



QUEST® GRAPHIC STANDARDS MANUAL

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QUEST® Graphic Standards Manual

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Introduction

1.1 Introduction – Quest®

This Manual sets forth the minimum graphic standards to which all Participants in QUEST® are expected to adhere. As explained below, the QUEST® Mark may only be used in accordance with the Quest Operating Rules (Rules), which the National Automated Clearing House Association (Nacha) has dedicated to use by Relevant Government Entities, as defined in the Rules. Nacha has licensed the QUEST® Mark to the Relevant Government Entities for use in electronic benefit transfers (EBT). The Relevant Government Entities are responsible for sublicensing the QUEST® Mark for EBT programs and for enforcing the standards set forth in this Manual. This Manual is provided to acquaint the reader with these standards and serve as a guideline for proper implementation and use of all Quest visual graphics. Anyone who has a question not addressed in this Manual or needs procedural information regarding special or unique applications, should contact the Relevant Government Entity.

Terms that are used in this Manual but not defined herein have the meanings ascribed to them within the Quest Operating Rules.

1.2 Introduction – Rights and Requirements

Nacha is the owner of, and each Relevant Government Entity is a licensee of, the Quest name, the QUEST Mark and all other identifying materials developed to promote the Quest Program. The following section pertains specifically to requirements for use of the QUEST Mark. Consult the Quest Operating Rules for further details.

With respect to all uses of the QUEST Mark for which a Relevant Government Entity grants approval:

1. Nacha and the Relevant Government Entity retain all rights to the Mark, subject only to the Participant's installation, maintenance and use thereof, as governed by this Manual and the Quest Operating Rules.
2. The Relevant Government Entity has the authority to require proper maintenance on all signage applications at the Participant's expense.
3. The Relevant Government Entity has absolute authority and discretion to require to cause at any reasonable time, at the expense of the Participant:
 - a. The removal or termination of any and all signage and ancillary uses of the QUEST Mark from any Card or ATM, POS or point of purchase location.
 - b. Compliance with copyright, patent, trade and/or service mark and any similar law or regulation governing the use of the QUEST Mark, and the provisions of this Manual and the Quest Operating Rules.

Participants authorized by the Relevant Government Entity to install, maintain and display signage and other Mark applications will be required to bear costs of manufacture. Participants may manufacture the signage or service mark or may purchase the signage and service mark from the Relevant Government Entity. With respect to all signage and service mark applications installed at all ATM locations, each Participant shall:

1. Bear all costs of delivery, installation, maintenance, use, insurance, removal and surrender of such signs, and any and all sales, use, personal property or other taxes and governmental assessments regarding such signage.
2. At any reasonable time required by the Relevant Government Entity at such Participant's expense:
 - a. Perform maintenance thereon.
 - b. Remove such signs as designated by the Relevant Government Entity.

3. Assume any and all liability and responsibility for compliance with all lawful statutes, ordinances, codes, and regulations relative to such signs including but not limited to:
 - a. Sign building, planning, zoning, and similar laws of any governmental body relative to the installation, maintenance and use of such signage.
 - b. Copyright, patent, trade and/or service mark, and any similar law or regulation governing the use of such signage.

1.3 Introduction – Timing Considerations

Conversion of Cards and the installation of signage and other applications of the Quest identity must be carried out in strict compliance with the requirements contained in this Manual and the Quest Operating Rules.

Cards

All Quest access Cards issued or reissued by Issuers must bear the QUEST Mark. For an EBT Program utilizing existing card stock, no later than six (6) months following the date an Issuer processes its first Quest Transactions with respect to such EBT Program, all new and replacement Cards issued shall bear the QUEST Mark. 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 the date of the first Quest Transaction, the QUEST Mark shall appear on all outstanding Cards.

ATMs and POS Terminals

Each Participant shall ensure that the QUEST Mark is displayed on each of its designated ATMs or POS Terminals no later than forty-five (45) days after the Acquirer first processes a Quest Transaction from that terminal. Participants are required to display the QUEST Mark in the manner prescribed in this Manual.

2.1 Basic Standards – Introduction

Proper and consistent presentation of the QUEST Mark is essential for ensuring maximum effectiveness and high level public awareness of the Quest Program. The following section outlines the specifications and basic standards for appropriate use of the QUEST Mark, and icons that must be used in conjunction with the QUEST Mark by certain Merchants to indicate the type of participation (Cash Account Merchant, SNAP Only Merchant or Full Service Merchant). The standards addressed include descriptions and use of the QUEST Mark and icons, use of color, controlled background, Mark integrity, supportive type style, and other requirements established to promote and maintain the Quest identity.

When used in the name of state specific programs (e.g., “The XYZ State Quest Card”), the Quest name must comply with the graphic conventions of the QUEST Mark as described in Section 2.2.

2.2 The QUEST Mark – Basic Standards

The QUEST Mark is to be displayed at ATM and POS terminals that accept Quest Transactions.

The QUEST Mark is composed of bold, italicized letter forms with the last two letters, “S” and “T,” forming an aesthetic graphic ligature. A diagonal band containing two thin inner stripes emanates from the bottom portion of the “U” and extends upward through the “Q” at which point the band may terminate, as shown in Example A, or be extended onward, as in Example B, depending on its particular application. All Mark reproduction art is provided in this Manual. Attempts to redraw, reproportion, or alter any part of the Mark is strictly prohibited.

Example A. The QUEST Mark



Example B. The QUEST Mark shown with extended diagonal band.



