

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 7658

To amend the Food and Nutrition Act of 2008 to require the promulgation of cybersecurity and digital service regulations relating to the use of EBT cards under the supplemental nutrition assistance program, and for other purposes.

---

## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 24, 2026

Mr. GOLDMAN of New York (for himself, Mr. LAWLER, Mr. SMITH of Washington, and Mr. FITZPATRICK) introduced the following bill; which was referred to the Committee on Agriculture

---

## A BILL

To amend the Food and Nutrition Act of 2008 to require the promulgation of cybersecurity and digital service regulations relating to the use of EBT cards under the supplemental nutrition assistance program, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Enhanced Cybersecu-  
5 rity for SNAP Act of 2026”.

1 **SEC. 2. ENHANCED CYBERSECURITY FOR EBT CARDS.**

2 Section 7(h) of the Food and Nutrition Act of 2008  
3 (7 U.S.C. 2016(h)) is amended by adding at the end the  
4 following:

5 “(15) CYBERSECURITY OF EBT CARDS.—

6 “(A) DEFINITIONS.—In this paragraph:

7 “(i) CHIP-ENABLED.—

8 “(I) IN GENERAL.—The term  
9 ‘chip-enabled’, with respect to a pay-  
10 ment card, means a payment card  
11 that uses industry standard secure  
12 payment technology, as identified by  
13 the Administrator of the Food and  
14 Nutrition Service in consultation with  
15 the Secretary of the Treasury and the  
16 Director of the National Institute of  
17 Standards and Technology, that—

18 “(aa) provides for secure  
19 card-based payment; and

20 “(bb) is resistant to cloning.

21 “(II) CHIP CARD TECH-  
22 NOLOGY.—The Administrator of the  
23 Food and Nutrition Service, in con-  
24 sultation with the Secretary of the  
25 Treasury and the Accredited Stand-  
26 ards Committee X9, shall consider

1           whether the secure payment tech-  
2           nology described in subclause (I)  
3           should meet the industry standards  
4           for contact and contactless payments.

5           “(ii) MOBILE FRIENDLY.—The term  
6           ‘mobile friendly’ has the meaning given the  
7           term in section 3559(b) of title 44, United  
8           States Code.

9           “(iii) NIST PIN AND PASSWORD  
10          STANDARDS.—The term ‘NIST PIN and  
11          password standards’ means the PIN and  
12          password standards described in Special  
13          Publication 800–63B entitled ‘Digital  
14          Identity Guidelines’ (or a successor docu-  
15          ment) of the National Institute of Stand-  
16          ards and Technology.

17          “(iv) PIN.—The term ‘PIN’ has the  
18          meaning given the term ‘personal identi-  
19          fication number (PIN)’ in section 271.2 of  
20          title 7, Code of Federal Regulations (or  
21          successor regulations).

22          “(B) REGULATIONS.—

23          “(i) IN GENERAL.—Not later than 2  
24          years after the date of enactment of this  
25          paragraph, the Secretary shall promulgate,

1 and every 5 years thereafter, the Secretary  
2 shall review and update as necessary, cy-  
3 bersecurity and digital service regulations  
4 relating to EBT cards and mobile tech-  
5 nologies under the supplemental nutrition  
6 assistance program, including, at a min-  
7 imum, to ensure that cybersecurity meas-  
8 ures for EBT cards and mobile tech-  
9 nologies keep pace with security safeguards  
10 used by the private sector and required by  
11 Federal agencies for credit, debit, and  
12 other payment cards and mobile tech-  
13 nologies.

14 “(ii) REQUIREMENTS.—The Secretary  
15 shall ensure that the cybersecurity and dig-  
16 ital service regulations described in clause  
17 (i) require the following:

18 “(I)(aa) Each State shall operate  
19 the user interfaces listed on the list of  
20 required user interfaces maintained by  
21 the Secretary under item (dd)(AA), in  
22 accordance with this subclause, 1 or  
23 more user interfaces of which house-  
24 holds in the State may, at the election  
25 of the applicable household, use to

1 manage the EBT account of the ap-  
2 plicable household.

