

# **Prepaid Metering**

## **What to Consider Beforehand**



# Prepaid Metering Topics

- Survey Data and ROI Statistics
- Payment Considerations
- US Payments Kiosks
- Other Cash Payment Locations
- Requirements and Preparation

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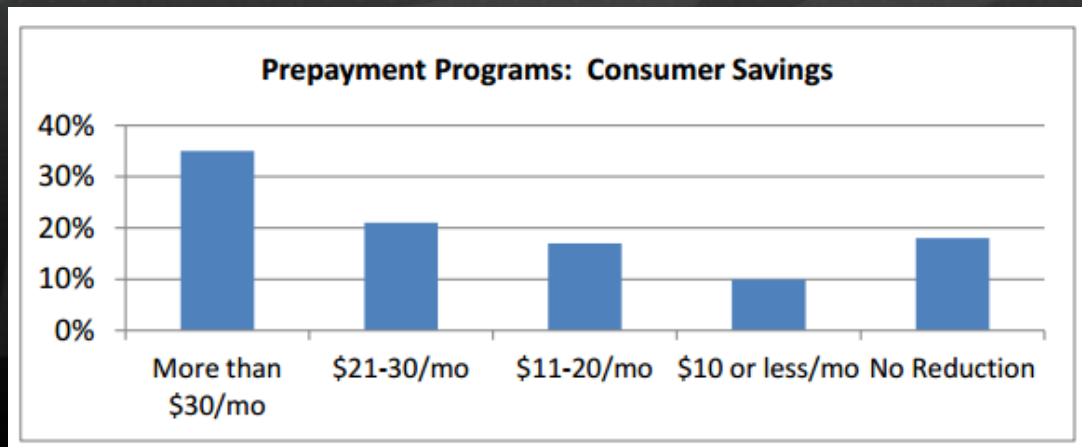
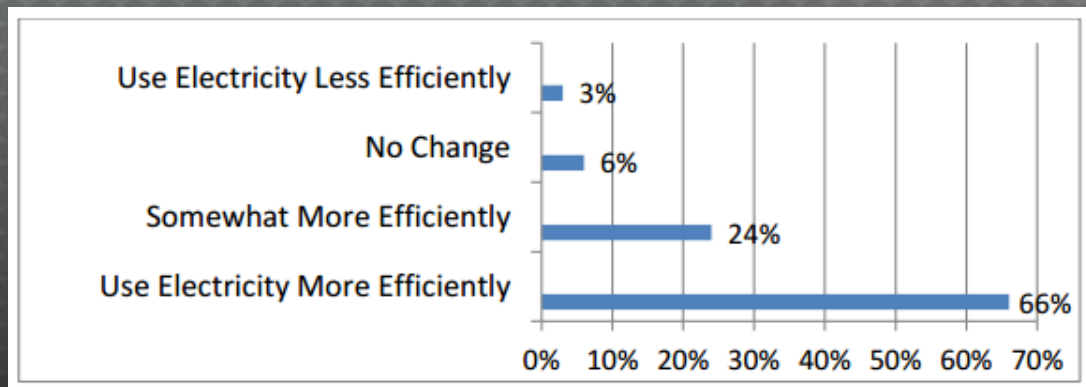
# Prepaid Customers Recommend It

How Likely Would You Be to Recommend Prepayment?