2.3 Basic Standards – Mark Integrity and Minimum Size

To ensure adequate exposure and visual appeal of the QUEST Mark, certain conventions must be followed. Always maintain the prescribed minimum space between the QUEST Mark and all other design elements such as card edges and art, copy, photographs, page trim and rules, and any other institutional signature (see Section 3.2). This minimum space requirement is illustrated in Diagram I, below. Here and hereafter, the “X” measurement used in determining proper spacing is defined by the height of the letters “EST” in Quest. The minimum allowable size of the QUEST Mark measures 1/2” horizontally, as indicated in Diagram II. Under no circumstances is the Mark to appear smaller.

The QUEST Mark must always be treated with equal or greater emphasis than that of any other national network mark appearing on a terminal.

Diagram I. Shown is the minimum amount of open space that must surround the QUEST Mark in all applications.



Diagram II. Shown is the minimum size to which the QUEST Mark may be reduced.



2.4 QUEST Mark with Controlled Background – Basic Standards

A controlled background has been developed for use with the QUEST Mark. Though employing the controlled background is optional, its use is recommended when applying the Mark to busy or patterned fields or when there is a need to set off the QUEST Mark from other competing graphic elements.

Two versions of the controlled background with the Mark have been approved. Example A shows the positive controlled background with reversed Mark to be used on fields with values of 40% of black or less. Example B shows the reverse controlled background with positive Mark to be used on fields with values of 50% of black or greater. Refer to Sections 2.6, 2.7 and 2.15 of this Manual for applicable color requirements and recommendations. Besides the backgrounds illustrated in Examples A and B, it is also acceptable to extend the width of the controlled background horizontally, as in Example C, for further graphic appeal.

Note that when using the controlled background, the vertical proportion and spacial relationship of the Mark and the background is not to be altered. See Diagram I for proportion and spacing requirements.

Example A. The QUEST Mark in reverse form with controlled background.



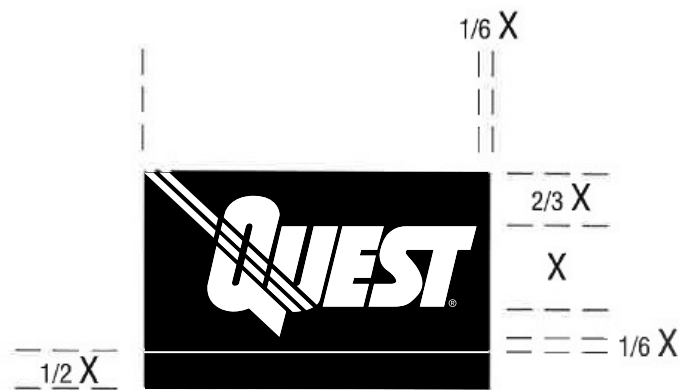
Example B. The QUEST Mark in positive form with controlled background.



Example C. The QUEST Mark with extended controlled background.



Diagram I. Shown is the required vertical proportioning of the QUEST Mark and its controlled background, and the minimum horizontal spacing between the Mark and background.



2.5 Basic Standards – Trademark Registration Symbol

The QUEST Mark is registered with the U.S. Patent and Trademark Office. It is mandatory that the ® notice appears in all QUEST Mark applications, as shown. Note that the ® symbol does not necessarily reduce or enlarge proportionately with the Mark. Use judgment to ensure that the ® does not become a distraction or visual obstruction.



2.6 One Color Reproduction – QUEST Mark – Basic Standards

Consistent standard use of color is an important factor in achieving rapid recognition for the QUEST Mark and icons (see Sections 2.9-2.15 for discussion of icons). The following guidelines define appropriate use of color in most applications.

One-Color Applications

The QUEST Mark may be reproduced in either of two acceptable one-color versions, in positive form or reverse form.

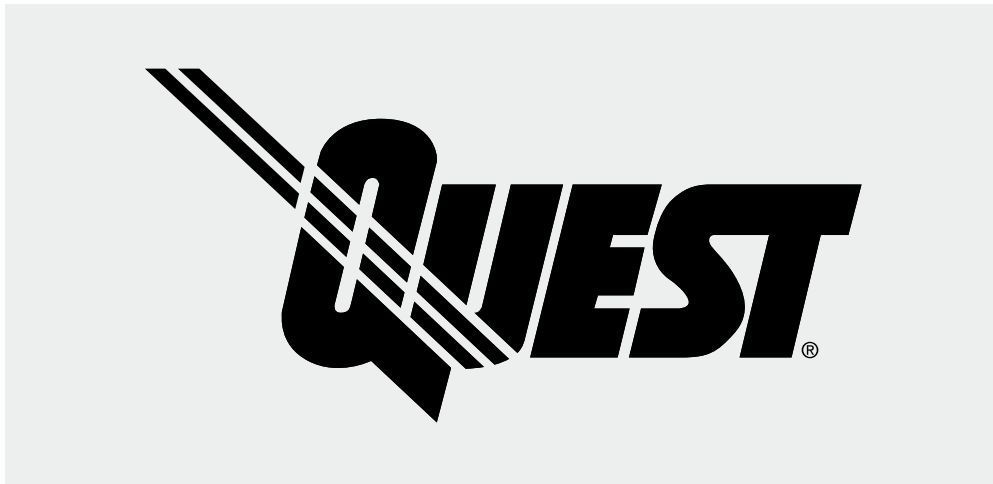
It is preferred that black be used for one-color reproduction of the QUEST Mark. However, if a Card does not use black, any one of the colors that is used on the Card may be used for the QUEST Mark.

