

Electronic Benefit Transfer (EBT) Card Migration to EMV Technology

The migration of closed-loop Electronic Benefit Transfer (EBT) cards from magnetic stripe-only to an EMV chip card is underway with the State of California working to issue new EMV chip cards to millions of EBT recipients starting in late Q2 2024. Electronic theft of EBT benefits has increased exponentially in California. The addition of the EMV chip will help safeguard EBT cardholders against electronic theft by making card transactions more secure and making the card information difficult to duplicate.

We anticipate additional states will follow and formalize similar plans for EBT EMV chip card issuance.

Retailer Impact

The implementation of Chip EMV/Tap cards for EBT will introduce a new AID. The new AID A00000000044542 was created specifically for EBT and will be treated as a private label AID.

The newly issued State of California EBT chip cards will also support mag stripe and will allow for fallback processing. While strongly encouraged, retailers are not required to accept Tap payment to accept EBT benefits. All transactions must be validated by cardholder PIN regardless of entry method (contact, contactless). The existing BIN of 507719 will not change for EBT California.

Worldpay Readiness

Worldpay message specifications are being updated to support new requirements for EMV EBT transactions and will be available by the end of Q1. We anticipate being ready for merchant testing and certification in late Q2. Please contact your Technical Partner Manager to initiate a project request with our implementation team.