NEW YORK STATE | Office of Temporary and Disability Assistance

New York EBT Retailers — Chip and Tap Enabled Cards are Coming

Retailers, financial institutions, and Restaurant Meals Program providers that currently accept Supplemental Nutrition Assistance Program (SNAP) and/or cash benefits on the Electronic Benefit Transfer (EBT) card are strongly encouraged to upgrade their systems and equipment to accept the new EBT chip/tap cards, ahead of the December 1, 2026, deadline to ensure uninterrupted SNAP access for both retailers and clients.

This modernization effort is designed to strengthen card security and protect benefits from fraud, skimming, and unauthorized use. This change is supported by the United States Department of Agriculture's Food and Nutrition Administration (FNA). The newly issued chip-and-tap-enabled EBT Cards will not work at retailer Point of Sale (POS) devices or ATMs without the appropriate updates.

What you need to do by December 1, 2026

1. Contact your service provider immediately to update your device to fully support SNAP EBT chip/tap cards.
2. Ensure your POS system, ATM, or card-processing service 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 and Contactless Tap technology
   - New York EBT 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 service provider requires more information, direct them to contact their Third-Party Processor (TPP)

Deadline

OTDA intends to begin providing EBT chip/tap cards to clients between January and March of 2027. To ensure adequate time for testing and readiness to accept chip-enabled EBT Cards, make the required updates to your equipment no later than December 1, 2026.

Scan to learn more about the new EBT card

otda.ny.gov/retailers

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紐約州 EBT 零售商 — 即將推出支援晶片及感應付款功能的卡片

目前接受透過電子福利轉帳 (Electronic Benefit Transfer, EBT) 卡發放的輔助營養援助計劃 (Supplemental Nutrition Assistance Program, SNAP) 福利及／或現金福利的**零售商、金融機構及餐廳餐食計劃 (Restaurant Meals Program)** 服務提供者，強烈建議在 2026 年 12 月 1 日截止日期前升級其系統及設備，以接受新的 EBT 晶片／感應卡，確保零售商及客戶均可持續使用 SNAP 福利，不受服務中斷影響。

這項現代化措施旨在加強卡片安全性，保護福利免遭詐騙、側錄及未經授權使用的侵害。這項變更獲得美國農業部 (United States Department of Agriculture) 食品與營養管理局 (Food and Nutrition Administration, FNA) 的支持。如果零售商的銷售點 (Point of Sale, POS) 設備或 ATM 未進行適當更新，新發行的支援晶片及感應功能的 EBT 卡將無法在這些設備上使用。

您需要在 2026 年 12 月 1 日前完成的事項

1. 立即聯絡您的服務提供者，更新設備，使其全面支援 SNAP EBT 晶片／感應卡。
2. 確保您的 POS 系統、ATM 或卡片處理服務允許 SNAP EBT 晶片／感應卡在必要時改用磁條交易。
3. 告知 POS 服務提供者，紐約州 SNAP EBT 晶片／感應卡將使用：
   - 標準 EMV 晶片及非接觸式感應技術
   - 紐約州 EBT BIN 600486
   - 接觸式及雙介面卡片
   - 新的 EBT 應用程式識別碼 (Application Identifier, AID)：A0000000044542
   - 磁條第二磁軌 (Track II) 上的服務代碼 220
   - 如果您的服務提供者需要更多資訊，請讓他們聯絡其第三方處理機構 (Third-Party Processor, TPP)。

截止日期

OTDA 計劃於 2027 年 1 月至 3 月期間開始向客戶發放 EBT 晶片／感應卡。為確保有充足時間進行測試，並做好接受晶片 EBT 卡的準備，請務必在 2026 年 12 月 1 日前完成設備所需的更新。

掃描以瞭解更多有關新 EBT 卡的資訊

otda.ny.gov/retailers