3 “(bb)(AA) A State may operate  
4 other user interfaces under item (aa)  
5 in addition to the required user inter-  
6 faces on the list maintained by the  
7 Secretary under item (dd)(AA).

8 “(BB) Any web-based online por-  
9 tal operated by a State as a user  
10 interface shall be mobile friendly.

11 “(cc) Each user interface offered  
12 by a State under items (aa) and (bb),  
13 as applicable, shall—

14 “(AA) provide information  
15 in each language in which the  
16 State agency is required to make  
17 material available pursuant to  
18 section 272.4(b) of title 7, Code  
19 of Federal Regulations (or suc-  
20 cessor regulations);

21 “(BB) be available to house-  
22 holds at least 99 percent of the  
23 time; and

24 “(CC) include any other fea-  
25 tures required by the Secretary.

1           “(dd)(AA) The Secretary shall  
2 maintain a list of required user inter-  
3 faces for purposes of item (aa), which  
4 may include a web-based online portal  
5 and a mobile application.

6           “(BB) The list under subitem  
7 (AA) shall include an application pro-  
8 gramming interface through which at  
9 least 1 user interface offered by a  
10 State under item (aa) allows house-  
11 holds to delegate access to some or all  
12 account features identified by the Sec-  
13 retary to third-party provided soft-  
14 ware. No fee shall be charged to any  
15 party for the use of that application  
16 programming interface.

17           “(CC) During the 10-year period  
18 following the date on which the regu-  
19 lations promulgated pursuant to  
20 clause (i) become final, unless the  
21 Secretary extends that period, the  
22 Secretary shall maintain on the list  
23 under subitem (AA) the following user  
24 interfaces: text message, voice tele-  
25 phone service, and a nondigital user

1 interface that does not require the use  
2 of a phone or computer by the house-  
3 hold.

4 “(II)(aa) Each State shall pro-  
5 vide households on an opt-in basis—

6 “(AA) through each digital  
7 user interface offered under sub-  
8 clause (I), timely electronic notice  
9 of transactions using the EBT  
10 account of the household; and

11 “(BB) through each user  
12 interface offered under subclause  
13 (I), access to, including the abil-  
14 ity to search, historical trans-  
15 actions for not less than the pre-  
16 ceding 12 months.

17 “(bb) Transaction information  
18 under subitems (AA) and (BB) of  
19 item (aa) shall include the amount of  
20 the transaction, the merchant for the  
21 transaction, the city and State of the  
22 merchant for an in-person trans-  
23 action, and the delivery address or  
24 collection address for an online trans-  
25 action.

1           “(cc) Each State shall offer  
2 households the ability, through each  
3 user interface offered under subclause  
4 (I), to report a fraudulent transaction  
5 to the State.

6           “(dd) A State shall not require a  
7 household to respond to or acknowl-  
8 edge a notice of transaction delivered  
9 pursuant to item (aa)(AA).

10          “(ee) A State shall notify any  
11 household that has reported an in-  
12 stance of EBT card skimming or  
13 fraud, or is otherwise identified as  
14 being a victim of EBT card skimming  
15 or fraud, of any State or Federal  
16 funds that may be reimbursed if the  
17 household experiences fraud again.

18          “(III) Each State shall provide  
19 households issued an EBT card the  
20 ability, through each user interface of-  
21 fered under subclause (I) to check the  
22 enrollment status of the household, in-  
23 cluding the date on which the house-  
24 hold is required to apply for recertifi-  
25 cation.

1           “(IV) Not later than 2 years  
2 after the date on which the regula-  
3 tions promulgated pursuant to clause  
4 (i) become final, States shall begin  
5 issuing chip-enabled EBT cards.

6           “(V) Not later than 4 years after  
7 the date on which the regulations pro-  
8 mulgated pursuant to clause (i) be-  
9 come final, States may not issue new  
10 EBT cards with magnetic stripes.

11           “(VI) Not later than 5 years  
12 after the date on which the regula-  
13 tions promulgated pursuant to clause  
14 (i) become final, States shall be re-  
15 quired to reissue any existing valid  
16 EBT cards with magnetic stripes as  
17 chip-enabled EBT cards without mag-  
18 netic stripes.

