

worldpay

EBT EMV GUIDE

May 2024

EBT EMV GUIDE

EBT cards are migrating to EMV technology. The State of California is leading the way with an aggressive timeline to start issuing chip enabled cards in late June 2024, and the State of Oklahoma has announced plans to follow. Merchants should begin making plans to support EMV technology for EBT transactions.

MERCHANT PREPARATION

- Merchants will need to make changes to support the new EBT AID. The new AID was created specifically for EBT and will be treated as private label.
- All EBT transactions must be validated by cardholder PIN regardless of entry method (contact, contactless) or dollar amount.
- Support for contactless is highly encouraged but not required.
- EBT chip cards will also support mag stripe and will allow for fallback processing. Allowing transactions to fallback to magstripe will be an important interim step until support for EMV processing is in enabled.
- The existing BIN of 507719 will not change with the issuance of EMV cards for the state of California.

WORLDPAY SUPPORT

- **Message Specifications** - There are no changes to the Worldpay message specifications. EBT EMV transactions will look just like debit EMV transactions.
- **Testing Phases:**
 1. ECL Fallback Testing – merchants should utilize test cards now to validate how their terminals will respond to the new AID until they are enabled to support EMV for EBT. Transactions should fallback to magstripe so cardholders can still redeem their benefits.
 2. EMV Testing – merchants will test with Worldpay once they have enabled the new AID and completed coding changes to validate EBT EMV transaction processing
- **Test Support:**
 - Test Cards –
 - **Fallback** - provided by FIS, contact your Worldpay Relationship Manager to request cards
 - **EMV** – will be provided by FIS, to be distributed when merchants open a project with Worldpay implementations team
 - Test Scripts -
 - **Certification** – TBD. NOTE: Currently not aware of any enhancements being made to any market toolkit to include EBT EMV.

ROLLOUT

- **BIN:**
 - California: 507719 (FIS)
 - Oklahoma: 508147 (Conduent)
 - Link to State SNAP BINs: [State-IINs-04-10-19.pdf \(nacha.org\)](#)
- **Card Technology:**
 - California: Dual Interface Chip technology
 - Oklahoma: Contact Only
- **Timeframe: Summer 2024**

TECHNICAL PARAMETERS

- There are no changes to the Worldpay message specifications. EBT EMV transactions will look just like debit EMV transactions.
- EBT EMV will be utilizing the MasterCard c2 kernel.
- The EBT card is designated solely for debit transactions utilizing Application Identifier (AID) of A0000000044542. This new unique AID will allow for fallback and processing to occur for EBT with less impact to existing processing and routing.
 - Application Name is EBT
- All Transactions must have PIN regardless of entry method (Contact and Contactless).
- Contactless CVM limit should be 0 and should always prompt for PIN.
- The floor limit for all EBT transactions is 0.
- EBT EMV cards will not require CAP Keys since the CAM is online only.
- EBT will not have CDA or DDA.
- Contact transactions will utilize the US QuickChip approach.
- Service Code is 220
- TAC Values – *** pending validation ***
 - **Contact:**
 - TAC Denial 00 00 00 00 00
 - TAC Online B0 50 9C 80 00
 - TAC Default B0 50 9C 80 00
 - **Contactless:**
 - TAC Denial '00 00 80 00 00'
 - TAC Online 'F4 50 04 80 0C'
 - TAC Default 'F4 50 04 80 0C'
- **Specification Changes:**
 - POS Entry Mode
 - ICC (Integrated Circuit Card)
 - NFC/Tap, RFID
 - Fallback to mag stripe
 - Terminal Capabilities
 - Terminal supports chip / ICC
 - Terminal only supports mag stripe (if applicable)

FUTURE DEVELOPMENT - INTERNET IMPLICATIONS

The EBT industry is also planning to introduce additional enhancements. These features will be available later and are not part of the EMV rollout:

- Expiration Date: shall be mandatory for internet processing.
 - If date is not entered/provided by the cardholder, default to 4912.
 - Expiration is just for Online EBT purchases, nothing is changing in store yet.
 - Some states will be standard (4912), and some will have timelines attached.
- Card Authentication Value 2, CAV 2: shall be mandatory for internet processing.
 - If CAV 2 is not entered/provided by the cardholder, default to 000