

# Enhanced Cybersecurity for SNAP Act of 2026

The National Grocers Association (NGA) represents 21,000 independent community grocers and wholesalers across the United States. Independent community grocers account for 33 percent of all grocery sales, exceeding \$250 billion, and more than 1 million American jobs.

## The Problem

During the COVID, we saw a dramatic increase in SNAP benefit skimming fraud by multinational criminal organizations. The technical capabilities of the skimming devices grew rapidly alongside the number of benefits stolen from recipients. However, recipients only learned of their stolen benefits at the checkout when trying to buy food for their families. Congress directed USDA to address these vulnerabilities in the Consolidated Appropriations Act of 2023 from which they created standards for SNAP EBT chip cards.

## The Solution

Some states have chosen to act on their own, adopting SNAP EBT chip cards which has led to a significant drop in skimming fraud. But many states have not, and there is more that is needed to fix this problem than adding chips to cards. The Enhanced Cybersecurity for SNAP Act strengthens the security of SNAP EBT cards to prevent theft of food benefits from American families. The bicameral and bipartisan bill is the result of yearlong discussions between stakeholders.

## Enhanced Cybersecurity for SNAP Act (S. 3949/H.R. 7658)

- ◆ **Requires states to replace current EBT cards with new, fraud-resistant, chip-enabled EBT cards.**
- ◆ **Directs USDA to establish protections for online SNAP transactions, collect data on online benefit theft, and report regularly to Congress on trends and mitigation efforts.**
- ◆ **Requires USDA to issue updated cybersecurity regulations and review them every five years to ensure SNAP card security keeps pace with credit and debit cards.**
- ◆ **Establishes a USDA grant program to help eligible small retailers upgrade to chip-capable payment terminals.**
- ◆ **Requires states to reissue damaged, lost, or compromised EBT cards quickly.**

◆ **Cosponsor the Enhanced Cybersecurity for SNAP Act today!** ◆

At the **HEART** of the community

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