In applications where the background value is 40% of black or less, the QUEST Mark must overprint the background, as in Example A. Where the background value is 50% of black or greater, the QUEST Mark is reversed out, as in Example B.

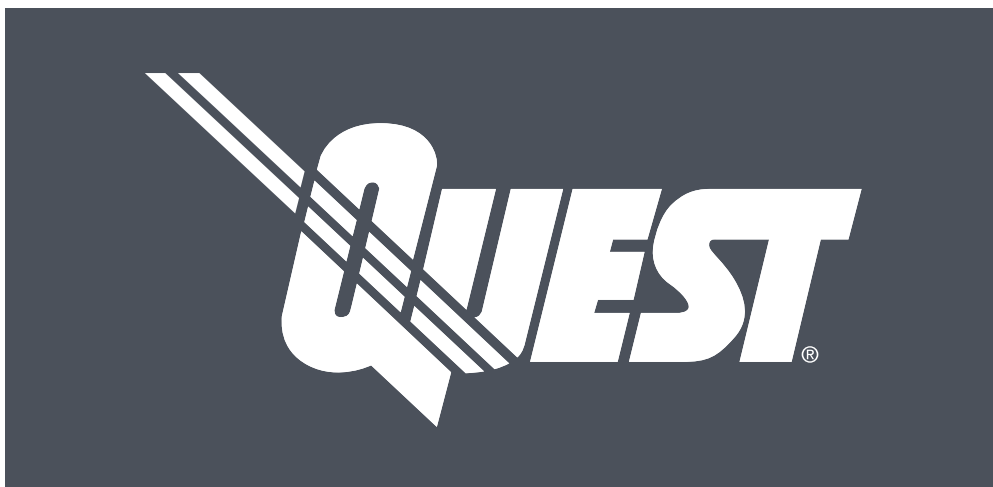
The QUEST Mark and icons are never to overprint or reverse out of patterned backgrounds or be distorted in any way.

Always use good judgment when applying the Mark and icons. If there is any doubt about a particular application, please contact the Relevant Government Entity.

Example A. The QUEST Mark in positive form.



Example B. The QUEST Mark in reverse form.



2.7 Basic Standards Two or More Color Reproduction-QUEST Mark

Following are the approved Quest colors and guidelines for appropriate use in multiple color applications for the QUEST Mark.

Quest Red: in lieu of which PANTONE* Warm Red may be used.

Quest Yellow: in lieu of which PANTONE 137 may be used.

Primary Gray: in lieu of which PANTONE 432 may be used.

Secondary Gray: in lieu of which PANTONE 422 may be used.

Color swatches are provided in the back of this Manual for matching Quest colors. The colors shown are not PANTONE Color Standards. For the standards, refer to the current edition of the PANTONE Color Formula Guide.

Four-Color Applications

For four-color applications, the approved four-color specifications are as follows:

Quest Red: Red 90% Yellow 100% Blue 0% Black 0%

Quest Yellow: Red 40% Yellow 100% Blue 0% Black 0%

Primary Gray: Red 20% Yellow 10% Blue 30% Black 70%

Secondary Gray: Red 0% Yellow 0% Blue 0% Black 40%

The approved four-color version of the QUEST Mark appears with the lettering in Quest Red and the diagonal stripes in Quest Yellow. The background is Primary Gray, using Secondary Gray as a complementary element.

To maintain a strong identity for the QUEST Mark, the four-color application comprised of Quest Red, Quest Yellow, Primary Gray and Secondary Gray has been established as the standard for all outdoor and ATM and POS terminal signage. Alternatively, if a two-color Mark is used, the preferred two-color application is Quest Red on Primary Gray (Example B, Option One). This also applies to Marks used with icons at the Point of Purchase (see Section 2.15).

Two-Color Applications

While in two-color applications there are four acceptable Mark color options, Option One has been established as the preferred two color application for outdoor, terminal and Point of Purchase signage (see Section 2.15).

Option One directs that the QUEST Mark (including diagonal stripes) be printed in Quest Red on a background of Primary Gray. It is never permissible to use a Quest Yellow Mark on a Primary Gray background.

Option Two allows the QUEST Mark (including diagonal stripes) to be printed in Quest Red on a background of Quest Yellow.

Option Three utilizes a Quest Red Mark (including diagonal stripes) on a Secondary Gray background. Never use a Quest Yellow Mark on a Secondary Gray background.

*Pantone, Inc.'s check-standard trademark for color reproduction and color reproduction materials.

Example A. The QUEST Mark in full-color application.



Example B. Acceptable two-color options.

Option One – Quest Red on Primary Gray background.



Option Two – Quest Red on Quest Yellow background.



Option Three – Quest Red on Secondary Gray background.

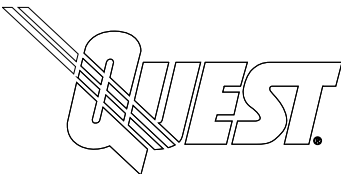


2.8 Unacceptable Mark Usage – Basic Standards

The examples on this page illustrate unacceptable treatment of the QUEST Mark. Applying the Mark in any of these ways violates the standards set forth in this Manual and weakens the uniform image. If there is doubt about an application, contact the Relevant Government Entity.

Examples of Misuse

A. Use of an outline
UNACCEPTABLE



B. Use of a screen
UNACCEPTABLE



C. Mark applied to patterned background
UNACCEPTABLE



D. Insufficient contrast
UNACCEPTABLE



2.9 Basic Standards – The Cash Account Merchant Icon

The Cash Account Merchant Icon is to be displayed in conjunction with the QUEST Mark by Merchants that only honor Cards for Cash Account Transactions.

