



# ECL Test Guidance for SNAP EBT Chip Cards

## Introduction

In response to increasing counterfeit card fraud and theft of benefits, multiple States are planning to migrate their SNAP EBT cards from magnetic stripe to EMV chip cards. States, starting with California and Oklahoma, are planning to issue chip cards beginning as soon as this Summer (2024). Merchants, acquirers, and financial institutions should ensure that all SNAP EBT cards continue to work during the transition period. Depending on state preferences, SNAP EBT chip cards will be contact-only (insert) or dual-interface (insert or tap). SNAP EBT chip cards will use a new Application Identifier (AID), A0000000044542, (Application Name: EBT) and will have a 220 service code encoded in the magnetic stripe.

## Empty Candidate List (ECL) Fallback Explained

If a POS device is chip-enabled but has not been updated to accept the EBT chip card, the terminal will respond to an EBT chip card in one of two ways, depending on how the transaction is attempted:

- If the customer inserts (or taps) the EBT chip card, the POS device will recognize that it has a chip, but it will not recognize how to process a chip EBT transaction (until it has been updated for the new EBT Application Identifier). In this scenario, the POS terminal must allow the transaction to proceed via fallback to magnetic stripe. This is called “Empty Candidate List” (ECL) Fallback. ECL fallback requires only one failed chip attempt before prompting the customer to swipe the card (in contrast to EMV fallback, which requires three failed chip transaction attempts before prompting for a card swipe).
- If an EBT chip card is swiped before an attempted insert (or tap as applicable), the POS terminal should read the service code 220 (which indicates an EBT chip card) and prompt the cardholder to insert (or tap) the card instead. In that case, the customer will attempt an EBT chip transaction, and the ECL fallback scenario described above will occur. After the ECL fallback, the POS terminal should allow the magnetic stripe transaction to proceed.

## Test Scripts

It is important that merchants test their POS systems to ensure uninterrupted processing of SNAP with EBT chip cards. To achieve this, we strongly recommend that you utilize the ECL Test Scripts available at <https://www.fns.usda.gov/snap/ebt/modernization/chip-resources> to ensure that your POS systems can process all SNAP EBT card. These test scripts provide a comprehensive list of test cases that should be completed. It is highly advised to conduct these test cases in a live (production) environment to guarantee accurate results. Failure to test your POS system prior to accepting customer chip cards may result in disruptions in SNAP EBT processing.

Please reach out to your Acquirer or POS Service Provider for SNAP EBT chip test cards. EBT Host Processors have supplied Acquirers with test cards to distribute for testing ECL fallback. Please keep the test cards for future testing.

## Next Steps:

- Contact your POS service provider to make sure that your POS system is ready for testing ECL fallback. This includes confirming that your POS terminals are configured to recognize 220 Service Code and that ECL Fallback capabilities are turned on in case the EBT AID is unsupported (or not yet supported) by your POS system.
- Contact your Acquirer or POS Service Provider for test cards.
- Follow the FNS provided test scripts.