NRG Energy, Inc.

910 Louisiana Street

Houston, TX 77002

NRG's standard payment terms are 60 days after the receipt of invoice when paying via ACH. These payment terms are an important part of NRG's working capital management strategy and will factor into supplier pre-qualification and award consideration.

We encourage suppliers seeking faster payment to consider our virtual card or supply chain finance options, available in partnership with Citibank, N.A. NRG's standard payment terms when using either of those methods is 30 days. We're making these payment methods available as options to alleviate supplier cash flow concerns while achieving NRG's own working capital management objectives.

Virtual Card
This payment method is an electronically initiated single-use MasterCard®-branded virtual card payment to you once we receive goods or services and process your invoice. The card number and other transaction details are emailed from inControl@mastercard.com to you or to your card processor (an email address that you designate). The cards are not plastic and the card numbers are good for only one payment; there is no need to store card information for future use. In addition to the card number, the email you receive will have security details, authorized payment amount, invoice numbers, and purchase order numbers.

If you already take credit cards and have a Point of Sales device, you can enter the payment in as you would any Card-Not-Present transaction. If you have another system in place to handle credit card transactions, then you could leverage your existing process.

If you do not currently take credit cards and would like to understand how to proceed, you could contact your commercial bank and see if they provide merchant acquiring services. Alternatively, you could contact Citi at CitiSupplierEnablement@citi.com for a discussion of your options.

If you have any further questions regarding Virtual Cards, please contact your supply chain representative or email VirtualCardAdmin@nrg.com.

Supply Chain Finance
This payment method is a process where NRG approves your invoice and sends an instruction to Citi well before the intended payment date. With your concurrence, Citi will contact you to offer early payment of the invoice at a competitive discount rate. You can then opt to receive the payment earlier or later as you prefer, after which you will take payment and Citi will own the receivable. The communications and options are available via the Citi Supplier Finance website, which allows you to view transaction details and set automatic options and preferences for payment. Further information is available through your NRG supply chain representative or through
https://www.citibank.com/tts/solutions/trade-finance/assets/docs/Citi-Supplier-Finance.pdf