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**IDAPA 16
TITLE 03
CHAPTER 20**

**16.03.20 - ELECTRONIC PAYMENTS OF PUBLIC ASSISTANCE,
FOOD STAMPS, AND CHILD SUPPORT**

000. LEGAL AUTHORITY.

The Department of Health and Welfare is authorized to adopt rules for the administration of public assistance programs and child support services by Section 56-202, Idaho Code. (4-5-00)

001. TITLE AND SCOPE.

01. Title. These rules are known and will be cited as Idaho Department of Health and Welfare Rules, IDAPA 16.03.20, "Electronic Payments of Public Assistance, Food Stamps, and Child Support." (5-8-09)

02. Scope. These rules provide standards for delivery of food stamps, cash public assistance, and child support payments. (4-5-00)

002. WRITTEN INTERPRETATIONS.

This agency has no written statements which pertain to the interpretations of these rules. (4-5-00)

003. ADMINISTRATIVE APPEAL.

Administrative appeals are governed by the provisions of, IDAPA 16.05.03, "Rules Governing Contested Case Proceedings and Declaratory Rulings." (5-8-09)

004. INCORPORATION BY REFERENCE.

No documents have been incorporated by reference in this chapter of rules. (5-8-09)

005. OFFICE -- OFFICE HOURS -- MAILING ADDRESS -- STREET ADDRESS -- TELEPHONE NUMBER -- INTERNET WEB SITE.

01. Office Hours. Office hours are 8 a.m. to 5 p.m., Mountain Time, Monday through Friday, except holidays designated by the state of Idaho. (5-8-09)

02. Mailing Address. The mailing address for the business office is Idaho Department of Health and Welfare, P.O. Box 83720, Boise, Idaho 83720-0036. (5-8-09)

03. Street Address. The business office of the Idaho Department of Health and Welfare is located at 450 West State Street, Boise, Idaho 83702. (5-8-09)

04. Telephone. The telephone number for the Idaho Department of Health and Welfare is (208) 334-5500. (5-8-09)

05. Internet Web Site. The Department's internet web site is found at <http://www.healthandwelfare.idaho.gov>. (5-8-09)

006. CONFIDENTIALITY OF RECORDS AND PUBLIC RECORDS REQUESTS.

01. Confidential Records. Any information about an individual covered by these rules and contained in the Department's records must comply with IDAPA 16.05.01, "Use and Disclosure of Department Records." (5-8-09)

02. Public Records. The Department will comply with Sections 9-337 through 9-350, Idaho Code, when requests for the examination and copying of public records are made. Unless otherwise exempted, all public records in the custody of the Department are subject to disclosure. (5-8-09)

007. -- 009. (RESERVED).

010. DEFINITIONS.

- 01. Alternate Payee.** A person or agency other than the participant, who is issued an Idaho Quest EBT card and PIN, and is authorized to access the participant's account. This term includes any of the following: (5-8-09)
- a.** An authorized household member; (5-8-09)
 - b.** Authorized representative; (5-8-09)
 - c.** Guardian/conservator; (5-8-09)
 - d.** A person who has Limited Power of Attorney for an Idaho Quest EBT card account; (5-8-09)
 - e.** Parent of a minor child participant; or (5-8-09)
 - f.** A protective payee. (5-8-09)
- 02. Authorized Household Member.** A household member issued an Idaho Quest EBT card and PIN number, and authorized to access the primary card holder's benefit account. (5-8-09)
- 03. Authorized Representative.** A person who is not a member of a Food Stamp participant's household, authorized in writing by a participant to access a Food Stamp benefit account on behalf of the participant. The authorized representative is issued an Idaho Quest EBT card and PIN. (5-8-09)
- 04. Automated Teller Machine (ATM).** A machine used to withdraw cash and provide card holders with account balance information. (4-5-00)
- 05. Branded Visa Card.** A branded debit Visa card is a card offered by the Department as an alternative method for receiving cash payments. A branded debit Visa card will be issued by the vendor and can be used wherever Visa is accepted. Both PIN and signature based transactions are allowed. The card can be used to make purchases and receive cash back at point of sale (POS) machines. The card also may be used to access cash at ATM locations. (5-8-09)
- 06. Customer Service Center (CSC).** A toll-free telephone service provided by the Vendor to help the participant with use of the Idaho Quest EBT card or Visa branded card and provide other customer services. This service is available twenty-four (24) hours a day, seven (7) days a week. (5-8-09)
- 07. Department.** The Idaho Department of Health and Welfare. (7-1-98)
- 08. Idaho Quest EBT Card Account.** An authorization account maintained by the Vendor on behalf of a card holder. An Idaho Quest EBT card account is either a Food Stamp account or a cash account. A Food Stamp account can be used to make food purchases. A cash account can be used to make cash withdrawals or purchases. (5-8-09)
- 09. Guardian.** This term includes the guardian of a person, the conservator, or the guardian for public assistance. (7-1-98)
- 10. Limited Power of Attorney for Idaho Quest EBT Card Accounts.** A person with no legal interest in a participant's cash account who is authorized to access that account on the participant's behalf. The limited power of attorney for Idaho Quest EBT Card Accounts must be authorized by notarized signature on a Department form. (5-8-09)
- 11. Personal Identification Number (PIN).** A four (4) digit secret number issued to or selected by the card holder. The PIN is used with the card to initiate a transaction. (5-8-09)
- 12. Point of Sale (POS) Terminal.** An electronic device located at retail outlets through which card

