

A Guide for Using Your Idaho Quest Card



What should I do if someone finds out my PIN?

Immediately select a new PIN by changing your PIN online at www.idahoquestcard.com or by calling Customer Service.

How will I know my account balance?

The easiest way to know your account balance is to keep your receipts. If you don't have your receipts, you may check your balance on the Internet at www.idahoquestcard.com or you can call Customer Service. You should always know your account balance before you shop.

What happens if the POS machine is not working?

If you want to purchase eligible food items with your Food benefits, and the POS machine is not working or there is not one at the store, the cashier will fill out a paper form called a food benefit voucher. The cashier will write in your Quest Card number and the amount you are spending. DO NOT give the cashier your PIN. The cashier will call to see if you have enough benefits in your Food benefit (ONLY) account to buy the food. If there is enough in your Food benefit account, you will be asked to sign the voucher and will be given a copy of it. It is very important to keep this copy so you can subtract what you spent from the balance shown on your last EBT receipt. This will give you the current amount on your account. The store cannot process a manual voucher for Cash benefits.

Can I go to a bank teller and withdraw money or inquire about my EBT account?

No, you may only withdraw money from an ATM or through a cash-back/cash-only withdrawal at a participating store. If you have questions, call Customer Service or ask your worker.

If I have less than \$10.00 worth of cash on my Quest Card, how will I get it out?

You can make a Point-of-Sale purchase or cash-back transaction at participating stores to get these funds.

Are there any transaction fees or surcharges for using my Quest Card?

There is never a transaction fee for using your Food benefits to buy food with your Quest Card. There

is also never a transaction fee for using your Cash benefits to buy food or get cash at a POS machine. At ATMs, an 85-cent transaction fee is automatically taken out of your Cash account each time you withdraw cash.

A surcharge is an additional fee charged by the owner of an ATM or POS machine for using that machine to make a cash withdrawal. Surcharges, if any, for getting cash will also be taken from your account automatically. If you do not want to pay the surcharge, simply cancel your transaction and go to another ATM or POS location that does not charge a surcharge.

No Fees

- Food Benefit Purchases
- Cash Purchases
- Cash Back with Purchases
- Cash Withdrawals at POS machine

Fees

- Cash Withdrawals at an ATM = 85 cents

Surcharges

- Cash Withdrawals at certain ATMs and POS machines; look for a sign near the ATM or POS machine that tells you the surcharge amount

Can I deposit money into my EBT account?

No. You may only withdraw money from your Cash account.

What is Direct Deposit?

Instead of using EBT, you may choose to have your Cash benefits deposited every month directly into your new or current personal bank account. You cannot use direct deposit for Food benefits. **Contact your worker for more information.**

What is an Authorized Representative?

You may choose a person, in writing, called an Authorized Representative, to get your benefits for you. The Authorized Representative must go to a local office to receive their own Quest Card and PIN. If you need an Authorized Representative, choose a person you trust. Remember, lost or stolen benefits will not be replaced.

What happens if I do not use my benefits?

Your balance at the end of the month is carried over to the next month. You should access your account

on a regular basis. Do not go for long periods of time without using your account. Food and/or cash payments that have not been accessed for 365 days will be removed from your account.

When do I call Customer Service?

- Call if your card is lost, stolen or damaged.
- Call if you have forgotten or lost your PIN.
- Call to change your PIN.
- Call if you have questions or need help with your card.

What if I plan to move or change my address?

You must contact your worker if you move or change your address.

Check your balance, review your transactions and get other account information on the Internet at

www.idahoquestcard.com

Customer Service

1-888-432-4328

1-800-377-3529 (TTY)

Misuse of your Quest Card is unlawful – please use your card wisely.

USDA is an equal opportunity provider and employer.

For account information, visit
www.idahoquestcard.com

Welcome to Idaho Electronic Benefits Transfer (EBT) and the Idaho Quest Card – the safe, convenient and easy way for you to use your benefits.

If you qualify for SNAP (Food) benefits, you can use your Idaho Quest Card to:

- buy selected food items at any participating store

If you qualify for Cash benefits, you can use your Idaho Quest Card to:

- get cash or pay for purchases at participating stores
- withdraw your benefits at ATMs

It's so simple!

HOW TO USE YOUR QUEST CARD AT THE GROCERY STORE



1. Know your balance before you shop.
2. Swipe your Quest Card through the Point-Of-Sale (POS) terminal OR hand your card to the cashier.
3. Be sure to tell the cashier which account to charge (Food or Cash).
4. Enter your four-digit Personal Identification Number (PIN) on the keypad. The terminal will show ****.
5. Press the **OK** or **ENTER** key.
6. The cashier enters the purchase amount and, if it is correct, you press the **YES** key.
7. The cashier will hand you your receipt; make sure the information on the receipt is correct.
8. Keep this receipt so you will know your new balance the next time you shop.

The steps may be different for each type of POS machine you use - ask the cashier if you need help.