The cash icon is a dollar sign, set in Helvetica Medium Condensed type. The icon is set in a square box called the “icon box.”

These two elements—the cash icon and the icon box—comprise the Cash Account Merchant Icon.

Attempts to redraw, reproportion, or alter any part of the Cash Account Merchant Icon are strictly prohibited.



The Cash Account Merchant Icon.

2.10 The SNAP Only Merchant Icon

The SNAP Only Merchant Icon, consisting of the SNAP icon, is to be displayed in conjunction with the QUEST Mark by Merchants that only honor Cards for SNAP Transactions.

The SNAP icon is the property of the United States government and may only be used with the permission, and in accordance with the standards, of the Food and Nutrition Service, U.S. Department of Agriculture.

Refer to the U.S. Department of Agriculture’s SNAP Logo Guidance (<https://www.fns.usda.gov/snap/logo-guidance>) for further information on use of the SNAP icon.

2.11 Basic Standards – The Full Service Merchant Icon

The Full Service Merchant Icon, consisting of the Cash Account Merchant Icon displayed in conjunction with the SNAP Only Merchant Icon, is to be displayed in conjunction with the QUEST Mark by Merchants that honor Cards for SNAP Transactions and Cash Account Transactions.

The SNAP icon is the property of the United States government and may only be used with the permission, and in accordance with the standards, of the Food and Nutrition Service, U.S. Department of Agriculture.

The cash icon is a dollar sign, set in Helvetica Medium Condensed type.

The Cash Account Merchant Icon and the SNAP Only Merchant Icon share a center, vertical line. Together, they comprise the Full Service Merchant Icon.

Refer to the U.S. Department of Agriculture’s SNAP Logo Guidance (<https://www.fns.usda.gov/snap/logo-guidance>) for further information on use of the SNAP icon.

2.12 Cash Account Merchant Icon-Integrity and Size – Basic Standards

To ensure adequate exposure and visual appeal of the QUEST Mark and Merchant icons, certain conventions must be followed. This section outlines the correct use of the QUEST Mark with the Cash Account Merchant Icon.

The Cash Account Merchant Icon is aligned with the left edge of the QUEST Mark with the controlled background (as outlined in Section 4.4, the QUEST Mark must be presented with controlled background when used in decal form). A solid rectangle, the same height as the icon box, extends to the right edge of the controlled background of the QUEST Mark. That rectangle, on its left side, touches the right vertical line of the icon box. Together, these two components—the Cash Account Merchant Icon and solid rectangle—are separated from the QUEST Mark by a white line. This area is defined as the “icon bar.”

The height of the icon bar, when the distance between the top of the letter “T” and the bottom of the letter “T” is measured as “X,” should be 112X.

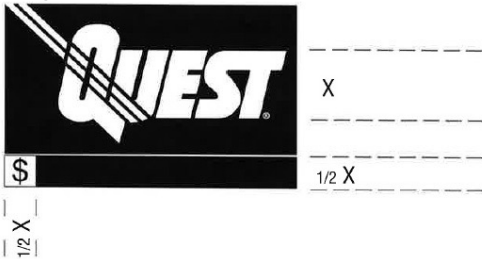
The width of the icon box is 112X.

Attempts to redraw, reproportion, or alter any part of the Mark is strictly prohibited.

The Cash Account Merchant icon bar.



Proper use of the Cash Account Merchant Icon with the QUEST Mark.



Proper proportion of cash icon



2.13 Basic Standards – SNAP Only Merchant Icon-Integrity and Size

To ensure adequate exposure and visual appeal of the QUEST Mark and Merchant icons, certain conventions must be followed. This section outlines the correct use of the QUEST Mark with the SNAP Only Merchant Icon.

The SNAP Only Merchant Icon is aligned with the left edge of the QUEST Mark with the controlled background (as outlined in Section 4.4, the QUEST Mark must be presented with controlled background when used in decal form). A solid rectangle, the same height as the icon box, extends to the right edge of the controlled background of the QUEST Mark. That rectangle, on its left side, touches the right vertical line of the icon box. Together, these two components—SNAP Only Merchant Icon and solid rectangle—are separated from the QUEST Mark by a white line. This area is defined as the icon bar.

The height of the icon bar, when the distance between the top of the letter “T” and the bottom of the letter “T” is measured as “X,” should be 112X.

The width of the icon box is 112X.

Attempts to redraw, reproportion, or alter any part of the Mark are strictly prohibited.

Refer to the U.S. Department of Agriculture’s SNAP Logo Guidance (<https://www.fns.usda.gov/snap/logo-guidance>) for further information on use of the SNAP icon.

2.14 Full Service Merchant Icon-Integrity and Size – Basic Standards

To ensure adequate exposure and visual appeal of the QUEST Mark and Merchant icons, certain conventions must be followed. This section outlines the correct use of the QUEST Mark with the Full Service Merchant Icon.

The Full Service Merchant Icon is aligned with the left edge of the QUEST Mark with the controlled background. A solid rectangle, the same height as the two icon boxes, extends to the right edge of the controlled background of the QUEST Mark. That rectangle, on its left side, touches the right vertical line of the second icon box. Together, these two components—the Full Service Merchant Icon and solid rectangle—are separated from the QUEST Mark by a white line. This area is defined as the icon bar.

The height of the icon bar, when the distance between the top of the letter “T” and the bottom of the letter “T” is measured as “X,” should be 112X.

