



October 28, 2024

Dear Commissioner,

For the past 2 years, the Food and Nutrition Service (FNS) has engaged with States, partners, and industry through an independent governing body (the Accredited Standards Committee X9) to align Supplemental Nutrition Assistance Program (SNAP) Electronic Benefit Transfer (EBT) technology with credit and debit industry standards. The goal of this engagement has been to protect SNAP recipient families from benefit theft by moving EBT transactions to more secure technology, including chip cards and mobile wallet payments, and to enhance security for online purchases.

FNS is pleased to announce that the X9 Committee ratified and published these revised EBT standards in August 2024. Finalizing these standards is a significant step towards modernizing SNAP EBT technology and combating benefit theft. These technical standards provide the opportunity for States to implement EBT cards with chip technology.

FNS is working towards publishing a rule that will codify the revised SNAP EBT standards into regulation and establish timeframes for upgrading to secure payment technologies. FNS urges all States to adopt the new X9 EBT standards and work with your EBT processor to transition to chip cards as soon as feasible. States do not need to wait for FNS to publish its rule before adopting chip card technology. As a reminder to State Agencies, costs to transition to chip cards are a State administrative expenses that is reimbursed by FNS at 50 percent.

FNS recognizes that implementing these changes is a complex process and is ready to provide technical assistance in support of this effort. FNS has published technical resources to aid processors and retailers in chip migration on its [website](#) and via [the SNAP EBT Modernization Technical Assistance Center](#).<sup>1</sup> FNS can help States navigate the transition by providing guidance on key considerations such as card replacement strategies, business and functional design requirements, implementation planning, system testing, and education campaigns.

FNS also urges States to add card security features that are standard in the credit and debit industry, such as automated transaction alerts, to better protect SNAP households from benefit theft. FNS encourages States to work with their EBT processors to adopt the [recommended list](#) of fraud prevention tools based on industry best practices and issued by FNS in coordination with Federal partners.<sup>2</sup> These recommended strategies do not require

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<sup>1</sup>“SNAP EBT Modernization” FNS, updated August 28, 2024, <https://www.fns.usda.gov/snap/ebt/modernization>, and “General information and FAQ,” SEMTAC, accessed August 4, 2023, <https://www.nationalgrocers.org/semtac/general-information-and-faq/>

<sup>2</sup>“Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF) Electronic Benefit Transfer (EBT) Card Skimming Prevention – Tools and Resources,” ACF and FNS, October 31, 2022, <https://www.fns.usda.gov/snap/snap-tanf-ebt-card-skimming-prevention>

chip cards and can be implemented in advance of chip card adoption. Combatting fraud takes a layered approach and these recommended best practices both reduce opportunities for theft for current magnetic stripe cards and provide additional protection to chip cards. FNS will continue to share additional fraud prevention strategies through our mutual work with States, law enforcement, and other partners to prevent benefit theft.

SNAP recipients rely on safe and secure cards with EBT technology to put nutritious food on their tables. FNS appreciates the work done by California and Oklahoma for their leadership in being the first States to incorporate chip technology in SNAP EBT cards. We thank all States for your ongoing efforts to modernize SNAP EBT cards and provide SNAP households the same secure customer experience as available in the commercial sector. Please reach out to your Regional SNAP contacts if you have any questions.

Sincerely,

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Supplemental Nutrition Assistance Program  
Food and Nutrition Service  
U.S. Department of Agriculture