\*Statistics provided by NRECA

# Prepaid Customers Program Survey

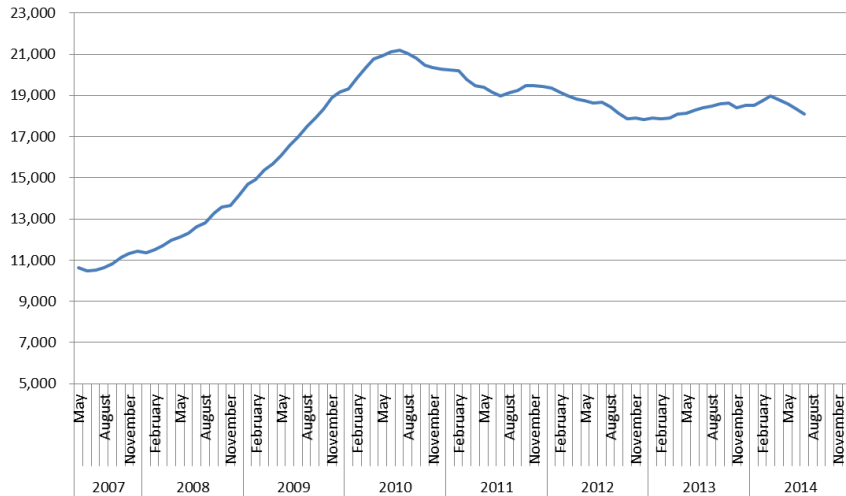


\*Statistics provided by NRECA

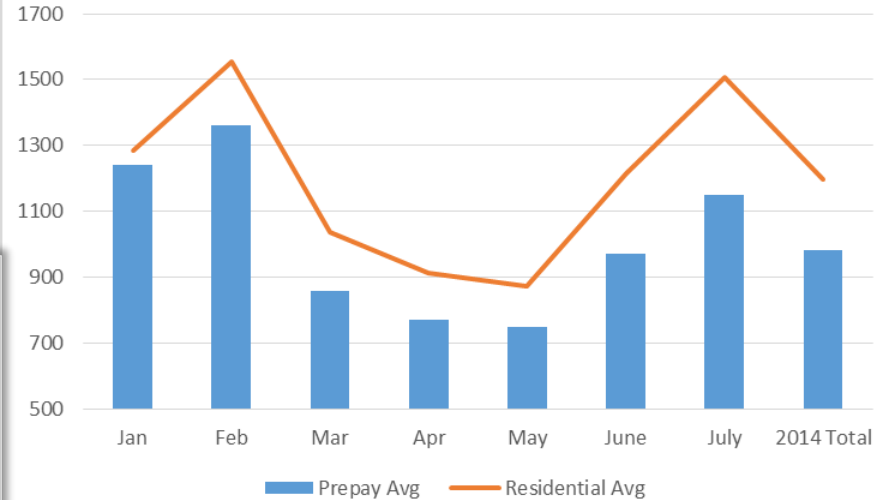
# Prepaid Program Results

Prepay Accounts  