The width of each icon box is also 112X.

Attempts to redraw, reproportion, or alter any part of the Mark is strictly prohibited.

Refer to the U.S. Department of Agriculture’s SNAP Logo Guidance (<https://www.fns.usda.gov/snap/logo-guidance>) for further information on use of the SNAP icon.

2.15 Basic Standards – Color Reproduction – QUEST Mark with Icons

The icons accompany the QUEST Mark at the point of purchase (see Section 4.4). The controlled background must always be used when applying the QUEST Mark in decal form.

Use of Color

Whenever color is used, the QUEST Mark, and the icons within the icon boxes, will appear in Quest Red. The color used for the icon boxes will match the color of the solid portion of the icon bar.

The icon bar is defined in 2.12, 2.13 and 2.14 as the icon(s), the icon box(es), and the horizontal solid rectangle that touches the icon box. The icon box is described in 2.9 as the box that surrounds an icon.

To maintain a strong identity for the QUEST Mark, the four-color application comprised of Quest Red, Quest Yellow, Primary Gray and Secondary Gray has been established as the standard for Point of Purchase signage. Alternatively, if a two-color Mark is used, the preferred two-color application is Quest Red on Primary Gray (Example B). This also applies to Marks on all outdoor and ATM and POS terminal signage (see Section 2.7).

Four-Color Applications

Example A. The approved four color version of the QUEST Mark with icons appears with the QUEST Mark lettering in Quest Red and the diagonal stripes in Quest Yellow. The background is Primary Gray, using the complementary Secondary Gray for the solid portion of the icon bar and the boxes that surround the SNAP stamp and/or cash icons. The SNAP stamp and/or cash icons (but not the boxes that surround them) are Quest Red.

Two-Color Applications

Example B. When Primary Gray is used as the background color for the QUEST Mark, Quest Red is used for the Mark. Primary Gray is also used for the solid portion of the icon bar and the boxes that surround the SNAP stamp and/or cash icons. The SNAP stamp and/or cash icons (but not the boxes that surround them) are Quest Red.

Example C. When Secondary Gray is used as the background color for the QUEST Mark, Quest Red is used for the Mark. Secondary Gray is used for the solid portion of the icon bar and the boxes that surround the SNAP stamp and/or cash icons. The SNAP stamp and/or cash icons (but not the boxes that surround them) are Quest Red.

Example D. When Quest Yellow is used as the background color for the QUEST Mark, Quest Red is used for the Mark. Quest Yellow is used for the solid portion of the icon bar and the boxes that surround the SNAP stamp and/or cash icons. The SNAP stamp and/or cash icons (but not the boxes that surround them) are Quest Red.

One-Color Applications

Example E. In one-color applications, the QUEST Mark must be in reverse form and the background value of the QUEST Mark must match that of the entire icon bar. The background value must be 50% of black or more.

Example A



Example B



Example C



Example D



Example E



Refer to the U.S. Department of Agriculture's SNAP Logo Guidance (<https://www.fns.usda.gov/snap/logo-guidance>) for further information on use of the SNAP icon.

2.16 Complementary Type Style – Basic Standards

The Helvetica typeface has been established as the style of choice for all Quest printed materials (advertising, stationery and other collaterals). Helvetica typeface is available in a variety of weights and italics and provides a legible, clean look to complement the QUEST Mark.

Helvetica Regular Condensed
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz1234567890?&\$

Helvetica Medium Condensed
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz1234567890?&\$

Helvetica Bold Condensed
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz1234567890?&\$

Helvetica Regular Condensed Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz1234567890?&\$

Helvetica Medium Condensed Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz1234567890?&\$

Helvetica Bold Condensed Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz1234567890?&\$

3.1 Card Requirements Introduction

Participants may utilize a variety of options in selecting and issuing Cards to Recipients.

The following sections outline the various options and requirements for use of the QUEST Mark as it applies to plastic cards. Consult the Quest Operating Rules for other procedural details.

The QUEST Mark must always be treated with equal or greater emphasis than that of any other national network mark appearing on a Card.

Signature panels or signature images are required on all Cards.

As appropriate, Participants using other identifiers are responsible for legal copy or additional information appearing on the back of a Card.

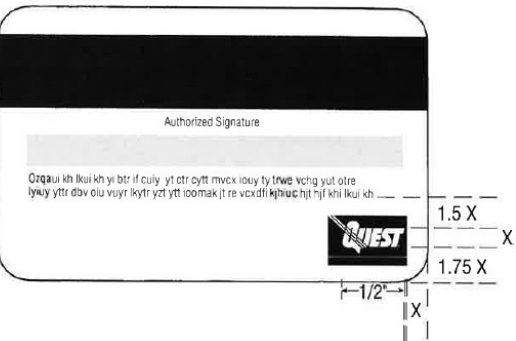
The controlled background on which the QUEST Mark appears is not to be encroached upon by legal copy or institutional identifiers.

Reproduction artwork for the QUEST Mark is contained in the back of this Manual.

Refer to Sections 2.4, 2.6 and 2.7 for recommended colors and use of the controlled background.

3.2 Card Option A – Card Requirements

Card Option A is the preferred display of the QUEST Mark on the Card. The Mark is allowed to be placed anywhere on the back of the Card, as long as standards for minimum size and Mark integrity are maintained (see Section 2.3). The design of the Card's face is open to the Participant's discretion.

