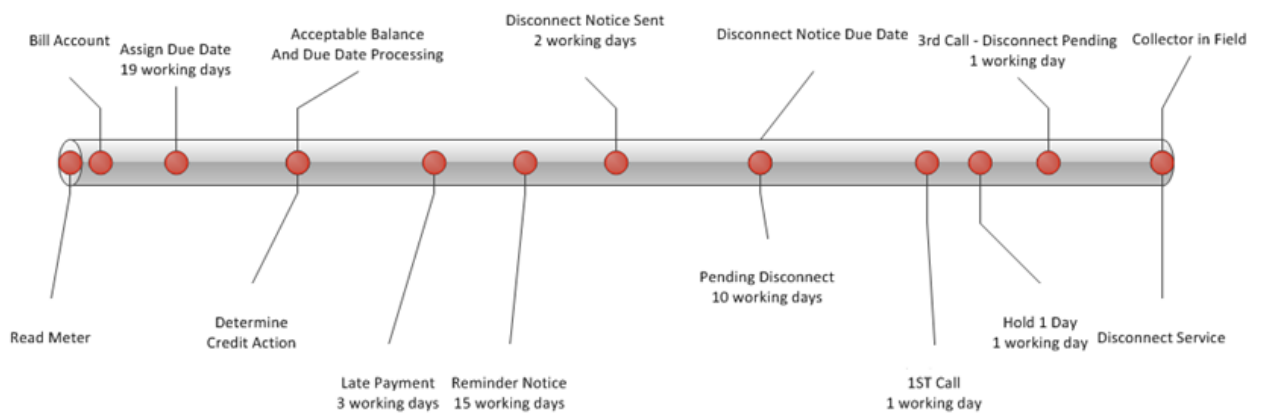
Collection Attempt / Disconnection of Service

The following process described below is currently suspended by voluntary action of the Company during the COVID-19 pandemic.

The Collector in the Field goes to the property with a Credit Lock order on the account and attempts to contact customer by knocking on door. If the customer answers, a collection attempt is made. If the customer is able to make payment, the collectors accept cash, check or money orders in the field.

If the customer does not answer or is not able to make payment and no extenuating situation exists (i.e. medical), the Collector in the Field will disconnect the electric service and/or gas service. If the Collector in the Field is unable to access an electric and/or gas meter, they may refer the matter to another department to have service disconnected at the pole. Please see the illustration below for the Company's disconnection timeline.

South Dakota Disconnection Timeline



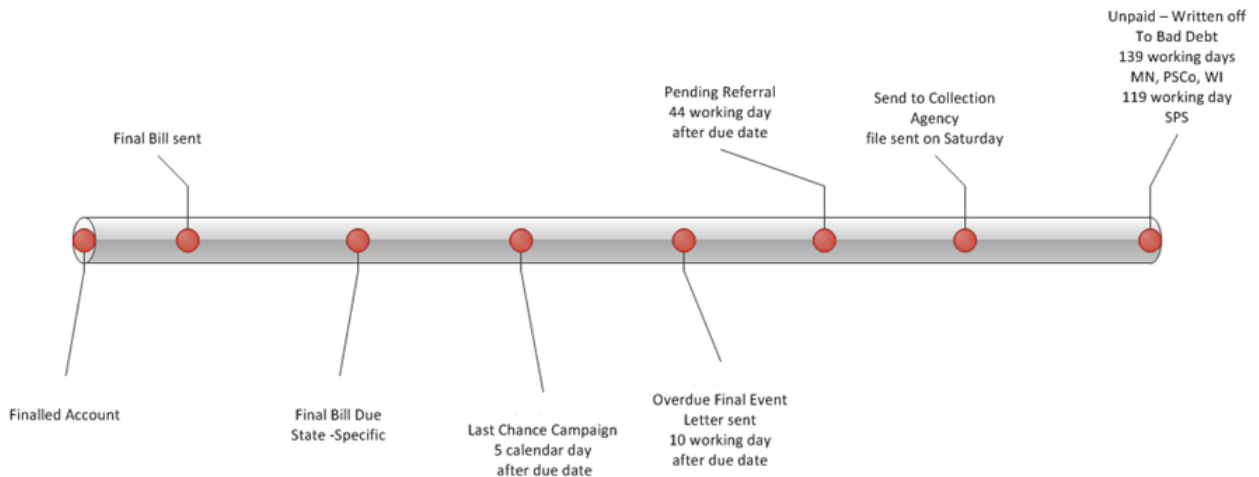
Account Review – Final

The final credit cycle is the flow of events that occur after a customer has closed an account.

The following automated process makes up the cycle. See the illustration below for the “finaled” account timeline.

1. A final bill is sent to the customer for payment.
2. If unpaid, a courtesy phone call is attempted.
3. If unpaid, a final bill reminder letter is sent to the customer requesting payment.
4. If unpaid, the final bill account is referred to a collection agency. The minimum amount is \$75.00.
5. If unpaid, the final bill account is written off to Bad Debt.

Finaled Account Timeline



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