

NORTHWEST NATURAL GAS COMPANY

P.U.C. Or. 25

Third Revision of Sheet B-1
Cancels Second Revision of Sheet B-1

SCHEDULE B BILLS AND BILL PAYMENT OPTIONS

AVAILABLE:

In all territory served by the Company under the Tariff of which this Schedule is a part.

DESCRIPTION:

This Schedule describes the various bill and bill payment options available to the Company's Customers. Once elected, the bill and payment option(s) will remain in effect until terminated by Customer, or until terminated by the Company should Customer fail to comply with its terms. (T)
(C)(D)

STANDARD BILLING AND BILL PAYMENT:

Unless a paperless billing option is elected, Customers will receive a printed bill via U.S. Mail. Bills may be paid by check, money order or in cash, or electronically by bank-to-bank payments made through the Automated Clearing House network (ACH Payments) or by other electronic (non-ACH) payments. (C)(D)
Payments made by means other than cash shall be considered valid only when honored by the Customer's financial institution. (C)
(T)

PAPERLESS BILLING:

Paperless billing is an online bill presentment option available to most Customers directly through NW Natural. Under this bill option, a monthly electronic bill notification is sent to the Customer fifteen (15) days prior to the stated due date. The bill notification includes at least the amount due, the due date, and a link back to a secure area in the Company's website where, upon valid sign-in, the Customer can view their bill statement. No paper bill will be issued. Customers can enroll in this bill presentment option via the Company's website. To enroll, Customers must register at the Company's website using a valid gas account number, and e-mail address. Customers using the Company's Summary Bill services are not eligible for paperless billing. (T)
(T)(D)
(C)
(C)
(C)

ACH PAYMENTS

Customers can make secure online checking or savings account payments at the Company's website or through the company's Interactive Voice Recognition (IVR) system. To use this payment option, Customers must provide valid checking or savings account information for the account from which payments are to be deducted. When making an ACH payment, payments will be automatically deducted from Customer's bank account and credited to Customer's gas service account on the date specified by the Customer, or the following business day if the date specified is a weekend or Holiday. (M)(C)
(C)
(C)
(C)
(M)

OTHER ELECTRONIC (non-ACH) PAYMENTS

Residential Customers and Non-Residential Rate Schedule 3 Customers with annual usage of 25,000 therms or less can make bill payments with a non-ACH payment method (such as a credit card or debit card) at any time. A non-ACH payment can be made online on the Company's website or through the Company's Interactive Voice Recognition system. The Company may limit the number of transactions that can be made in any given time period. The Company reserves the right to deny a Customer the use of the non-ACH payment option when a bank card interchange network declines a Customer's transaction for reasons of fraud or other illegal use. The Company will not accept non-ACH payments from third-party commercial payers and/or payment aggregators. (M)(C)
(C)
(C)
(D)
(M)(N)
(N)

AUTO PAY PLAN:

The Auto Pay Plan is an electronic bill payment option available to Customers as described below. Auto Pay allows for automatic bill payments to be made to the Company directly from Customer's financial institution ("Bank Account"). To participate, Customers must provide valid account information to the Company or its authorized payment processor. Payments will be automatically deducted from Customer's Bank Account and credited to Customer's gas service account on the payment due date stated on Customer's bill (C)
(C)

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SCHEDULE B BILLS AND BILL PAYMENT OPTIONS (continued)

AUTO PAY PLAN (continued):

Checking or Savings Account (ACH) Eligibility.

All Customers are eligible for the Auto Pay Plan using the checking or savings account payment option, except that Customers using the Company's Summary Bill services are not eligible.

Customers may sign up through the Company's website.

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(C)(D)

Other Electronic Payment Methods (non-ACH) Eligibility.

Residential and Non-Residential Rate Schedule 3 Customers with annual usage of 25,000 therms or less are eligible for the Auto Pay Plan using a bankcard (credit or debit card) or alternative electronic payment methods as may be offered by the Company, except that Customers using the Company's Summary Bill services are not eligible. Customers must sign up through the Company's website.

(T)

(N)

(N)

(C)

Auto Pay Payments Not Honored.

All Auto Pay payments that are not honored by the Customer's financial institution will be subject to the same Payments Not Honored rules for all payment methods in this Schedule B.

(C)

(C)(T)

(C)(T)

In the event that a payment failure occurs because the Bank Account is reported closed or a payment method has expired the Company will terminate the Customer's Auto Pay Plan.

(C)

(C)

Two (2) payment failures in a twelve-month period may be cause for the Company to automatically terminate Customer's Auto Pay Plan and the customer may be restricted from enrolling in the Auto Pay Plan for the next 12-month period.

The Company will notify the Customer advising them of any termination of the Auto Pay Plan due to payment(s) not honored.

(T)

(T)

Should the Company find that a Customer no longer qualifies for the non-ACH option, regardless of the account status, the Company will notify the Customer and the Customer will be removed from the Auto Pay Plan non-ACH option. The Customer may sign up for the Auto Pay Plan ACH option provided they meet the eligibility requirements described in this Schedule B.

(T)

(T)

(T)

PAYMENTS NOT HONORED.

When any payment failure occurs, a Payment Not Honored charge as set forth in **Schedule C** will be assessed to Customer's account at that time, and the gas service account will be considered delinquent. Failure to pay such account will be cause for Disconnection of Service. Two (2) payment failures in a twelve-month period may be cause for the Company to restrict payment method options for the next 12-month period.

(C)

(C)

The Company will notify the Customer advising them of any payment failures due to a payment not honored.

