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## CHAPTER TWO – CARD SPECIFICATIONS *(Amended October 8, 2002)*

### SECTION 2.1 General

Each Issuer shall ensure that each of its Cards conforms to the standards and specifications prescribed in these Rules. Each Card must be usable in all Magnetic Stripe Readers. A single Card may provide a Cardholder with access to either a SNAP Account or a Cash Account, or to both types of Accounts. These Rules do not limit the number of Cards that can be issued to a single household or the number of Cardholders per Card, to the extent otherwise permissible under Applicable Law and any Issuer Agreement.

These Rules also do not restrict the issuance and use of a Card in part to access accounts that are not SNAP Accounts or Cash Accounts, provided that any such additional account access (a) shall not impair or interfere with the use of the Card to initiate Transactions under these Rules, (b) shall not detract from, incorporate or obscure through use of another service mark, directly or by association, the QUEST Mark, (c) shall be distinguished by and clearly attributable to a separate service mark or other identifier associated with such accounts and access services, and (d) shall be clearly explained to the Cardholder, including any ability to use the Card for other purposes when no Quest accessible benefits are available [(d) effective January 1, 2000]. An Issuer shall not assign the same personal identification number for such additional account access as the PIN used to initiate Transactions, unless security procedures comparable to those set forth in Chapter 9 are utilized for purposes of such additional account access. If such security procedures are not utilized and the Issuer provides for Cardholder selection of the personal identification number for such additional account access, the Issuer shall instruct each Cardholder to select a number other than his or her PIN. *(Amended April 14, 1999)*

These Rules also do not restrict the use of an alternative Government Entity (non-network) service mark to identify transactions on Accounts solely involving Cards issued by that Issuer at Terminals supported by Acquirers that have entered into direct agreements with that Issuer or one of its Designated Agents; such transactions shall not be subject to these Rules. Such use of an alternative Government Entity (non-network) service mark (a) shall not impair or interfere with the use of the Card to initiate Transactions under these Rules, (b) shall not detract from, incorporate or obscure, directly or by association, the QUEST Mark, (c) shall clearly distinguish for Cardholders transactions that are not subject to these Rules, and (d) effective January 1, 2000, shall be clearly explained to the Cardholder, including any ability to use the Card for other purposes when no Quest accessible benefits are available [(d) effective January 1, 2000]. The use of Network service marks on Cards is governed by Rule 12.3. *(Amended June 13, 1997 and [d] Amended April 14, 1999)*

If an Issuer issues cards bearing both the QUEST Mark and another service mark identifying one or more non-QUEST benefit programs pursuant to this Section, the Issuer may issue such QUEST Cards to individual recipients even if such individuals qualify only for non-QUEST benefit programs at the time of issuance. Such cards will be considered QUEST Cards for purposes of these Rules, but transactions initiated with such Cards shall be considered Transactions only when they access an Account associated with the QUEST program. *(Amended April 14, 1999)*

All benefits redeemable without restriction for physical currency must be included in the Cash Account. *(Amended April 14, 1999)*

### SECTION 2.2 Card Standards

Each Card must comply with ANSI/ISO 7813-1990, Identification Cards - Financial Transaction Cards.

- a. **QUEST Mark.** Each Issuer shall ensure that the QUEST Mark is placed on all of its Cards in conformity with the Card design illustrated in the Quest Graphic Standards Manual.



- b. **PAN.** The PAN must be fully displayed on the face of the Card. The PAN may be embossed, laser engraved, indent printed or hot stamped on the Card.
- c. **Signature Panel or Signature Image.** Each Card must either have a signature panel that the Cardholder must sign upon receipt of the Card or display a photographic or digitally printed image of the Cardholder's signature. This signature panel or signature image may be on either the front or the back of the Card, unless otherwise restricted under the Issuer Agreement. These Rules do not require that the Cardholder's name be displayed on the face of the Card.

### SECTION 2.3 Magnetic Stripe Encoding

- a. **Standards Compliance.** Each Card must comply with ISO, ANSI approved standards for Track 2 encoding. Each Card must be encoded according to ISO 7813, Identification Cards - Financial Transaction Cards. The maximum character count in Track 2 shall not exceed 40, including all control characters.
- b. **PAN.** Track 2 on each Card shall contain the PAN. Each Issuer, or Government Entity on behalf of an Issuer, shall obtain an IIN from the ABA. Each Issuer shall include the IIN as the first six digits of the PAN. The PAN must comply with ISO 7812, Identification Cards - Numbering System and Registration Procedures for Issuer Identifiers. (Amended September 27, 1996)
- c. **Expiration Date.** Each non-expiring Card shall use the "4912" convention encoded on Track 2. Each Card with a specific expiration date shall use a YYMM format on Track 2. Any such expiration date shall be later than the date of issuance of the Card, and shall not be later than twenty (20) years from the date of issuance.
- d. **Service Code Field.** The Service Code Field, as that term is used in ISO 7813, on Track 2 of each Card must be encoded with the designated numeric value of "120."
- e. **CAV Field/PIN Offset.** Each Card must have either or both of:
  - (i) a cryptographic value encoded on Track 2 in the discretionary data field to validate the Track 2 data contents; (Amended September 27, 1996) or
  - (ii) a PIN offset used to validate a PIN on Track 2.

### SECTION 2.4 Card Conformity (AMENDED APRIL 14, 1999)

- a. All Cards must comply with Section 2.4(a) in order to initiate Transactions. For an EBT Program utilizing existing card stock, no later than six (6) months following the date an Issuer processes its first Transaction with respect to such EBT Program, all new and replacement Cards then issued with respect to such EBT Program shall bear the QUEST Mark and comply with the Card standards set forth in Sections 2.2, 2.3, and 2.4(b), (c), (d) and (e). No such grace period shall apply to an EBT Program that does not utilize existing card stock. No later than thirty-six (36) months following such date, the QUEST Mark shall appear on all of the Issuer's outstanding Cards and all such Cards shall comply with the Card standards set forth in Sections 2.2, 2.3, and 2.4(b), (c), (d) and (e). If Cards are issued on behalf of more than one Government Entity, the foregoing phase-in periods shall apply separately with respect to Cards issued on behalf of each such Government Entity.
- b. Notwithstanding the foregoing, if during such phase-in period the Cards do not conform to the ISO standards for PANs, and such Cards have identifying information that conflicts with that of another Card base that conforms to such ISO standards, the Issuer for the non-conforming Card base may be required to immediately reissue its Cards or may be suspended from processing Transactions.



- c. An Issuer for a Governmental Entity that has determined to participate in QUEST may issue Cards bearing the QUEST Mark without the ability to initiate Transactions for a period of one year from the first issuance of such Cards to the beginning of implementation of Transactions.

**SECTION 2.5 Adhesive Material on Cards**

No Issuer shall affix adhesive material to a Card that would interfere with the recognition of the QUEST Mark or interfere with the normal operation of any ATM or POS Terminal.