



D R A F T

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PSE&G WARNS CUSTOMERS ABOUT PAYMENT SCAM

INDIVIDUALS IN HISPANIC NEIGHBORHOODS TARGETED

(Newark, NJ – January 11, 2012) PSE&G is alerting its customers not to be defrauded by a scam in which individuals misrepresenting themselves as PSE&G employees threaten to turn off electric and gas service if payment is not made to them that day.

The scam involves payments using Green Dot MoneyPaks and seems to be targeting Hispanic neighborhoods in PSE&G's service territory. As noted on the MoneyPak packaging and on the company Web site (www.moneypak.com), to protect themselves from fraud, consumers should treat the MoneyPak like cash and only use the MoneyPak number with businesses on their approved partner list.

Here is how the scam works:

- A Spanish-speaking individual pretending to be a PSE&G employee calls customers saying they "work for PSE&G in the disconnect collection department."
- They tell customers their account is in arrears and their utility service will be discontinued unless they make a payment using a prepaid debit card.
- Customers are advised to purchase a Green Dot MoneyPak at any convenience store, use cash to put money onto the card, and then provide the number on the card to the person who called them.
- Customers are advised that if they do not immediately call back and provide the MoneyPak information, their service will be turned off that day.
- Typically, after the customer provides that MoneyPak number, the scammer transfers the funds to a prepaid card, and cashes it in at an ATM.

What to do if you get a call

When PSE&G makes an outbound phone call to customers, automated or manually, the caller ID will identify the call as coming from PSE&G. The PSE&G representative will ask appropriate security questions and provide predetermined information to confirm customer identity. If customers do not receive these pieces of information, they likely are not speaking with a PSE&G representative. If customers feel uncomfortable and they know they have an outstanding balance that needs to be resolved, they should hang up and call PSE&G directly at 1-800-436-7734 or visit a local PSE&G Customer Service Center. Service Centers are open Monday through Friday, 8:00 AM to 4:00 PM with locations listed on customer bills. Addresses also are available online at: <http://www.pseg.com/centers>

Any customers who have doubts about the legitimacy of any call from PSE&G, especially one in which payment is requested, should call the utility directly.

PSE&G is working with law enforcement to investigate the matter and is also reaching out to its contacts at local community service agencies asking them to spread the word to their clients.

The Better Business Bureau also is warning customers to be on guard for a rising tide of scams involving MoneyPaks, which can be used to fund PayPal accounts and to pay phone, cable or other utility bills, or credit card bills.

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Public Service Electric and Gas Company (PSE&G) is New Jersey's oldest and largest regulated gas and electric delivery utility, serving nearly three-quarters of the state's population. PSE&G is the winner of the ReliabilityOne Award for superior electric system reliability. PSE&G is a subsidiary of Public Service Enterprise Group Incorporated (PSEG) (NYSE:PEG), a diversified energy company (www.pseg.com).

In Case You're Asked ...

Information customer service professionals need to help customers

Date: January 11, 2012

TOPIC: PSE&G warns customers about payment scam (Individuals in Hispanic neighborhoods targeted)

SUMMARY:

PSE&G is alerting its customers not to be defrauded by a scam in which individuals misrepresenting themselves as PSE&G employees threaten to turn off electric and gas service if payment is not made to them that day.

The scam involves payments using Green Dot MoneyPaks and seems to be targeting Hispanic neighborhoods in PSE&G's service territory.

HOW DOES THE SCAM WORK?

- A Spanish-speaking individual pretending to be a PSE&G employee calls customers saying they "work for PSE&G in the disconnect collection department."
- They tell customers that their account is past due and their utility service will be discontinued unless they make a payment using a prepaid debit card.
- Customers are told to purchase a Green Dot MoneyPak at any convenience store, use cash to put money onto the card, and then provide the number on the card to the person who called them.
- Customers are advised that if they do not immediately call back and provide the MoneyPak information, their service will be turned off that day.
- Typically, after the customer provides the MoneyPak number, the scammer transfers the funds to a prepaid card, and cashes it in at an ATM.

WHAT SHOULD CUSTOMERS KNOW?

- When PSE&G makes an outbound phone call to customers, automated or manually, the caller ID will identify the call as coming from PSE&G.
- The PSE&G representative will ask appropriate security questions and provide pre-determined information to confirm customer identity. If customers do not receive these pieces of information, they likely are not speaking with a PSE&G representative.
- If customers feel uncomfortable and they know they have an outstanding balance that needs to be resolved, they should hang up and call PSE&G directly at 1-800-436-7734 or visit a local PSE&G Customer Service Center (CSC). CSCs are open Monday-Friday, 8:00 a.m. – 4:00 p.m. with locations listed on customer bills and online at pseg.com/centers
- Customers who have doubts about the legitimacy of a call from PSE&G, especially one in which payment is requested, should call PSE&G directly.
- PSE&G is working with law enforcement to investigate the matter and is also reaching out to its contacts at local community service agencies asking them to spread the word to their clients.

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