19           “(VII) In the case of a chip-en-  
20 abled EBT card reissued pursuant to  
21 any of subclauses (IV) through (VI),  
22 absent suspicion of fraud, as applica-  
23 ble, a State shall—

24                   “(aa) reissue a new chip-en-  
25 abled EBT card; and

1           “(bb) deactivate the current  
2 chip-enabled EBT card on the  
3 date that is the earlier of—

4                   “(AA) the date on  
5 which the new chip-enabled  
6 EBT card is activated; and

7                   “(BB) 60 days after  
8 the date on which the new  
9 chip-enabled EBT card is  
10 sent to the household.

11           “(iii) SUNSET FOR REQUIREMENT TO  
12 USE CHIP TECHNOLOGY.—Under the cy-  
13 bersecurity regulations described in clause  
14 (i), all EBT cards, except EBT cards  
15 issued to victims of a disaster pursuant to  
16 section 5(h) or solely for benefits under the  
17 summer electronic benefits transfer for  
18 children program established under section  
19 13A of the Richard B. Russell National  
20 School Lunch Act (42 U.S.C. 1762),  
21 issued during the 5-year period following  
22 the deadline for carrying out clause  
23 (ii)(VI) shall be chip-enabled, unless the  
24 Secretary extends that period.

1           “(iv) RULE OF CONSTRUCTION.—The  
2           cybersecurity and digital service regula-  
3           tions described in clause (i) shall supersede  
4           any regulations promulgated under para-  
5           graph (2) of section 501(a) of division HH  
6           of the Consolidated Appropriations Act,  
7           2023 (7 U.S.C. 2016a(a)) (as in effect on  
8           the day before the date of enactment of the  
9           Enhanced Cybersecurity for SNAP Act of  
10          2026).

11          “(C) REIMBURSEMENTS.—Each State up-  
12          grading EBT cards to comply with the regula-  
13          tions promulgated under subparagraph (B)(i)  
14          shall receive reimbursement from the Secretary  
15          in an amount determined by the Secretary to  
16          cover all reasonable costs incurred by the State,  
17          including—

18                 “(i) the 1-time up-front costs paid by  
19                 the State to card vendors;

20                 “(ii) the additional annual fees associ-  
21                 ated with chip-enabled cards paid by  
22                 States to card vendors; and

23                 “(iii) postage or other delivery-related  
24                 costs.

1           “(D) PROHIBITION ON PASSWORD AND PIN  
2           REQUIREMENTS INCONSISTENT WITH FEDERAL  
3           CYBERSECURITY STANDARDS.—Beginning 60  
4           days after the date of enactment of this para-  
5           graph, a State agency may not require, with re-  
6           spect to a PIN for use of an EBT card or a  
7           password for access to an online account or mo-  
8           bile application managing the EBT card—

9           “(i) that the PIN or password be peri-  
10          odically changed in circumstances that are  
11          prohibited by the NIST PIN and password  
12          standards; or

13          “(ii) that the password meet com-  
14          plexity requirements that are prohibited by  
15          the NIST PIN and password standards.

16          “(E) GRANT PROGRAM FOR CHIP-ENABLED  
17          EBT CARDS.—

18          “(i) DEFINITIONS.—In this subpara-  
19          graph:

20                 “(I) ADMINISTERING ENTITY.—

21                 The term ‘administering entity’ means  
22                 an entity awarded a grant under  
23                 clause (ii) to provide subgrants to eli-  
24                 gible entities.

1                   “(II) ELIGIBLE ENTITY.—The  
2 term ‘eligible entity’ means—

3                   “(aa) an entity described in  
4 paragraph (1) or (3) of section  
5 3(o) that—

6                   “(AA) is authorized to  
7 participate in the supple-  
8 mental nutrition assistance  
9 program under section 9;

10                   “(BB) does not have  
11 payment terminals that ac-  
12 cept chip-enabled EBT  
13 cards; and

14                   “(CC) is located in an  
15 area with limited grocery ac-  
16 cess, as determined by the  
17 Secretary; and

18                   “(bb) an entity described in  
19 paragraph (2), (4), or (5) of sec-  
20 tion 3(o) that meets the require-  
21 ments described in subitems  
22 (AA) and (BB) of item (aa).

