

FOR IMMEDIATE RELEASE: Thursday, October 22, 2026

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LIU, ROZIC ANNOUNCE MAJOR FRAUD PREVENTION MEASURE TO PROTECT SNAP RECIPIENTS

Retailers urged to upgrade point-of-sale devices to receive chip-and-tap-enabled EBT cards by December 1, 2026 deadline

Flushing, NY - State Senator John Liu, State Assembly Member Nily Rozic today joined with city, state, and federal elected officials and small businesses in Flushing to announce the rollout of a statewide initiative to combat Supplemental Nutrition Assistance Program (SNAP) fraud.

The New York Office of Temporary and Disability Assistance (OTDA) is upgrading its magstripe Electronic Benefit Transfer (EBT) cards with chip-and-tap-enabled technology, a proven security measure used in commercial debit and credit cards that can significantly help prevent fraud and theft from skimming devices.

The upgrades come in response to persistent SNAP benefit theft in New York. Reports indicate that over the last year in NYC, there were over 34,000 claims for stolen SNAP benefits amounting to approximately \$17.1 million in reported losses.

During a legislative budget hearing in February, Senator Liu pushed for clear and rapid deployment of chip-enabled cards to prevent more families from losing money and food in the midst of an affordability crisis. In response to his questioning, OTDA Commissioner Barbara Guinn committed to a 12- to 18-month rollout with the goal of completing the rollout as soon as possible. Funding to support the transition from swipe to chip technology was later included in the FY 2027 Budget, following strong advocacy by state legislators.

State Senator John Liu stated, "For years, New York has relied on an outdated EBT system that made it far too easy for scammers to take advantage of hard-working New Yorkers. As scammers and their skimming devices got more sophisticated, thousands of SNAP recipients continued to get ripped off, and so we relentlessly pushed the state to upgrade its EBT cards with the same safety measures found in credit and debit cards. This upgrade is long overdue, and now that the state has done its part, we urge supermarkets and other EBT-accepting businesses to upgrade their systems as soon as possible so their customers can have the peace of mind to shop at their stores and put food on the table. A huge thanks to Commissioner Guinn and OTDA for helping break through years of delays and expediting this rollout to reform New York's EBT system."

State Assembly Member Nily Rozic, Chair of the Assembly's Consumer Protection Committee, stated, "EBT theft can have devastating consequences for SNAP recipients, and we must do everything we can to prevent it. Senator Liu and I have long advocated for ensuring that the benefits families depend on are secure. Protecting New Yorkers from fraud means holding the line on consumer protection and chip-and-tap technology is an important next step toward these stronger safeguards and greater accountability. I urge retailers to meet the

December 1 deadline and do their part to protect consumers and ensure these critical benefits reach the families they are intended to serve.”

State Assembly Member Ron Kim stated, “Our communities continue to face SNAP benefit theft and fraud, with older New Yorkers particularly vulnerable and often struggling to recover stolen benefits. Upgrading EBT cards with chip-and-tap technology is a critical step toward protecting our constituents and ensuring they can purchase essential groceries safely and with peace of mind. I encourage local businesses to make the necessary upgrades to help ensure a smooth transition and better protect our communities.”

U.S. Representative Grace Meng stated, “Combating SNAP theft has been a key priority of mine and I’m proud to address the problem by pushing legislation and working with my state and local colleagues as New York upgrades to more secure EBT cards. My bill, the Ending Stolen SNAP Benefits Act, seeks to help New York and other states cover the costs of switching to these improved cards, and as we prepare for this upcoming transition, we remind local retailers that they should be ready to accept them. I am grateful that our state will be taking a crucial step towards stopping despicable criminals from taking food out of the mouths of vulnerable New Yorkers and I thank Senator Liu and Assemblywoman Rozic for all their hard work on this issue.”

Council Member and Deputy Leader Sandra Ung stated, “For years, my office has heard from SNAP recipients who have had their benefits stolen through fraud, a situation that has become even more difficult since the federal program that helped reimburse victims for stolen benefits lapsed. Thank you to our state elected officials for making this important investment in more secure EBT cards to protect New Yorkers who rely on SNAP to put food on the table. But there is one more piece of this effort that we cannot overlook, and that is making sure our businesses are ready to accept the new cards. If they are not prepared, we risk undermining the very progress we are working to achieve. I urge every business that accepts SNAP to start preparing now.”

New York State Office of Temporary and Disability Assistance Commissioner Barbara C. Guinn stated, “Businesses that currently accept SNAP or cash benefits on the EBT card will need to upgrade their systems and equipment to accept the new EBT chip/tap cards, before the December 1, 2026, deadline. We are grateful to Senator Liu for his leadership on this issue and for helping make sure retailers are prepared for a smooth transition to the new cards. New York is one of the first states transitioning to secure chip-based EBT card technology to help protect SNAP recipients from skimming. As federally funded nutrition programs like SNAP are under attack in Washington, Governor Hochul has been laser-focused on protecting the dollars that New Yorkers depend on and ensuring they can access resources necessary to uplift them and their families.”

Dian Yu, Executive Director of the Flushing Business Improvement District stated, “As a vibrant immigrant community anchored by over eleven supermarkets and a diverse retail business, we are deeply grateful for the measures that allow families to shop in a safe, secure environment.”

Noah Sheroff, Executive Director of the Bayside Village Business Improvement District stated, "There are residents who benefit from SNAP throughout eastern Queens, even in communities such as Bayside. The new EBT cards with updated technology not only help to prevent fraud but also protect the benefits of those who really need them."

New chip-enabled EBT cards are expected to be issued in early 2027, and OTDA has asked all authorized SNAP EBT retailers (including farmers' markets and Restaurant Meal providers) and financial institutions to complete the required point of sale equipment and ATM machine updates by December 1, 2026. The newly issued chip-and-tap-enabled EBT cards will not work at retailer POS devices or ATMs without the appropriate updates.

According to OTDA, retailers and financial institutions should follow these steps to upgrade their equipment:

1. Contact your POS service provider immediately to update your POS device to fully support SNAP EBT chip/tap cards.
2. Ensure POS system will allow SNAP EBT chip/tap cards to "fall back" to magnetic stripe transactions.
3. Tell POS service providers that the New York SNAP EBT chip/tap cards will use:
 - Standard EMV chips.
 - BIN 600486.
 - 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, ask them to contact their Third-Party Processor. Visit <https://www.fna.usda.gov/snap/ebt/modernization> for more details.

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