(N)

(N)

(continue to Sheet B-3)

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SCHEDULE B BILLS AND BILL PAYMENT OPTIONS (continued)

(M)

RESIDENTIAL EQUAL PAY PLAN:

Residential Customers whose gas service accounts are current may sign up for the Equal Pay Plan at any time during the calendar year.

The Residential Equal Pay Plan is a bill payment option designed to levelize Customer's monthly payments for gas service over an eleven-month period. Levelized monthly payments are based on (a) the rates stated in Customer's respective Rate Schedule and (b) an estimate of Customer's projected annual usage requirements, determined from prior usage history at the service address, or from a calculated usage adjusted for Customer's current requirements.

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SCHEDULE B
BILLS AND BILL PAYMENT OPTIONS
(continued)**RESIDENTIAL EQUAL PAY PLAN (continued):**

The monthly payment will equal one-eleventh of Customer's estimated annual obligation, and will be payable each month for the succeeding eleven (11) months. Billings in the 12th month will reflect over or under payments. Overpayments of more than \$75.00 shall be refunded. Unless Customer requests otherwise, lesser amounts will be credited to Customer's account and reflected in the level payments for the following Plan year. Underpayments will be due in full on or before the 12th month's billing due date.

The Company will re-estimate the amount of Customer's level payments each succeeding Year that Customer remains on the Plan. During the Plan Year, monthly payments will be periodically reviewed and may be adjusted to reflect rate changes, to more accurately reflect usage, or to reflect a change in service address.

Level payments under the Equal Pay Plan shall not be construed as a guarantee or assurance that the annual cost of gas service will not exceed the estimate upon which they are based.

Customers that become delinquent will be notified in writing that they may be removed from the Plan if the Plan is not brought current. A Customer with a delinquent collect balance on the Plan's account receivable will be subject to Disconnection of Service pursuant to **Rule 11**. A Disconnection of Service will not occur on Plans that have a credit balance on the Plan's accounts receivable.

A Customer that is unable to make regular payments under the Plan or is unable to pay the accounts receivable balance at the end of the Plan term may be eligible for a Time Payment Agreement as described in **Rule 9**. A Customer whose service is disconnected under **Rule 11** may establish a new Equal Pay Plan upon bringing the accounts receivable balance to zero.

NON-RESIDENTIAL EQUAL PAY PLAN:

Qualifying Non-Residential Customers may sign up for the Equal Pay Plan at any time during the calendar year. To qualify for the Equal Pay Plan, Non-Residential Customers must:

- (a) Take service under **Rate Schedule 3** of this Tariff;
- (b) Have a good credit status with the Company;
- (c) Be current on their gas service account;
- (d) Have had an active gas service account for at least twelve (12) consecutive months previous to the date the Customer requests to participate in the Equal Pay Plan; and
- (e) Take service at a premise for which the Company has at least twelve (12) consecutive months of gas usage history.

The Company, in its sole discretion, may refuse to allow a Customer whose annual gas usage exceeds 25,000 therms per year to participate in the Equal Pay Plan.

The Non-residential Equal Pay Plan is a bill payment option designed to levelize Customer's monthly payments for gas service. The Customer's monthly payment will be calculated as set forth below. Monthly payments will be levelized over the eleven-month period May through March, with the balance of the plan being adjusted to zero in the month of April.

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SCHEDULE B
BILLS AND BILL PAYMENT OPTIONS
(continued)

NON-RESIDENTIAL EQUAL PAY PLAN (continued):

The levelized monthly payment for a Customer whose Equal Pay Plan is effective in any month other than the month of May will be based on the number of months between the sign up month and the month of April. Thereafter, the monthly payments will be levelized over the eleven-month period May through March.

Billings in the month of April will reflect over or under payments. Overpayments of more than \$75.00 shall be refunded. Unless Customer requests otherwise, lesser amounts will be credited to Customer's account and reflected in the level payments for the following Plan year. Underpayments will be due in full on or before the April billing due date.

Levelized monthly payments are determined from (a) the rates stated in Customer's respective rate schedule and (b) an estimate of Customer's projected annual usage requirements, based upon prior usage history at the service address.

The Company will re-estimate the amount of Customer's level payments each succeeding year that Customer remains on the Plan. During the Plan year, monthly payment requirements will be periodically reviewed and may be adjusted to reflect rate changes, to more accurately reflect usage, or to reflect a change in service address.

Level payments under the Equal Pay Plan shall not be construed as a guarantee or assurance that the annual cost of gas service will not exceed the estimate upon which they are based.

Customers may terminate their Equal Pay Plan at any time. The Company may terminate a Customer's Equal Pay Plan at any time the Company determines that the Customer no longer meets all of the conditions of qualification. Upon termination of an Equal Pay Plan, the entire balance on the account will be due and payable. If a Customer's Equal Pay Plan is terminated for any reason, that Customer may not be allowed to sign up for the Equal Pay Plan again until the following May.

A Customer with a delinquent collect balance on the Plan's account receivable will be subject to Disconnection of Service pursuant to **Rule 11**. A Disconnection of Service will not occur on Plans that have a credit balance on the Plan's accounts receivable. A Customer that is unable to make regular payments under the Plan or is unable to pay the accounts receivable balance at the end of the Plan term may be eligible for a Time Payment Agreement as described in **Rule 9A**.

GENERAL TERMS:

Service under this Schedule is governed by the terms of this Schedule, the General Rules and Regulations contained in this Tariff, any other schedules that by their terms or by the terms of this Schedule apply to service under this Schedule, and by all rules and regulations prescribed by regulatory authorities, as amended from time to time.

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