23                   “(ii) GRANTS.—The Secretary shall  
24 establish a grant program to award a  
25 grant to an administering entity to provide

1 subgrants to eligible entities to upgrade to  
2 chip-compatible payment terminals that  
3 support contact and contactless payment  
4 card technology.

5 “(F) DATA COLLECTION.—The Secretary  
6 shall—

7 “(i) collect, and publish on the website  
8 of the Department of Agriculture, data  
9 on—

10 “(I) the length of time each user  
11 interface offered by each State pursu-  
12 ant to subparagraph (B)(ii)(I) was  
13 unavailable for use, including due to  
14 technical problems or maintenance  
15 needs; and

16 “(II) cybersecurity measures  
17 adopted for EBT cards in each State;  
18 and

19 “(ii) maintain and annually update  
20 the data collected under clause (i) to sup-  
21 port States in implementing any regula-  
22 tions promulgated pursuant to subpara-  
23 graph (B)(i).

24 “(G) PUBLIC REPORT.—

1           “(i) IN GENERAL.—Not later than 1  
2           year after the date of enactment of this  
3           paragraph, and every 2 years thereafter,  
4           the Secretary shall submit to the Commit-  
5           tees on Appropriations and Agriculture,  
6           Nutrition, and Forestry of the Senate and  
7           the Committees on Appropriations and Ag-  
8           riculture of the House of Representatives,  
9           and make publicly available on the website  
10          of the Department of Agriculture, a report  
11          that—

12                   “(I) identifies trends relating to  
13                   the theft of benefits, including the fre-  
14                   quency of theft of benefits, the loca-  
15                   tions at which EBT cards are com-  
16                   promised, and the method by which  
17                   EBT cards are compromised;

18                   “(II) evaluates the effectiveness  
19                   of existing cybersecurity regulations  
20                   for the supplemental nutrition assist-  
21                   ance program, including identifying  
22                   ineffective measures and the compli-  
23                   ance burden borne by individual ben-  
24                   efit recipients;

1 “(III) describes the efforts of  
2 States—

3 “(aa) to update cybersecu-  
4 rity measures for EBT cards;  
5 and

6 “(bb) to reimburse stolen  
7 benefits; and

8 “(IV) examines usability issues of  
9 EBT cards, including issues that  
10 present barriers to households using  
11 benefits or affect fraud prevention  
12 goals.

13 “(ii) RESTRICTED ANNEX.—The re-  
14 port under clause (i) may include a non-  
15 publicly available annex containing classi-  
16 fied or law enforcement-sensitive informa-  
17 tion and any identifying merchant informa-  
18 tion.”.

19 **SEC. 3. ONLINE TRANSACTION SECURITY.**

20 Section 7(h) of the Food and Nutrition Act of 2008  
21 (7 U.S.C. 2016(h)) (as amended by section 2) is amended  
22 by adding at the end the following:

23 “(16) ONLINE TRANSACTION SECURITY.—

24 “(A) IN GENERAL.—In promulgating and  
25 updating, as necessary, the regulations under

1 paragraph (15)(B)(i), the Secretary shall, with  
2 respect to online transactions using EBT cards  
3 (or any successor financial product used for a  
4 substantially similar purpose)—

5 “(i) require security measures that—

6 “(I) are effective in detecting and  
7 preventing theft of benefits through  
8 online transactions, including the  
9 theft of data from online merchants  
10 that may compromise the ability of a  
11 household to use benefits in trans-  
12 actions with other merchants, either  
13 online or in-person; and

14 “(II) prevent sensitive data from  
15 being stolen during online trans-  
16 actions and securely manage sensitive  
17 data generated by online transactions,  
18 including through cybersecurity en-  
19 hancements for online retailers;

20 “(ii) establish standard reporting  
21 methods for States to collect and share  
22 data with the Secretary on the scope of  
23 benefits and data being stolen through on-  
24 line transactions; and

1           “(iii) in carrying out clauses (i) and  
2           (ii), take into consideration the feasibility  
3           of cost, availability, and implementation  
4           for States.