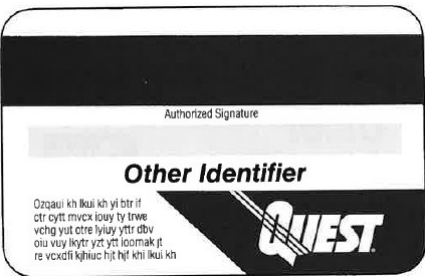


Shown is the preferred display of the QUEST Mark on the Card, illustrating minimum size and Mark integrity.

3.3 Card Option B – Card Requirements

Card Option B leaves the Card's face design open to the Participant's discretion, but requires the back of the Card to appear as illustrated here. The spaces above and to the left of the QUEST Mark may be used for additional identifiers and other mandatories if needed, though the QUEST Mark must receive equal or greater emphasis.

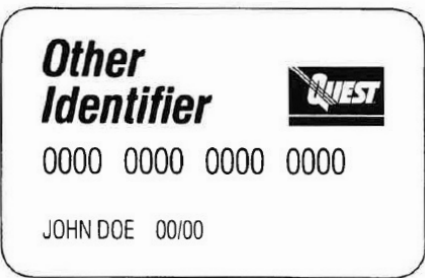
Shown is an example of Card Option B.



3.4 Card Option C – Card Requirements

Card Option C places minimum emphasis on the QUEST Mark on the face of the Card, and allows for an additional institutional identifier.

Shown is an example of Card Option C.



3.5 Card Option D – Card Requirements

Card Option D features a prominent QUEST Mark on the Card face but allows for an equally emphasized institutional identification. Additional institutional identification may appear on the back of the Card if desired.

Shown is an example of Card Option D.



3.6 Card Option E – Card Requirements

Card Option E features a prominent QUEST Mark on the Card face with no other institutional identification. Institutional identification may be displayed on the back of the Card.

Shown is an example of Card Option E.



3.7 Card Option F – Card Requirements

All Participants may use Card Option F with an institutional identifier on the Card face as illustrated below. Additional identification may also be placed on the back of the Card if desired.

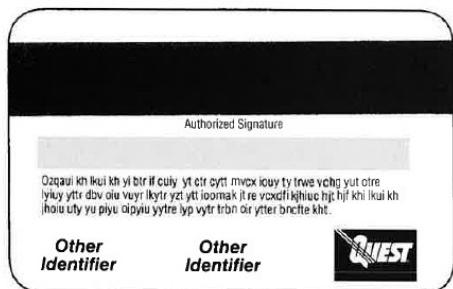
Shown is an example of Card Option F.



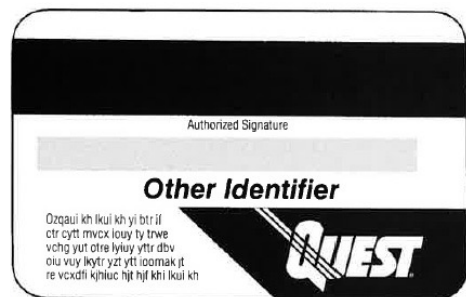
3.8 National Debit/Credit Cards Card Requirements

Participants issuing national debit/credit cards are required to feature the QUEST Mark on the back of each Card. The preferred Card design is illustrated below in Example A, which allows the QUEST Mark to float anywhere on the back of the Card as long as the standards for minimum size and Mark integrity are maintained (Section 2.3). An alternative Card design is illustrated below in Example B. Note that space has been allowed above and to the left of the QUEST Mark for other identifiers and mandatories.

Example A. Shown is an example of the preferred design for backs of national debit/credit cards.



Example B. Shown is an example of an alternative design for backs of national debit/credit cards.



4.1 Signage Introduction – Signage

One of the most visible and certainly most valuable elements in the Quest identity program is signage. Through prominent and enthusiastic on site display of the Quest insignia, participating Institutions and Merchants not only promote recognition of the QUEST Mark but provide a service to the Cardholder by indicating where the Card can be used.

The following guidelines for usage of Quest signage have been designed to ensure optimum awareness and create a highly visible, coordinated look. It is important that all Participants strictly adhere to these standards.

If you have questions regarding compliance or would like information on approved suppliers, materials, etc., please contact the Relevant Government Entity.

4.2 Compliance Variation Signage – Signage

It is the explicit responsibility of each Participant to comply with all applicable federal, state, local, and private regulations and ordinances regarding the implementation of the QUEST Mark and signage. It is not uncommon for ATM and POS locations in shopping malls, airports and on college campuses to have specific rules and regulations. If a Participant believes the specifications recommended in this Manual would be inappropriate or in violation of a particular regulation, the Participant must submit an alternate proposal in writing to the Relevant Government Entity, which will consult with other Relevant Government Entities in determining whether a variance shall be granted.

4.3 POS Terminal Signage – Signage

Each Merchant shall display the QUEST Mark on all signs or decals at the Merchant's POS Terminals wherever any other payment mark is displayed. The QUEST Mark must always be treated with equal or greater emphasis than that of any other national network mark appearing at a terminal. While the Merchant is required to display the QUEST Mark at the POS, the Merchant is not required to display the icon that corresponds to the type of transaction the Merchant accepts. However, the Merchant may choose to indicate the accepted Transaction type in some way that does not diminish the integrity of the QUEST Mark, as it is outlined in this Manual.

4.4 Point of Purchase Signage – Signage

Each Merchant shall display the QUEST Mark on all signs or decals at the storefront entrance door(s) and/or window(s) whenever any other payment system mark is displayed. Each Merchant shall also display the icon that corresponds to the type of Transaction the Merchant accepts.

