



## PROGRAM INFORMATION

# Electronic Funds Transfer (EFT)

## CONVENIENCE AND CONTROL AT YOUR FINGERTIPS

Electronic Funds Transfer (EFT) is a simple way for you to transfer money from your account to us. Electronic payments **give you complete control** over the timing and amount of payments, minimizing cash management efforts and maximizing the use of funds.

EFT is a FREE service that's great for any business customer who wants to pay bills electronically and reduce paper transactions.

### Pay your energy bills securely and easily with EFT

With Electronic Funds Transfer in a CTX format, **you choose** when you directly transfer money from your bank account to Xcel Energy using the Automated Clearing House (ACH) network that is part of the Federal Reserve Bank system—allowing you to:

- Manage your cash flow better with complete control over both the timing and amount of payments
- Reduce operating expenses and administrative costs associated with the check writing and account reconciliation procedures
- Eliminate costs, fees and interest charges associated with paper check processing and late payments, stop payment charges and check reissuing costs
- Use fewer natural resources as you reduce paper transactions and help the environment

### Here's how EFT works:

You initiate payment transactions using the Automated Clearing House (ACH) network that is part of the Federal Reserve Bank system. You'll be able to receive your Xcel Energy bill and pay it using your Corporate Trade Exchange (CTX) software or a third-party vendor that has CTX capabilities.

If you are using EFT with other vendors, you are probably already familiar with the software packages available. If you need assistance locating a software package, please contact your bank or the National Automated Clearing House Association (NACHA) at 703-561-1100.

EFT files have two components: payment instructions and remittance detail.

- Payment instructions via CTX software to your bank facilitate the movement of funds to our bank.
- Remittance detail information (amount and distribution of funds) accompanies the payment and is needed by us to reconcile the payment with your outstanding invoices.

**Great for any business customer who wants to pay bills electronically with a more seamless, environmentally-friendly option.**

### The process is easy

- Obtain the capability to transmit CTX formatted EDI-820 payments through your own purchased software or through a payment processor like your bank. Please refer to page 4 of this document for information on CTX formatting.
- Complete the attached Customer Information Form and send it to us.
- We will send you our banking information for your service location.
- When you receive your bill, initiate payment using CTX software, authorizing the release of funds from your bank account to our bank account.
- Our bank advises us of receipt of funds. The funds are then posted to the 10- or 13-digit Xcel Energy account numbers you provide in the CTX remittance detail lines.



## Frequently Asked Questions:

### How do I get started?

You have control of your cash flow because you can choose the amount and timing of your payment (unlike in our Auto Pay program where the amount due is automatically deducted on the day it's due). Once you confirm that you are able to pay invoices through CTX software, just fill out the attached Customer Information Form and fax, email or mail it to us at the address shown. You may supply your own account list if that is more convenient than using the form. After we receive the information from you, we will provide the specific banking information for the service locations of your accounts.

### How are payments reconciled with my outstanding invoices?

Your funds are posted using the required remittance detail attached to your bank deposit. This detail resides in an "RMR" line of a properly formatted CTX electronic funds transfer (see details on the last page of this form). The "RMR" line detail should begin with your 10- or 13-digit Xcel Energy account number with no letters or spaces preceding the account number. Multiple RMR lines can be included with one deposit, allowing for payments to multiple accounts.

### What happens if there is an error in fund posting?

We've set up strict posting requirements to ensure proper crediting to your account when appropriate remittance detail is included in the RMR line of a properly formatted CTX electronic funds transfer. If the payment doesn't clear this process, our receivables department is alerted and refers to your Customer Information Form on file for proper posting. If remittance detail is inaccurate or missing, it may be necessary for you to contact us to provide details of where payments have been misapplied.

### Can my company add or remove accounts from this process?

Yes. Because you are initiating the transaction, you can use this payment channel for any number of accounts each month. To keep our records current, please advise us of any changes.

### What if my company is unable to make electronic funds transfers with the CTX format? Other ACH formats are accessible to me.

If you choose not to use the CTX format there are several problems that you will encounter with the processing of each payment. Failure to provide required remittance data in the RMR line will cause a posting error. You will incur delays in payments posting to your outstanding invoices while payments are researched and resolved manually. Depending on the information provided to us, we may need to contact you for posting instructions. Alternatively, you may choose to contact us by fax or email as to how your payments should be applied. We strive to be 100 percent accurate in our posting using your provided information but errors can occur.

### I have signed up to receive my Xcel Energy invoices electronically using EDI-810 software. Can I create the remittance details from these invoices?

