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TO: Oklahoma retailers and grocers accepting Supplemental Nutrition Assistance Program (SNAP) benefits

SUBJECT: Reminder to update your Point Of Sale (POS) devices **by Nov. 15** to accept chip SNAP cards or Empty Candidate List (ECL) fallback

Earlier this year, Oklahoma Human Services sent notices to inform Oklahoma retailers currently accepting the Supplemental Nutrition Assistance Program (SNAP) that the agency is upgrading its magnetic stripe (magstripe) Electronic Benefits Transfer (EBT) card to a more secure Chip/Europay, Mastercard, and Visa (EMV) technology card by Spring/Summer 2025.

In order to continue redeeming SNAP EBT benefits after this transition, retailers will need to update their Point Of Sale (POS) devices to accept Chip EMV or ECL fallback payments to magstripe by Nov. 15, 2024.

Chip EMV technology protects clients from fraud.

Electronic theft of EBT benefits has increased exponentially across the nation, including in Oklahoma. The addition of the Chip EMV technology helps safeguard EBT cardholders against electronic theft by making card transactions more secure. The embedded chip contains encrypted data and makes the card information difficult to duplicate, ensuring clients' benefits are protected and available to spend with local grocers so they may keep food on the table for their families.

Update your POS devices by Nov. 15.

Again, implementing Chip EMV cards protects the benefits of SNAP customers, ensuring they can spend those benefits in your stores and keep food on the table for their families. **In order to continue accepting Chip EMV cards for EBT and process transactions, retailers will need to update their POS devices by Nov. 15.** Your POS and software provider can assist you with re-certification and updating your devices. Please contact them to understand any costs associated with this update.

Provide these important details to your POS service provider.

- Beginning in Spring/Summer of 2025, retailers should start using a new Application Identifier (AID) registered for EBT.
- **Contact** your POS service provider **NOW** to ensure your POS system is ready for chip EBT payment and to discuss other security upgrades, like contactless payment.
- **Provide** the SNAP (AID): **A0000000044542**
 - The State of Oklahoma Bank Identification Number (BIN), 508147, will remain the same.

- **Ensure your POS terminals fall back to magnetic stripe processing by updating your terminals to recognize the 220 Service Code. Merchants must also continue to accept EBT cards with the 120 Service Code.**
- **Please note that if terminals are not able to accept the 220 Service Code, merchants will not be able to process OK ACCESS SNAP benefits after Oklahoma moves to chip EMV cards.**
- **Ensure** that Empty Candidate Fallback capabilities are turned **on** in case the AID, **A0000000044542**, is unsupported.

Please reach out **NOW** to your POS service provider to understand their timelines for supporting chip EMV cards and to meet the **Nov. 15 deadline**. Contact your POS Service Provider, TPP, or Oklahoma Human Services for test cards, if needed. Merchants or their POS providers will be required to complete a certification with their processor to support the EMV/chip EBT functionality, once available. While strongly encouraged, merchants are not required to accept EMV/chip payments, but will need to have the ECL fallback in place to continue accepting SNAP benefits.

You have support in this transition.

In addition to the support available to you through Oklahoma Human Services and the U.S. Department of Agriculture, Food and Nutrition Service, the National Grocers Association Foundation (NGA) has created a SNAP EBT Modernization Assistance Center (SEMTAC) with a host of resources for retailers at <https://www.nationalgrocers.org/semtac/>.

Do you have additional questions?

Retailers interested in accepting SNAP benefits can review the general requirements and apply to be approved by the U.S. Department of Agriculture, Food and Nutrition Service at <https://www.fns.usda.gov/snap/apply-to-accept>. If you need more information about how to implement the changes required to continue to accept SNAP EBT/EMV cards, please contact your Third-Party Processor (TPP) or POS service provider. If you have any questions or need additional guidance regarding the information in this letter, contact the Oklahoma Human Services Electronic Payments Systems Unit by email at EBTSNAP@okdhs.org. Additional information about this change will be sent to you in the coming months as we have additional detail to provide.

Our retailers and grocers fill an essential role in providing EBT cardholders with access to fresh produce and other food items. Thank you for continuing to partner with the State of Oklahoma to support food access for all.

For additional information, visit the FNS website at
<https://www.fns.usda.gov/snap/ebt/modernization>.