The QUEST Mark must always be treated with equal or greater emphasis than that of any other national network mark appearing at a terminal.

The controlled background must always be used when applying the QUEST Mark in decal form.

Shown are examples of appropriate application of the Quest point of purchase decal.



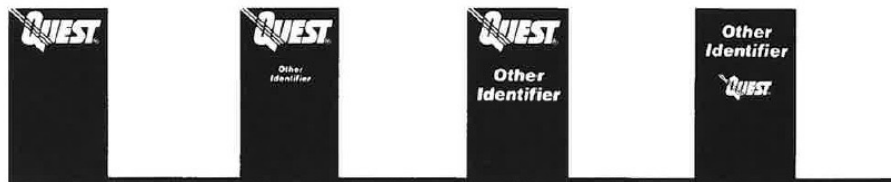
4.5 Outdoor Signage – Signage

Outdoor signage is one of the key vehicles institutions can use to promote their Quest affiliation.

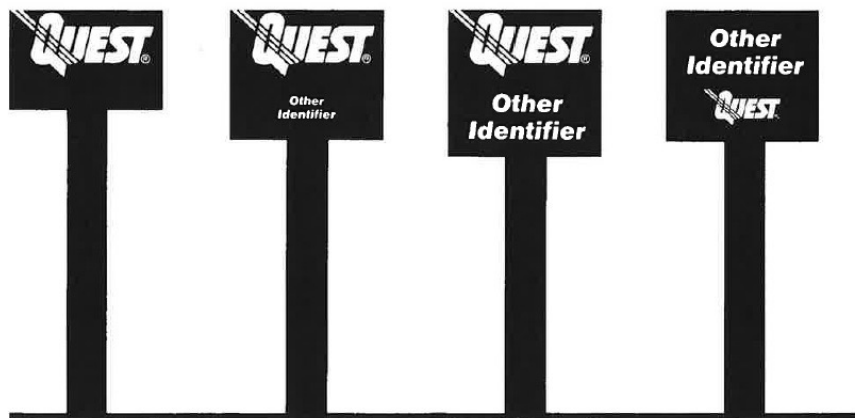
The guidelines established in this Manual for use of the QUEST Mark on outdoor signage have been designed to facilitate maximum public awareness and promote the Quest identity at all participating locations. This standardization of sign formats, color and relationship to existing signs will create a well-coordinated, uniform look.

If you have any questions on appropriate signage applications, it is recommended that you contact the Relevant Government Entity before initiating a sign program.

Following are examples of various outdoor signage applications



- A. Freestanding pylon with QUEST Mark only.
- B. Freestanding pylon with other identifier, major emphasis on Quest.
- C. Freestanding pylon with other identifier, equal emphasis, Quest at the top.
- D. Freestanding pylon with other identifier, major emphasis on other identifier, Quest at the bottom.



- A. Freestanding pole sign with QUEST Mark only.
- B. Freestanding pole sign with other identifier, major emphasis on Quest.
- C. Freestanding pole sign with other identifier, equal emphasis, Quest at the top.
- D. Freestanding pole sign with other identifier, major emphasis on other identifier, Quest at the bottom.

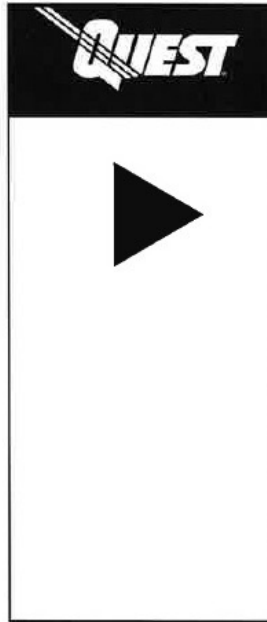
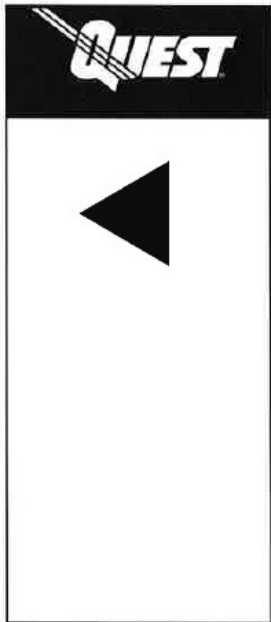
Quest sign attached to an institution's existing signage.



4.6 Directional Signage – Signage

Directional signage can be utilized to promote the Quest identity and aid consumers in locating Quest ATM facilities. As with all signage, it is important that directional signage be in compliance with all established graphic standards to promote uniformity. Contact the Relevant Government Entity if you have any questions regarding compliance.

Examples of appropriate directional signage.