Use Less

12 Month Rolling Total Arrangements Made

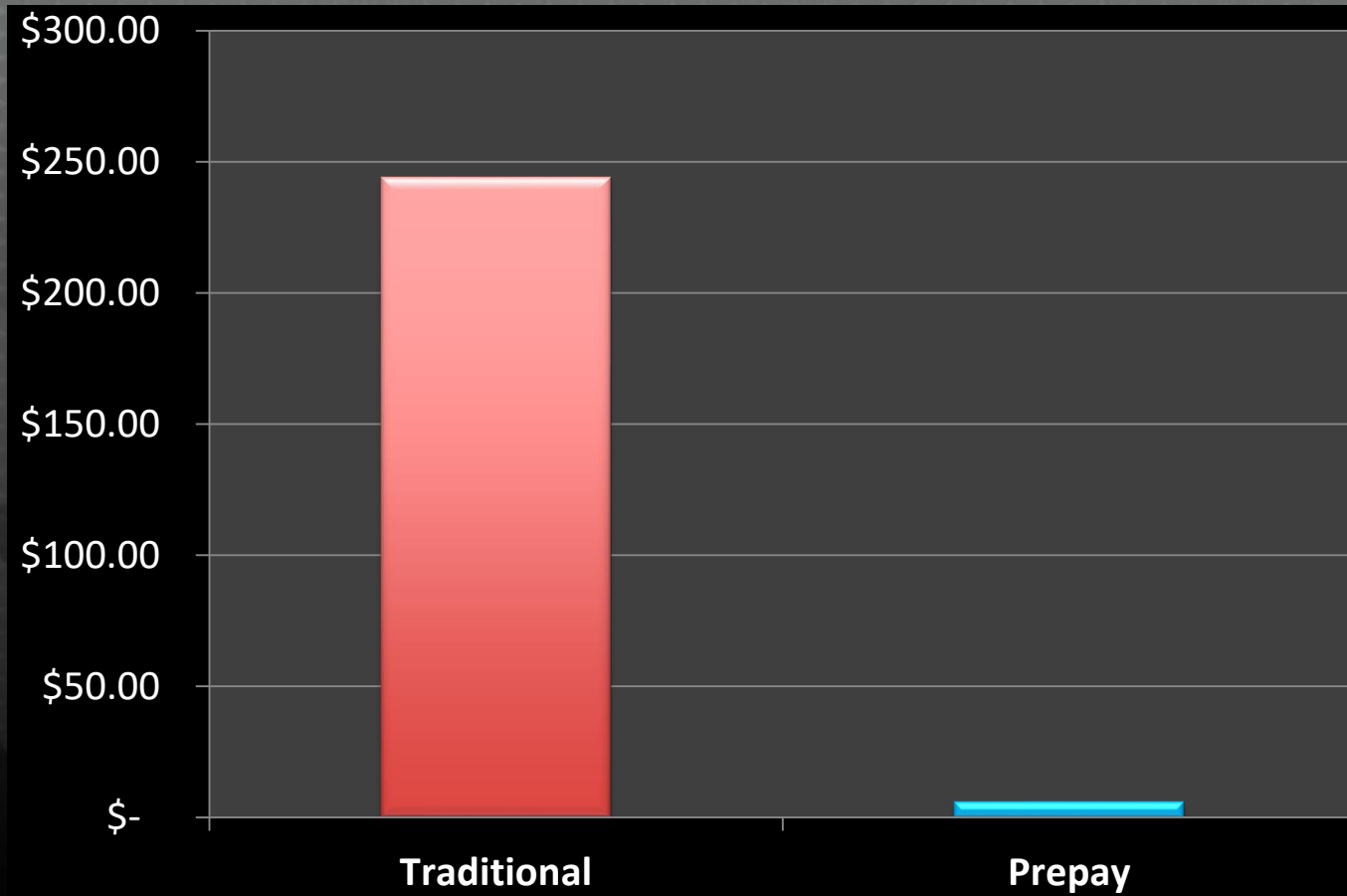


Average Usage Per Account

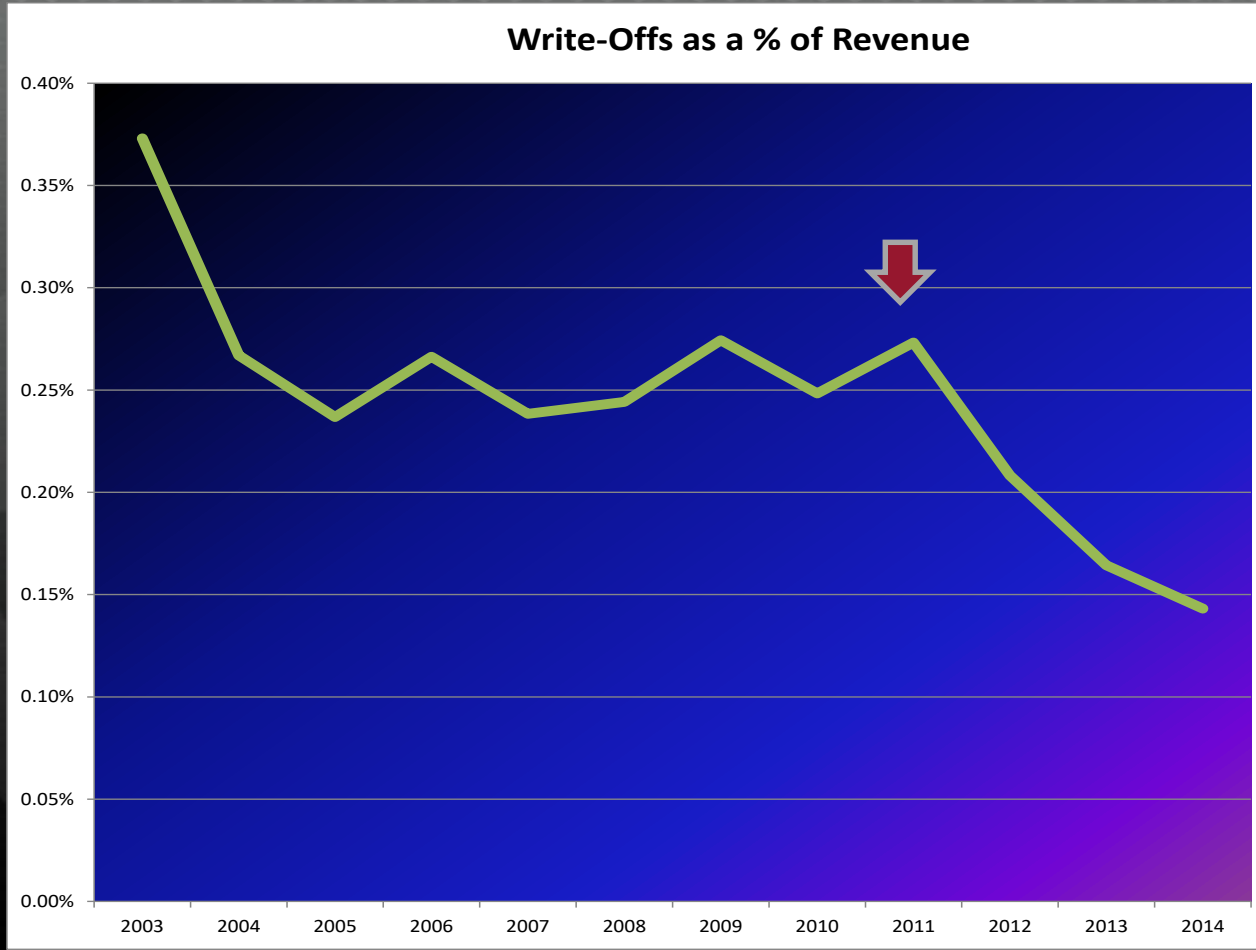


Arrangements  
decline