5           “(B) CONSULTATION.—In carrying out  
6           subparagraph (A), the Secretary shall consult  
7           with the Director of the Administration for  
8           Children and Families, the Attorney General of  
9           the United States, State agencies, retail food  
10          stores, and EBT contractors—

11                  “(i) on the measures, methods, and  
12                  considerations under that subparagraph;  
13                  and

14                  “(ii) to determine—

15                          “(I) how benefits are being stolen  
16                          and sensitive data is being com-  
17                          promised through online transactions;  
18                          and

19                          “(II) how those stolen benefits  
20                          and data are being used.

21          “(C) REPORT.—

22                  “(i) IN GENERAL.—Not later than 3  
23                  years after the date of enactment of this  
24                  paragraph, and every 2 years thereafter,  
25                  the Secretary shall submit to the Com-

1           committee on Agriculture, Nutrition, and For-  
2           estry of the Senate and the Committee on  
3           Agriculture of the House of Representa-  
4           tives a report that includes—

5                   “(I) to the maximum extent prac-  
6                   ticable, information on the frequency  
7                   of theft of benefits, the number of re-  
8                   ported thefts from online transactions,  
9                   the amount of benefits stolen through  
10                  online transactions, and the online re-  
11                  tailers most commonly compromised;

12                  “(II) a description of the meas-  
13                  ures and methods developed, and con-  
14                  siderations taken, under subparagraph  
15                  (A);

16                  “(III) the determinations made  
17                  under subparagraph (B)(ii); and

18                  “(IV) recommendations on how  
19                  to consistently detect, track, report,  
20                  and prevent theft of benefits, includ-  
21                  ing the theft of data described in sub-  
22                  paragraph (A)(i)(I).

23                  “(ii) CONFIDENTIAL ANNEX.—The re-  
24                  port under clause (i) may include a non-  
25                  publicly available confidential annex con-

1           taining any identifying merchant informa-  
2           tion.”.

3 **SEC. 4. ENSURING NO LOSS OF ACCESS TO BENEFITS DUE**  
4 **TO EBT CARD DAMAGE, LOSS, OR FRAUD.**

5       Section 7(h)(7) of the Food and Nutrition Act of  
6 2008 (7 U.S.C. 2016(h)(7)) is amended—

7           (1) by striking “Regulations” and inserting the  
8       following:

9           “(A) IN GENERAL.—Regulations”; and

10          (2) by adding at the end the following:

11           “(B) ENSURING NO LOSS OF ACCESS TO  
12       BENEFITS DUE TO EBT CARD DAMAGE, LOSS,  
13       OR FRAUD.—Not later than 180 days after the  
14       date of enactment of the Enhanced Cybersecu-  
15       rity for SNAP Act of 2026, the Secretary shall  
16       promulgate regulations requiring the following:

17           “(i) If an EBT card is damaged, no  
18       longer functions properly, is stolen, or is  
19       frozen due to fraud, the applicable State  
20       shall take the necessary steps to ensure  
21       that the household receives a replacement  
22       card, either by mail or in person, as se-  
23       lected by the household, not later than 3  
24       business days after the household submits

1 to the State a request for a replacement  
2 EBT card.

3 “(ii) A State shall not require, but  
4 shall offer as an option, in-person collec-  
5 tion of a new or replacement EBT card.”.

6 **SEC. 5. NO REPLACEMENT FEES FOR CERTAIN EBT CARDS.**

7 Section 7(h)(8)(A) of the Food and Nutrition Act of  
8 2008 (7 U.S.C. 2016(h)(8)(A)) is amended—

9 (1) by striking “A State agency” and inserting  
10 the following:

11 “(i) IN GENERAL.—Except as pro-  
12 vided in clause (ii), a State agency”; and

13 (2) by adding at the end the following:

14 “(ii) EXCEPTIONS.—Beginning 60  
15 days after the date of enactment of the  
16 Enhanced Cybersecurity for SNAP Act of  
17 2026, a State agency may not collect a  
18 charge under clause (i) if the replacement  
19 of the EBT card is due to—

20 “(I) the EBT card malfunc-  
21 tioning;

22 “(II) suspected or reported fraud  
23 relating to that EBT card by an indi-  
24 vidual outside of the household to  
25 which the EBT card belongs;

1 “(III) the expiration of the EBT  
2 card; or

3 “(IV) required replacement of the  
4 EBT card in compliance with regula-  
5 tions promulgated pursuant to para-  
6 graph (15)(B).”.