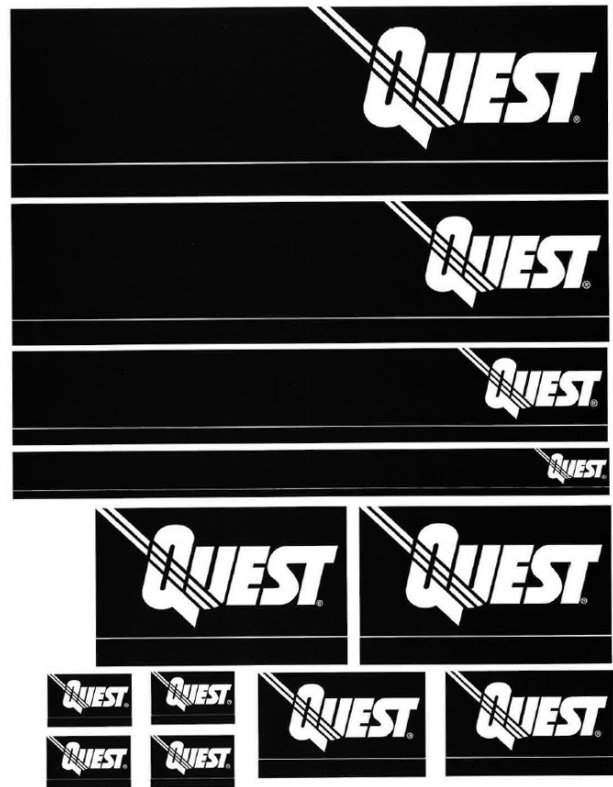
5.1 Reproduction Art – Introduction

The artwork supplied in this section is the only approved art to be used in reproduction of the QUEST Mark. Consistent use of these reproduction materials will ensure consistency and maximize public recognition of the QUEST Mark and Quest Participants. Color swatches are also provided as reference so that suppliers can match approved colors exactly. The use of any unauthorized reproduction materials is strictly prohibited.

5.2 Reproduction Art QUEST Mark – Positive

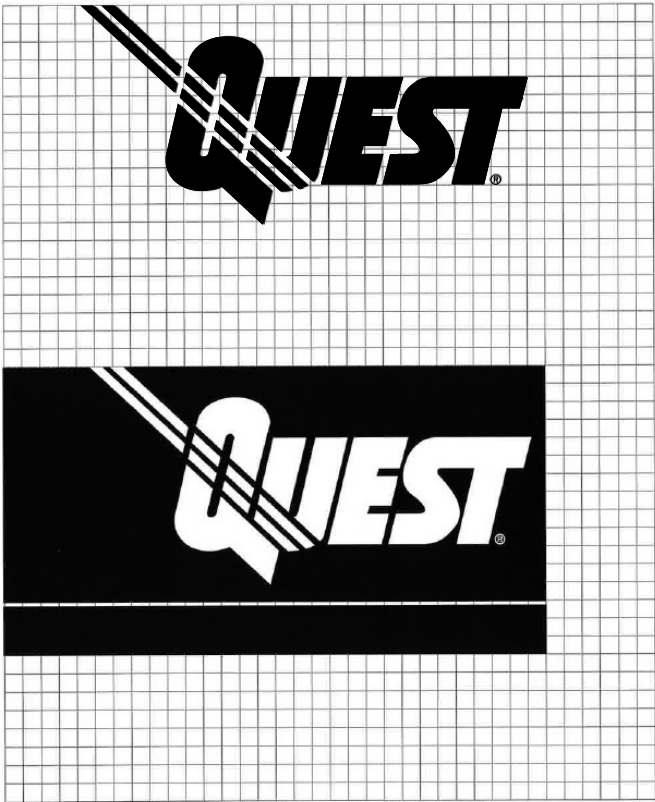


5.3 Reproduction Art QUEST Mark – Reverse



5.4 Reproduction Art Extraordinary Applications

For applications of extraordinary size (billboards, banners, exhibits), it is important that the QUEST Mark maintains its character and proportion. Here, the Mark has been plotted to a grid format to serve as a guide in proper scale reproduction.



5.5 Reproduction Art Cash Account Merchant Icon – Reverse



5.6 Reproduction Art Color Swatches – Coated Stock

Quest Red Quest Yellow Primary Gray Secondary Grey Coated Swatch

These color swatches are for reference only and are not PANTONE* Standards. Refer to Section 2.7 of this Manual for the respective PANTONE Color which may be used in lieu of the Quest color.



5.7 Reproduction Art Color Swatches – Uncoated Stock

Quest Red Quest Yellow Primary Gray Secondary Grey Coated Swatch

These color swatches are for reference only and are not PANTONE Color Standards. Refer to Section 2.7 of this Manual for the respective PANTONE Color which may be used in lieu of the Quest color.



5.8 Reproduction Art Spray Paint Specifications

Appropriate backlit signage is an attractive, highly visible means of conveying the Quest name and Mark to the general public. The following sequential color specifications and guidelines are provided to ensure optimum visibility and uniform color reproduction.

Lexan has been found to be the most durable and attractive surface for lighted signage. For truest color reproduction, abide by the following spray paint specifications.

For consistent color appearance, day and night, it is advisable to use T-12-800 daylight florescent tubes and let them burn continuously.

Primary Gray:

- 1-Gal. FR-1-157 Soft White Gripflex
- 1-Gal. FR-2-900 Black Gripflex
- 40 Oz. FR-2-325 Golden Yellow Gripflex
- Opaque (4 Coats)
- Back All with 6-Coats White

Quest Red:

- 2-Parts SM-1-575 Red Gripflex
- 1-Part FR-2-200 Clear
- 2-Parts Reducer (Xylene)
- 5-Coats Red at 80 lbs.
- Air Open 21/2 Turns
- Paint Open 21h Turns 12" to 13" Away (Overlap W')
- 4-Coats White Over This
- Then 4 More Coats Red
- Peel For Yellow-Spray
- Yellow Over Red (4-Coats)
- Back All With 6-Coats White

Quest Yellow:

- 14-Parts SM-1-355 Yellow Gripflex
- 2-Parts SM-1-575 Red Gripflex
- 1-Part Mixed Paint
- 11h-Parts Reducer
- Back All With 6-Coats White

*Pantone, Inc.'s check-standard trademark for color reproduction and color reproduction materials.