# Average Final Bill

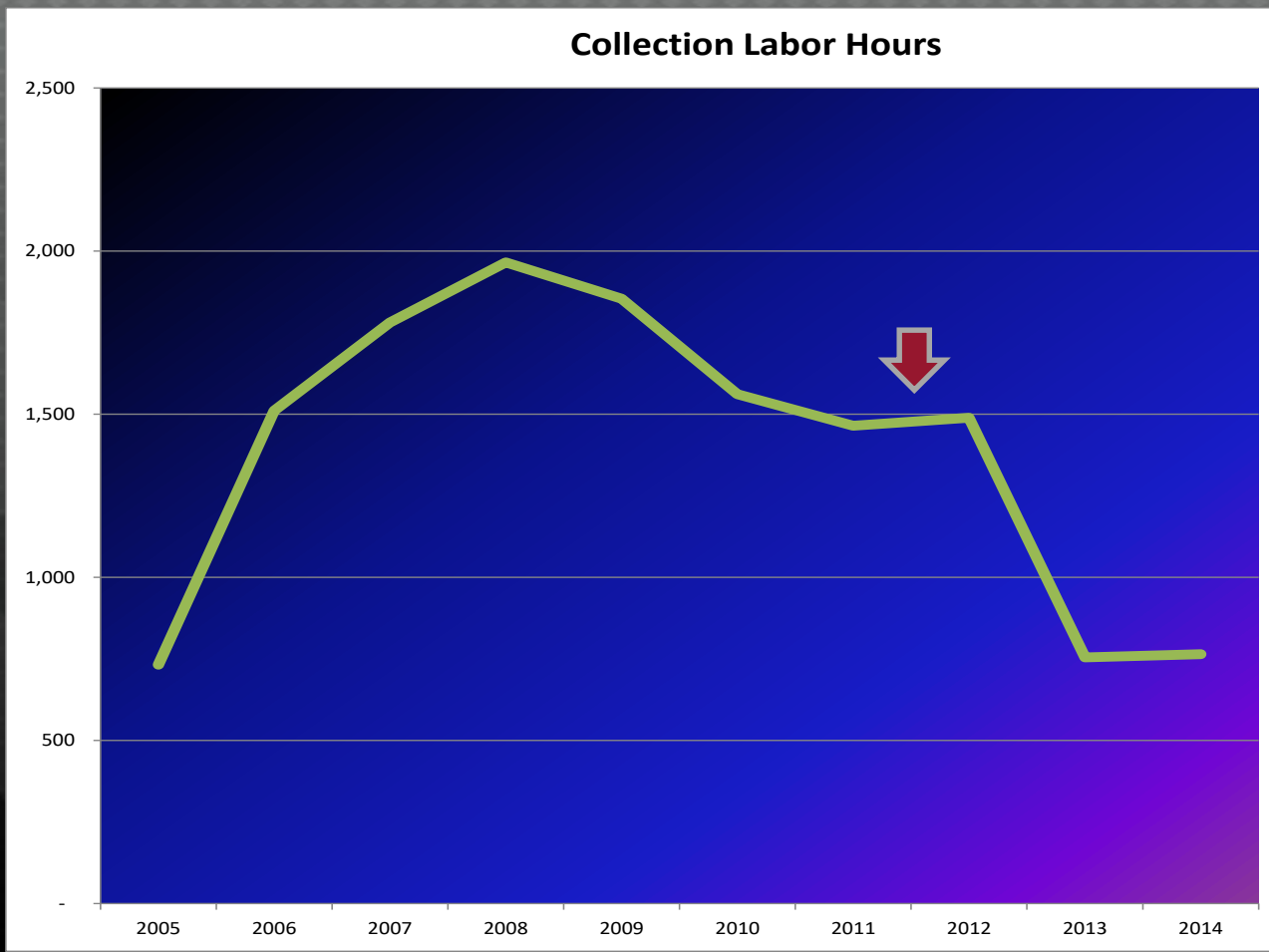


# Prepaid Program Results





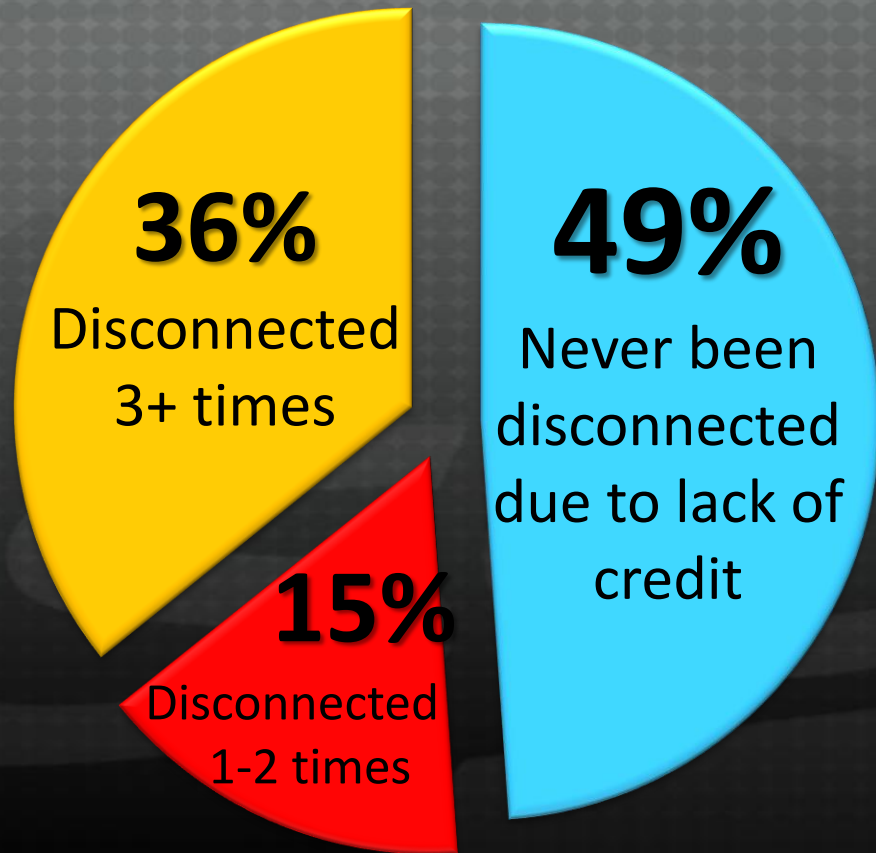
# Prepaid Program Results





# Prepaid Program Results

## Disconnect