



QUEST® OPERATING GUIDELINES

PREFACE (*Amended December 16, 2008*)

The *Quest Operating Guidelines (Guidelines)* were prepared to provide additional information and detail relative to the *Quest Operating Rules (Rules)*. The *Guidelines* are intended to be used as a reference with the *Rules*. In case of any inconsistency or conflict between the *Rules* and the *Guidelines*, the *Rules* shall govern.



Guidelines for Including Programs Under the Quest Operating Rules Adopted January 25, 2000

The purpose of this paper is to provide information to states and other EBT stakeholders on programs that are covered under the Quest® Operating Rules (Rules). Since the Rules clearly state that the QUEST Mark (Mark) may appear on a card with another mark, the paper is intended to provide guidance on which programs can be covered by the QUEST Mark and which should be covered by a separate mark. Based on various factors, including technology and business relationships, states can determine which benefits and which marks they wish to have on a card.

With regard to the QUEST Mark, government programs can fall into one of the following categories:

- Covered under the QUEST Mark with no Icon
- Covered under the QUEST Mark with an Icon
- Covered under a Separate Mark

Detail on each category is provided in the sections that follow.

The Fundamental Principle: Interoperability

The most basic principle governing use of the QUEST Mark is that the Mark can only be used for programs that are interoperable. That is, benefits can be accessed in an EBT project other than the project that issued the EBT card. Beyond this principle, one must examine whether the benefit is restricted. If a benefit is provided as unrestricted cash, it may be covered by a QUEST Mark without an icon. If the program is governed by a universal restriction that applies in all jurisdictions, it may be covered by the QUEST Mark and an Icon that is adopted to signify the restriction.

A. Programs Covered under the QUEST Mark with No Icon

Criteria: Unrestricted Cash Benefits

Discussion: Unrestricted means there is no limitation on: a) interoperability or b) what can be purchased at a Quest retailer. Program benefits that could only be accessed in the state where they were issued could not be made available under the QUEST Mark, nor could a benefit that can only be used to buy a specific good or service. If a retailer/service provider is authorized to accept Quest Transactions, a cardholder should have access to the entire balance in his/her cash account to make purchases at that retailer/service provider, or to get cash back, if offered by the retailer. Placing restrictions on use of the benefit to buy fuel or pay rent, for instance, could confuse the merchant and cardholder as to the available balance on a card. For instance, a \$200 balance might only be \$100, if half of it were restricted to rent payments. A state may however, prohibit certain types of retailers within its jurisdiction - such as liquor stores or massage parlors - from participating in EBT and displaying the QUEST Mark.

This category is limited to cash benefits because any non-cash program is, by its very nature, restricted. SNAP, for instance, can only be used to purchase approved items at FCS-authorized retailers. SNAP cannot be used to buy napkins, nor can they be used at all merchants that display the QUEST Mark.

Table A lists programs that should be eligible for coverage under the QUEST Mark without an icon. This list, and all lists contained in this paper, may not include all programs that fall into each category. The lists are intended to be instructive rather than definitive.

B. Programs Covered under the QUEST Mark with an Icon

Criteria: Benefits with a Universal Restriction



Discussion: If a cash or non-cash program is interoperable and has a universal restriction that is adopted by all states offering the program, the program can be covered by Quest with an icon signifying the restriction. The icon would be displayed at the terminal accepting the card, not on the card itself. The Supplemental Nutrition Assistance Program is the only current example. The grocery bag icon on the lower left corner of the QUEST Mark indicates that a merchant accepts SNAP transactions. Another possible example for the future would be a cash program that was limited to purchase transactions (cash could not be obtained from an ATM or a POS). To accommodate such new programs NACHA will have to conduct a careful review of the Rules and program requirements. *(Amended December 16, 2008)*

To be included under Quest with an icon, a program should be national or almost national in scope, otherwise icons signifying restrictions by individual states would confuse merchants. It would be impractical and costly for merchants to monitor icons approved for use by one state or by just a few states.

Table B lists programs that should be eligible for coverage under the QUEST Mark **with an icon**.

C. Covered under a Separate Mark

Criteria: Not interoperable

Discussion: If a program is not interoperable, it cannot be covered under the QUEST Mark. In general, a program is not interoperable if benefits cannot be accessed out of the state that issued the card. The inability to access benefits out of state could be due to the programmatic restrictions. If child care dollars can only be spent at a facility licensed by the issuing state, interoperability would not be possible across state lines and the QUEST Mark could not be used. If it were not for this restriction, childcare dollars could be deposited into a cardholder's pooled cash account and covered by a QUEST Mark. Table C lists programs that must be covered under a separate mark.



TABLE A
PROGRAMS THAT MAY BE INCLUDED UNDER QUEST
WITH NO ICON*
(Amended April 11, 2014)

Child Care
Child Health Insurance Program
Child Support
Federal Direct Payment
Federal Emergency Assistance
Foster Care
In-Home and Family Support Services
Low-Income Energy Assistance
Petty Cash
Provider Payments (non-direct deposit)
Refugee Cash Assistance
Restricted Cash Benefits – TANF Cash Restrictions
State Payroll (non-direct deposit)
TANF
TANF One-Time
Unemployment Insurance

*Note: These programs may be included under the QUEST Mark with no icon if a state has not placed restrictions on the program that would limit interoperability or cash access. This list is provided to give the reader examples of programs that may be covered under the Quest Mark without an icon. It is intended to be instructive, but not definitive. Definitive categorization is not possible due to program differences between states and modifications that may be made to programs in the future.



TABLE B
PROGRAMS THAT MAY BE COVERED UNDER
THE QUEST MARK WITH AN ICON*

Employment Service Program
Supplemental Nutrition Assistance Program SNAP Employment and Training Program
Housing
Primary Health Care

* Note: This list is provided to give the reader examples of programs that may be covered under the Quest Mark with an icon. The icon would be displayed at the terminal or provider site accepting the card, not on the card itself. This list is intended to be instructive, but not definitive. Definitive categorization is not possible due to program differences between states and modifications that may be made to programs in the future.



TABLE C
PROGRAMS THAT MUST BE COVERED UNDER A SEPARATE MARK*

Child Care with Restrictions
Chronically Ill and Disabled Children's Program
Community Care for Aged and Disabled
Family Violence
Immunizations
Job Training Partnership Act (JTPA)
Medicaid
 Long Term Care
 Transportation
 Prescription Drugs
 Medicaid ID Form
 Primary Home Care
School Lunch Program
Special Nutrition Program
State Health Program
Women, Infants, and Children (WIC)

* Note: This list is provided to give the reader examples of programs that must be covered under a separate mark. The separate mark would be governed by separate operating rules and would likely be displayed on the card and at the terminal or provider site accepting the card. Display of the QUEST Mark at the terminal would be determined by whether the terminal also accepted Quest Transactions. This list is intended to be instructive, but not definitive. Definitive categorization is not possible due to program differences between states and modifications that may be made to programs in the future.