holders can conduct electronic transactions. (5-8-09)

13. Protective Payee. This term includes a residential habilitation agency under IDAPA 16.04.17, "Rules Governing Residential Habilitation Agencies," or its employees, affiliated habilitation providers or contractors who are designated as payee on behalf of the agency's consumer. This term also includes a person or agency designated by the Social Security Administration as the representative payee for an AABD participant's Social Security or SSI payment. (4-5-00)

14. Vendor. A contractor hired by the Idaho Department of Health and Welfare to deliver financial services, including origination of Automated Clearing House (ACH) transactions, electronic transactions, customer service, and settlement services. (4-5-00)

011. ABBREVIATIONS.

- 01. AABD.** Aid to the Aged, Blind, and Disabled. (7-1-98)
- 02. ACH.** Automated Clearing House. (7-1-98)
- 03. ATM.** Automated Teller Machine. (7-1-98)
- 04. EBT.** Electronic Benefits Transfer. (5-8-09)
- 05. EP.** Electronic Payment. (4-5-00)
- 06. PIN.** Personal Identification Number. (7-1-98)
- 07. POS.** Point of Sale. (7-1-98)
- 08. SSI.** Supplemental Security Income. (7-1-98)
- 09. TAFI.** Temporary Assistance for Families in Idaho. (7-1-98)

012. -- 049. (RESERVED).

050. IDAHO ELECTRONIC PAYMENTS (EP) - CASH AND FOOD STAMPS.

The Idaho Electronic Payment (EP) system meets the requirements for the distribution of government benefits set forth in the QUEST Operating Rules as adopted and amended by the National Automated Clearing House Association (NACHA). EP for the Food Stamp and cash public assistance programs is exempt from Regulation E (relating to Electronic Fund Transfers) of the Board of Governors of the Federal Reserve System. Participants are solely liable for unauthorized fund use except those initiated fraudulently by an employee of the state of Idaho, the Vendor or its employee or subcontractor. (5-8-09)

051. IDAHO ELECTRONIC PAYMENTS - CHILD SUPPORT.

Child Support Services (CSS) uses the Electronic Payment (EP) system to disburse child support payments. Participants are solely liable for the first fifty dollars (\$50) of unauthorized fund use, except those initiated fraudulently by an employee of the state of Idaho, the Vendor, or its employee or subcontractor. (5-8-09)

052. ACCESSING BENEFITS AND PAYMENTS.

Benefits and cash payments for Food Stamp, cash public assistance, and Child Support programs are processed through the Idaho Electronic Payment (EP) system. Participants use an Idaho Quest EBT card to access food stamps. For cash public assistance and child support payments, participants can access payments through the Idaho Quest EBT card, direct deposit to their personal bank account, or through a branded Visa card. (5-8-09)

053. -- 099. (RESERVED).

100. DIRECT DEPOSIT.

A cash assistance participant may choose to have his cash benefits deposited directly to a financial institution account

in which he has an ownership interest, or to a trust account for which he is a beneficiary. (7-1-98)

101. -- 129. (RESERVED).