Frequency

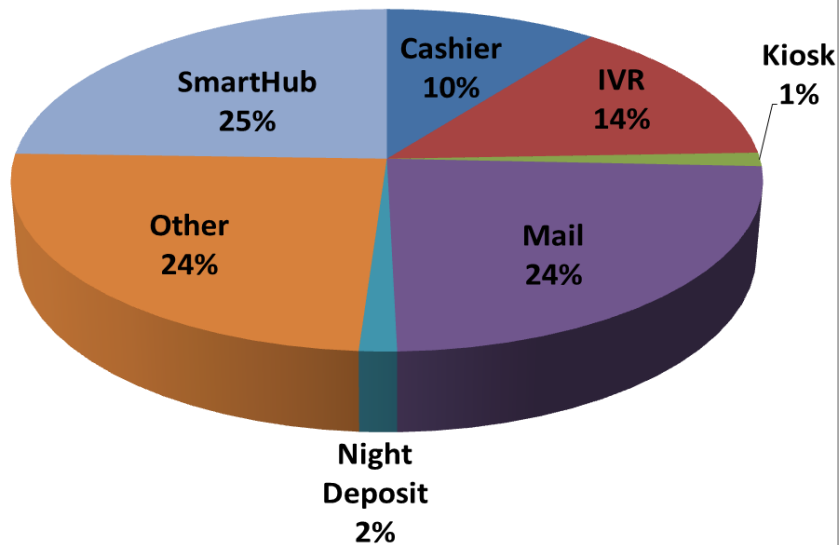


# **Prepaid Metering Payment Considerations**

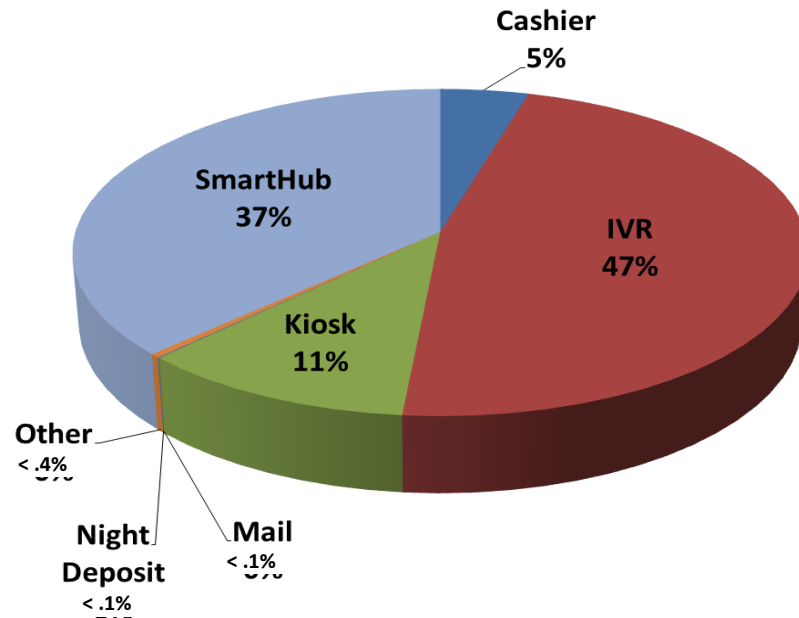
- **Typical customer pays 4 – 5 times per month**
- **Payments must be convenient, 24/7**
- **Higher percentage of unbanked customers**
- **Consider credit card fees (4 times normal)**
- **Consider # NSF checks for check payments**
- **Payment arrangements are % based**