Yes. The electronic billing data includes the remittance detail needed for a properly formatted RMR line. Both credits and debits can be posted to your accounts.

### EFT SET-UP IS EASY

- Complete the attached Customer Information Form and send it to us.
- We will send you our banking information for your service location.
- When you receive your bill, initiate payment using CTX software, authorizing the release of funds from your bank account to our bank account.

### IF YOU NEED SOFTWARE PACKAGE ASSISTANCE

Contact your bank or the National Automated Clearing House Association (NACHA) at **703-561-1100**.



# Electronic Funds Transfer

## PLEASE COMPLETE THIS CUSTOMER INFORMATION FORM

### Instructions for Filling Out Form

Your company information and accounts are required for us to properly post your payments in the event of electronic transmission error. Please fill out your company information and the Xcel Energy account information below or provide your own account list if it is more convenient than using the form. Mail, fax or email to:

Xcel Energy  
 EFT Processor  
 Customer Receivables  
 P.O. Box 1261  
 Amarillo, TX 79105-1261  
 Fax Number: **1-806-378-2178**  
 Email: **custreceive@xcelenergy.com**

Please copy this form if you have additional accounts, or provide your own account list if that is more convenient than using the form.

### Your Company Information

Company name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Contact person \_\_\_\_\_ Title \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Email address \_\_\_\_\_

Name of your Xcel Energy account manager (if applicable) \_\_\_\_\_

	Xcel Energy Account Number	Company Name	Xcel Energy Service Address	State
1	<input type="text"/>			
2	<input type="text"/>			
3	<input type="text"/>			
4	<input type="text"/>			
5	<input type="text"/>			

### For internal use only

Account manager name: \_\_\_\_\_ Date received: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Please copy this form if you have additional accounts, or provide your own account list if that is more convenient than using the form.

# Electronic Funds Transfer

## PAYMENT FORMAT REQUIREMENTS FOR BUSINESS CUSTOMERS PAYING BY CTX

PLEASE KEEP THIS SHEET FOR FUTURE REFERENCE.

### General Segments

Customers using NACHA-format CTX to pay their Xcel Energy bills are allowed many addenda records to include remittance information. These records must include a complete Electronic Data Interchange (EDI) message in the payment-related information field. This message should include the following EDI segments for a transaction. The Notes column on the far right contains additional segment information.

#### Header

Pos No.	Seg. ID	Name	Req Des.	Max. Use	Loop Repeat	Notes
010	ST	Transaction Set Header	M	1		
		<b>Beginning Segment for Payment</b>				
020	BPR	Order/Remittance Advice	M	1		
035	TRN	Trace	O	1		
050	REF	Reference Identification	O	>1		
		<b>LOOP ID - N1</b>			<b>&gt;1</b>	
070	N1	Name	M	1		The N1 loop contains an N1 segment indicating the Xcel Energy operating company the payment is for, e.g., N1*PE*Xcel Energy — Northern States Power Company - Minnesota.
080	N2	Additional Name Information	O	>1		
090	N3	Address Information	O	>1		
100	N4	Geographic Location	O	1		
120	PER	Administrative Comm. Contact	M	>1		The header level PER segment is for the telephone number of the payer contact.

#### Detail

Pos No.	Seg. ID	Name	Req Des.	Max. Use	Loop Repeat	Notes
		<b>LOOP ID - ENT</b>			<b>&gt;1</b>	
010	ENT	Entity	O	1		The detail level ENT loop is for vendor or third party consolidated payments.
		<b>LOOP ID - NM1</b>			<b>&gt;1</b>	
020	NM1	Individual or Organization Name	O	1		The detail level NM1 loop allows for the identification of the payer when they are not identified in the header N1 loop.
030	N2	Additional Name Information	O	>1		
040	N3	Address Information	M	>1		
050	N4	Geographic Location	O	1		
070	PER	Administrative Comm. Contact	O	>1		
		<b>LOOP ID - RMR</b>			<b>&gt;1</b>	
150	RMR	Remittance Advice Accounts Rec	M	1		The detail level RMR segment is required for all payment transactions and is formatted as follows: RMR*IV*Account Number**9999.99 where: <ul style="list-style-type: none"> <li>• "Account Number" is the 10- or 13-digit Xcel Energy account number found on your Xcel Energy bill statement. This field cannot include characters such as letters or spaces preceding the account number.</li> <li>• "9999.99" is the dollar amount paid on this account or invoice.</li> </ul>
170	REF	Reference Information	O	>1		

#### Summary

Pos No.	Seg. ID	Name	Req Des.	Max. Use	Loop Repeat	Notes
010	SE	Transaction Set Trailer	M	1		