130. EXPUNGEMENT -- CASH ASSISTANCE AND FOOD STAMPS.

A cash or Food Stamp Idaho Quest EBT card account will be expunged if the account has not had any debit activity in three hundred sixty-five (365) consecutive days. The participant loses any right to the cash or Food Stamps in the expunged account. (5-8-09)

131. FOOD STAMP ACCOUNT ADJUSTMENTS.

The Department will make adjustments to a Food Stamp account to correct an auditable, out of balance settlement condition that occurs during the redemption process as a result of a system error. A system error is an error resulting from a malfunction at any point in the redemption process. The Department will provide written notice to the household regarding the adjustment. Should the household dispute the adjustment, they must request a hearing within ten (10) days of the date on the notice. If a hearing is requested, the Department must release the hold on the adjustment amount within forty-eight (48) hours of the request by the household, pending resolution of the fair hearing. (3-20-04)

132. ESCHEATMENT.

Child support payments will be escheated yearly if not accessed in three hundred and sixty-five (365) days. Escheatment is the process of taking funds from a custodial parent's Idaho Quest EBT card debit account when the account has not been debited for a year or more. The funds that remain in the account are considered abandoned property. The financial institution that has contracted with the Department is required to forward the abandoned funds to the Department. The Department will forward the abandoned funds to the State Tax Commission's Unclaimed Property Division on an annual basis. (5-8-09)

133. -- 199. (RESERVED).

200. CARD ISSUANCE.

Idaho Quest EBT cards may be issued though the mail by the Vendor or over the counter at a Department field office. Branded Visa cards are issued by the Vendor through the mail. (5-8-09)

201. -- 209. (RESERVED).

210. DAMAGED, LOST, OR STOLEN CARDS.

The primary card holder, and any additional card holder, is responsible to immediately report the loss, damage, or theft of his Idaho Quest EBT card and branded Visa card to the Vendor's CSC. The card holder is responsible to report to the CSC or the Department suspected unauthorized use of his card or unauthorized access of his account. When the CSC receives a report of a lost, stolen or damaged card, the card will be canceled. The primary card holder is solely responsible for the protection of his card, PIN, and access to his account, by alternate payees. (5-8-09)

211. -- 234. (RESERVED).

235. PRIMARY CARD HOLDER.

The primary card holder is the individual whose client identification number is used to establish an account. An individual who is a guardian, a parent of a minor child, a protective payee, or a person granted limited power of attorney because the participant is unable to use his card may also be the primary card holder in lieu of the person whose client identification number is used on the account. The primary card holder has responsibility for a benefit account. A primary card holder other than the participant is responsible for the participant's benefit account transactions. This person accepts and exercises responsibility over the participant's benefit account. (5-8-09)

236. -- 239. (RESERVED).

240. ADDITIONAL CARD HOLDERS.

Additional card holders are responsible for account transactions made on behalf of the primary card holder. An additional card holder may be an authorized household member, an authorized representative, or a person acting as limited power of attorney for Quest. (5-8-09)

01. Additional Card Holders for Cash Account. The primary card holder may designate additional card holders for a cash account. (5-8-09)

02. Additional Card Holders for an Idaho Quest EBT Food Stamp Account. The primary card holder or another responsible member of the benefit household may designate additional card holders for an Idaho Quest EBT Food Stamp account. (5-8-09)

241. (RESERVED).

242. CANCELING AN IDAHO QUEST EBT CARD.

An Idaho Quest EBT card can only be canceled by the Vendor's CSC or the Regional EBT Specialist. A card holder may request his card or the card of an authorized family member, his authorized representative, or the person acting as his limited power of attorney, to be canceled. A card must not be canceled at the request of a participant who is not the primary card holder. (5-8-09)

243. -- 299. (RESERVED).

300. PERSONAL IDENTIFICATION NUMBER (PIN) ISSUANCE.

A participant will select a PIN for an Idaho Quest EBT card issued over the counter. The participant may change his PIN at a Department office, by contacting the CSC, or through the on-line client website. (5-8-09)

301. -- 309. (RESERVED).

310. LOST, FORGOTTEN OR COMPROMISED PINS.

A cardholder may request a new PIN by contacting the CSC or the Department if the original PIN has been lost, forgotten, or compromised. A cardholder can reset his PIN if he knows his old PIN through the on-line client website. (5-8-09)

311. -- 319. (RESERVED).

320. PIN SECURITY.

The card holder is responsible for maintaining the security of his PIN. The card holder will be provided with training or training materials, or both that explain the use of the PIN and how to protect the PIN. The card will be automatically inactivated for the remainder of the calendar day after four (4) incorrect PIN entries. Access to his account through unauthorized use of his PIN is solely the responsibility of the card holder. (5-8-09)

321. -- 999. (RESERVED).

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