# Payment Trends

**Non-Prepaid**

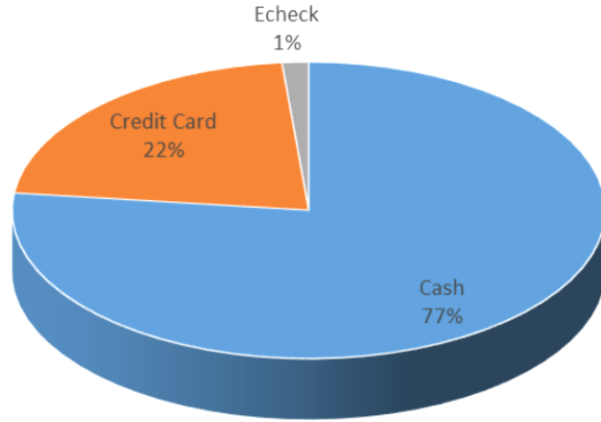


**Prepaid**

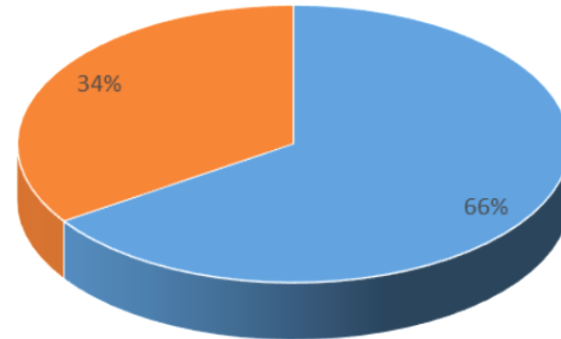


# Kiosk Payments Analysis

Types of Kiosk Payments



Kiosk Payments by Type of Account



■ Prepay ■ Non-Prepay

# US Payments Kiosks

- Standard, Outdoor and table-top are available

For more information or to get on the migration list please contact:

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# Cash Payment - Current

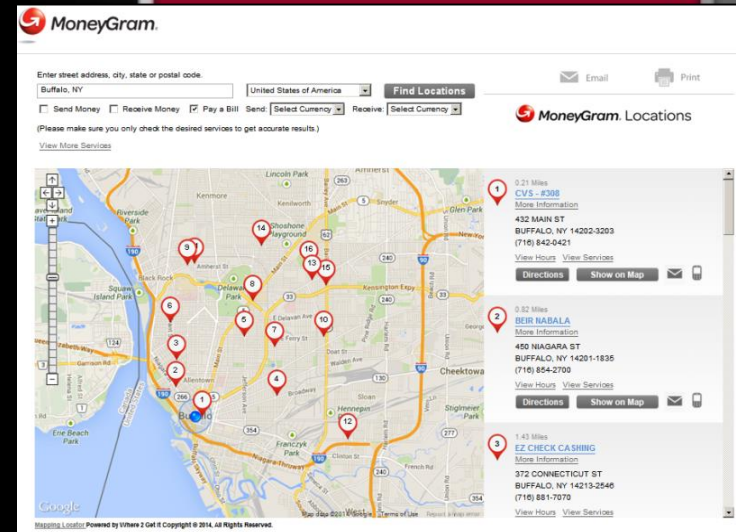
- MoneyGram real-time cash payment solution is available now at Walmart, CVS Pharmacy and many other stores
- Posts in real-time to the iVUE e-payment tables and will be included in the web payment report totals
- No setup or monthly costs to the utility. Customer pays \$1.50 per payment.



# Cash Payment - Current

## Tools available to customers

- MoneyGram online agent locator with geo coding capability
  - <https://www.moneygram.com/locations>
- MoneyGram via mobile phone – allows customers to quickly locate their nearest MoneyGram agent
- MoneyGram CSR
  - 1-800-MONEYGRAM
  - 1-800-955-7777 (Spanish)





# Cash Payment - Current

- New Fidelity Express real-time cash payment solution available at many smaller “mom and pop” stores in 18 states currently
- Posts in real-time to the iVUE e-payment tables and will be included in the web payment report totals
- Customer fee is negotiated and contracted directly with Fidelity Express



# **Prepaid Metering System Requirements**

- **AMI daily/interval reads are imported into CIS in a timely fashion. MDMS recommended**
- **AMI internal or external remote connect/disconnect with integration to CIS**
- **SmartHub web/mobile (recommended)**
- **CallCapture IVR (recommended)**
- **Cash Payment Options (recommended)**

# **Prepaid Metering Preparation**

- **Target customers (non-pay, new/existing)**
- **Charges –**
  - Same as monthly residential rate or additional fixed or kwh charges?
  - Daily proration of service charge?
  - Estimation if missing daily read?
  - Connect fees (to cover hardware)?
  - Deposit fees (most do not charge for prepay)?
- **Payment channels and methods**

# **Prepaid Metering Preparation**

- **Disconnect Policies:**
  - Disconnect notification (email, text, phone call)
  - Disconnect moratoria on weekends or holidays
  - Cold weather moratoria policies
  - Consumers on life support
- **Reconnect Policies:**
  - Auto-Reconnect or Arming of Meter

# **Prepaid Metering Preparation**

**Develop plans and timelines for:**

- **Employee training**
- **Hardware implementation**
- **Software implementation and testing**
- **Marketing and press release to customers**