

Retailer Instructions for SNAP EBT Chip Card Transactions at Point of Sale (POS)

Customers who have EBT chip cards should always attempt a chip (insert or tap) transaction first. The transaction may need to be completed with a swipe of the magnetic stripe, but the first transaction attempt should always use the chip.

How to Process EBT Chip Card Transaction

1. If the EBT cardholder has a chip-enabled EBT card, the cardholder should first attempt an insert or tap. **IMPORTANT:** If your store doesn't accept card insert/tap, customers should swipe their EBT cards as usual!
2. If the first attempt at an insert/tap transaction fails, and the POS terminal instructs the customer to swipe the magnetic stripe instead, the cardholder should swipe the EBT card as instructed. This transaction should be successful.
3. If the magnetic stripe attempt fails, follow the instructions on the POS terminal for the next attempt. You may be asked to retry the magnetic stripe OR insert/tap the card again. Instructions vary based on POS terminals. A successful transaction may require multiple attempts.
4. If the transaction cannot be completed by magnetic stripe or insert/tap, use a key-entered (manual) transaction as the last option. It's important that SNAP participants can complete a purchase using their SNAP balance.

What to Do If You Can't Complete an EBT Chip Card Transaction

1. Assure the customer that it's not their fault; it's a technology (point-of-sale) issue. Their chip card should work in other stores that are set up for insert/tap-enabled EBT cards.
2. Inform store management of any insert/tap card transaction failures and any error messages on the POS terminals.
 - Print a duplicate receipt, or write down transaction details such as date, time, transaction amount, and any error codes or messages. a.
3. Contact your POS service provider to find out why insert/tap card transactions are failing. Provide specific examples, including the error message received and the time of the transaction attempt.
 - If your POS provider is unaware of the changes required for EBT chip, refer them to **www.fns.usda.gov/snap/ebt/modernization/chip-resources** or contact **EBTChip@nationalgrocers.org**.