Only the exact amount of your food purchase is deducted from your Food benefit account. Stores will not give you change for Food benefit purchases.

You may use your Cash benefits at stores to make a cash-only withdrawal or to purchase both food and non-food items (soap, diapers, etc.). Stores may also provide cash-back when you make a purchase from your Cash account. If you have any questions, ask the cashier.

HOW TO USE YOUR QUEST CARD AT AN AUTOMATED TELLER MACHINE (ATM)

(For a withdrawal of Cash benefits ONLY; Food benefits cannot be accessed through the ATM)



1. Insert or swipe your card.
2. Enter your Personal Identification Number (PIN) and press the **OK** or **ENTER** key.
3. Select the key marked **WITHDRAW CASH** and then select **CHECKING**.
4. Enter the amount you'd like in whole dollar amounts (for example, \$20, \$40, \$60, etc.).
5. If there is a surcharge, select **YES** to accept it and continue.
6. Take your card, your receipt and your cash.
7. Count your cash and compare it to your receipt.
8. Keep your receipt to help you keep track of your balance the next time you need cash.

It may take several transactions to withdraw all of your Cash benefits from an ATM if the machine has a limit on the amount of cash you can withdraw each time. There will be an 85-cent transaction fee for each withdrawal automatically deducted from your account balance, in addition to any bank surcharges.

If the ATM keeps your card, contact Customer Service or go to your local office for a replacement card.

HOW TO USE YOUR QUEST CARD TO PAY BILLS ONLINE

(Cash benefits ONLY; you cannot pay bills with Food benefits)



1. Log on to www.idahoquestcard.com.
2. Choose **BILL PAY** at the top of the page.
3. Verify your personal information and read and accept the Bill Pay Terms & Conditions (first-time users only).
4. Set up your payees by entering their information (i.e., payee name, address, telephone number, etc).
5. Click on **SCHEDULE ONE-TIME PAYMENT**.
6. For each payee to whom you are sending a payment, choose the date you want your payment sent and the amount of your payment. Click **CONTINUE**.
7. Review your bill payment information and, if it is correct, click **ADD PAYMENT(S)** on the verification page.

8. You will see a confirmation page to indicate that your payments were successfully scheduled. A 75-cent fee will be automatically deducted from your account for each bill payment.

EBT QUESTIONS AND ANSWERS

How do I get my benefits with the Quest Card?

Each month your benefits will automatically be added to your account. You will use the same Quest Card every month to get your benefits. As you use your card to get cash or buy goods, your account balance will decrease.

When do I get my benefits?

Benefits will be deposited into your EBT account on the first day of each month, even if it falls on a weekend or holiday. All benefits are available after 7:00 a.m. Mountain Time.

Any benefits you have left over at the end of the month will be carried over to the next month.

Where can I use my Quest Card?

You can use your Quest Card at participating stores and ATMs (cash machines for Cash benefits only) across the country. You can also use your card wherever you see the Quest logo: .

What should I do if I lose my card?

If your Quest Card is lost, stolen or damaged and you need a replacement card, call Customer Service toll-free at the phone number listed on your card carrier or visit your local office.

What is my card number?

Your card number is the 16-digit number on the front of your card.

What if my card won't work?

Call Customer Service and they will assist you. This number is found on the back of your card and on your card carrier. Customer Service is available 24 hours a day, 7 days a week (pay phones excluded).

What if there is an incorrect transaction on my account?

When a retailer is paid either too much or too little from your EBT account due to a computer system

problem, a correction may be made to your balance. This correction could impact your current or next month's balance. You will be mailed an EBT adjustment notice of the correction if it reduces your balance.

How do I take care of my card?

1. Sign the back of your card.
2. Do not write your PIN on your card.
3. Keep your card safe and clean.
4. Do not bend your card.
5. Keep your card away from magnets and electronic equipment, such as TVs, radios, microwaves, etc.
6. Do not place it in direct sunlight (i.e., on your car's dashboard).
7. Do not throw your card away; you use the same card every month as long as you receive benefits.

What is a Personal Identification Number (PIN)?

A PIN is a four-digit secret number that allows only you to use your Quest Card. You must call Customer Service to choose your new or replacement PIN. Never tell your PIN to anyone! If someone knows your PIN, they can use your card to get ALL of your benefits - and those benefits will not be replaced.

What if I forget my PIN?

If you forget your PIN or want to change your PIN, you can call Customer Service or go to your local office to select a new PIN. You should choose four numbers that are easy for you to remember, but hard for someone else to figure out.

What if I enter the wrong PIN?

If you are having trouble remembering your PIN, DO NOT try to guess your PIN when entering it on a POS terminal or ATM. If you enter the wrong PIN, you have three more chances to enter the correct number. If the correct PIN is not entered by the fourth try, you won't be able to use it until after midnight because a hold is placed on your card. In some cases, your card may be taken by the ATM. If the ATM keeps your card, contact Customer Service or go to your local office for a replacement card.