

Attention: California and Bordering State SNAP EBT Retailers

SNAP EBT Chip and Tap Cards Have been Deployed in California!

California began issuing SNAP EBT chip and tap cards to cardholders in **January 2025** as planned. **These cards are now being used in California and bordering state retail locations.** The purpose of this communication is to remind you of the impact to you as an authorized SNAP retailer if you have not prepared your stores to accept EBT chip card technology.

These SNAP EBT chip and tap cards:

- **Will not work** at retailer point-of-sale (POS) **without the appropriate updates.**
- Will have a magnetic stripe as a fallback, but **retailers must ensure that their POS system will allow SNAP EBT chip cards to “fallback” to magnetic stripe** until SNAP EBT chip cards are fully supported on their POS device(s)/system. This is referred to as Empty Candidate List (ECL) fallback.

Identifying the new California SNAP EBT Chip and Tap Cards

Along with the chip and tap technology implementation, the card personalization printing has been moved to the back of the card. Below are examples of the new SNAP EBT chip and tap card front and back.



Cardholder Experience

Some SNAP EBT retailers may not accept chip or tap features at this time. Cardholders are being directed to try using the tap and chip features first and then use the magnetic stripe if prompted. Please ensure your cashiers are trained on how these new cards work.

About SNAP EBT Chip Card Payment

- **Be ready to accept SNAP EBT chip card payments** to ensure SNAP clients can still use their benefits at your store.
- Chip and tap transactions **still require cardholder PIN** entry at the point-of-sale.

Steps You Should Take Immediately

1. **Contact Your Point-of-Sale (POS) Service Provider TODAY** to ensure that your POS system will allow SNAP EBT chip cards to “fallback” to magnetic stripe transactions. More details for your POS provider are found here: <https://www.fns.usda.gov/snap/ebt/modernization>
2. **Ensure that your cashiers are aware** that the SNAP EBT chip and tap cards have been mailed to cardholders and that the card has a new look and functionality has changed. Cashiers should be trained on how the card will be accepted within your retail establishment. California is requesting that cardholders attempt tap first (if available), then insert, and follow the prompts on the device including swiping the magnetic stripe if needed.
3. **Ask your POS Service Provider** to update your POS to fully support SNAP EBT chip cards.
4. **Tell your POS Provider** that the SNAP EBT chip cards will use:
 - Standard EMV chips
 - Both contact-only and dual-interface
 - New EBT Application Identifier (AID): A0000000044542
 - 220 service code on Track II of the magstripe
 - If your POS service provider needs more information about supporting SNAP EBT chip cards, tell them to contact their Third-Party Processor (TPP)

Steps You Should Take After Confirming or Enabling ECL Fallback on Your POS device/system

- **FNS is requesting retailers report successful ECL fallback** at the SNAP EBT Modernization Technical Assistance Center (SEMTAC) website: <http://www.semtac.org/ECLReadinessCheck>

Steps You Should Take After your POS device/system Is Updated to Fully Accept SNAP EBT Chip Cards

- **FNS is requesting retailers report their ability to fully accept chip enabled EBT cards** at the SNAP EBT Modernization Technical Assistance Center (SEMTAC) website: <http://www.semtac.org/FullChipReadinessCheck>

Note on Reporting:

The intent of collecting this information is so that FNS can determine that SNAP households have access to their benefits once chip cards are distributed. While the information may be shared with States that are working toward implementation, individual retailer information will not be publicly distributed or displayed in any way.

Resources

For more information, please visit:

- SNAP EBT Modernization Technical Assistance Center (SEMTAC) FAQ: <https://www.nationalgrocers.org/semtac/general-information-and-faq/>
- SNAP EBT Chip Card Technical Resources: <https://www.fns.usda.gov/snap/ebt/modernization/chip-resources>
- SNAP EBT Modernization: <https://www.fns.usda.gov/snap/ebt/modernization>