7 **SEC. 6. REQUIREMENT FOR RETAILER USE OF CHIP-EN-**  
8 **ABLED PAYMENT TERMINALS AS A CONDI-**  
9 **TION OF SNAP PARTICIPATION.**

10 Section 9(a) of the Food and Nutrition Act of 2008  
11 (7 U.S.C. 2018(a)) is amended—

12 (1) in paragraph (2)—

13 (A) by striking “(2) The Secretary” and  
14 inserting the following:

15 “(2) REGULATIONS.—The Secretary”; and

16 (B) by indenting the margins of subpara-  
17 graphs (A) and (B) appropriately;

18 (2) by indenting the margin of paragraph (3)  
19 appropriately; and

20 (3) by adding at the end the following:

21 “(5) CHIP-ENABLED PAYMENT TERMINALS.—

22 Beginning not later than 180 days after the date on  
23 which the regulations promulgated pursuant to sec-  
24 tion 7(h)(15)(B)(i) become final, the Secretary shall  
25 require retail food stores and wholesale food con-

1       cerns seeking authorization or reauthorization to ac-  
2       cept and redeem benefits under the supplemental  
3       nutrition assistance program to have a chip-enabled  
4       (as defined in section 7(h)(15)(A)) payment terminal  
5       at each retail location of the retail food store or  
6       wholesale food concern.”.

7       **SEC. 7. REPORT ON EBT CARDS ISSUED IN PUERTO RICO.**

8       (a) **IN GENERAL.**—Not later than 1 year after the  
9       date of enactment of this Act, the Secretary of Agriculture  
10      shall submit to the Committees on Appropriations and Ag-  
11      riculture, Nutrition, and Forestry of the Senate and the  
12      Committees on Appropriations and Agriculture of the  
13      House of Representatives, and make publicly available on  
14      the website of the Department of Agriculture, a report on  
15      the security of EBT cards (as defined in section 3 of the  
16      Food and Nutrition Act of 2008 (7 U.S.C. 2012)) issued  
17      in the Commonwealth of Puerto Rico, including—

18             (1) the resistance of those EBT cards to  
19      cloning; and

20             (2) if appropriate, recommendations for improv-  
21      ing the security of the electronic benefit transfer sys-  
22      tem against EBT card cloning-based fraud.

23      (b) **RESTRICTED ANNEX.**—The report under sub-  
24      section (a) may include a nonpublicly available annex con-

1 taining classified or law enforcement-sensitive informa-  
2 tion.

3 **SEC. 8. CONFORMING AMENDMENTS.**

4 Section 501 of division HH of the Consolidated Ap-  
5 propriations Act, 2023 (7 U.S.C. 2016a), is amended—

6 (1) in subsection (a)—

7 (A) by striking paragraphs (1) and (2);

8 (B) by redesignating paragraphs (3)  
9 through (5) as paragraphs (1) through (3), re-  
10 spectively; and

11 (C) in paragraph (3) (as so redesign-  
12 nated)—

13 (i) in subparagraph (B), by adding  
14 “and” at the end;

15 (ii) by striking subparagraph (C); and

16 (iii) by redesignating subparagraph  
17 (D) as subparagraph (C); and

18 (2) in subsection (b)—

19 (A) in paragraph (1)—

20 (i) in subparagraph (A)(vi), by strik-  
21 ing “measures” and all that follows  
22 through “(a)(1)” and inserting “meas-  
23 ures”;

24 (ii) in subparagraph (B), by adding  
25 “and” at the end;

1 (iii) in subparagraph (C), by striking  
2 “and” at the end; and  
3 (iv) by striking subparagraph (D);  
4 and  
5 (B) in paragraph (3), by striking “sub-  
6 section (a)(3)” and inserting “subsection  
7 (a)(1)”.

○