

# United States Senate

WASHINGTON, DC 20510

September 19, 2025

Secretary Brooke Rollins  
U.S. Department of Agriculture  
1400 Independence Avenue S.W.  
Washington, D.C. 20250

Secretary Rollins:

We write to you today to make you aware of the recent spike in SNAP benefit theft in rural Oregon. We urge you to get these families the support they need, and to prevent this situation from happening again by swiftly finalizing and releasing the U.S. Department of Agriculture (USDA)'s long-awaited Proposed Rule to enhance Electronic Benefit Transfer (EBT) card security measures, as required by Division HH, Title IV, Section 501(a)(2) of the Consolidated Appropriations Act of 2023 (P.L. 117-328).

At the beginning of this month, at least 60 of our constituents in the rural area of Ontario, Oregon went to shop at a handful of nearby stores, only to find that their EBT cards were being denied at the payment counter. Since then, it has been confirmed that their benefits are indeed gone – their cards' information and funds stolen by fraudsters likely using skimming devices. As you may recall, there is no longer any way for the federal government to directly refund those stolen benefits, as the proposal to extend the SNAP Benefit Replacement Authority through Fiscal Year 2028 was stripped from a carefully negotiated, bipartisan funding proposal by Congressional Republicans in December of 2024.

As a direct consequence of that decision, as well as the USDA's ongoing delay in releasing new EBT card security regulations – which have not been updated since 2010 – dozens of Oregonians in Malheur County no longer know where their next meal is coming from. While the rapid mobilization of local nonprofits and community organizations has been helpful and commendable, serious problems remain. Food banks in the area are already struggling to fill in the gaps, and their available food supply has been slashed by roughly 20% after your USDA canceled payments from the Commodity Credit Corporation (CCC) to vital food assistance programs.

To prevent instances like this from recurring, and to earnestly cut down on the organized theft of federal dollars for criminal purposes, the USDA must act with urgency to require state-issued benefit cards to be protected by industry-standard payment security defenses to protect users against card skimming, card cloning, and other similar fraudulent means. Such defenses have already been widely adopted by both the private sector and throughout the Executive Branch.

Former Agriculture Secretary Vilsack's 2024 recommendation encouraging states to transition to EBT cards with EMV chip technology represented a step in the right direction. Chip cards, which align with industry standards, offer enhanced protection against unauthorized access and skimming. The transition has already begun in some states, such as California and Oklahoma, providing a scalable model for nationwide implementation.

However, it is worth noting that even the private sector's adoption of EMV chip-based cards has not completely eliminated payment fraud. One major reason for this is that cards are often required by financial institutions to have both the more-secure EMV chip and the older, insecure magstripe, primarily

to continue to support merchants that have yet to upgrade their payment terminals. This backward compatibility comes at a price, as fraudsters are still able to clone cards that feature both EMV chips and magstripes. As more and more merchants upgrade their payment terminals, the value of this flexibility is outweighed by the continued fraud it enables. That is why companies such as Mastercard have already announced plans to retire this technology in the near future.

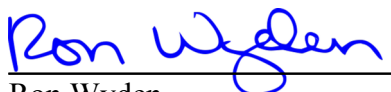
While the innovation of the private sector, the support from local nonprofits and communities, and the leadership of certain states in this space should be celebrated, the urgency of this issue demands a concerted federal effort. Rapidly issuing the proposed rule to modernize EBT technology will reduce fraud, enhance consumer protection, and ultimately save taxpayer dollars. Specifically, USDA should remove the requirement that SNAP cards include outdated and insecure magnetic stripes, require the inclusion of EMV chips, and set an aggressive timetable – within the next couple years – for states to stop issuing cards that feature magnetic stripes.

We also implore you to restore CCC payments to essential food programs that support communities in keeping their friends and family fed; if not nationwide, then at the very least in places where innocent families have had their food assistance cruelly taken from them. These changes are essential to maintaining the health and wellness of countless families in Oregon and nationwide.

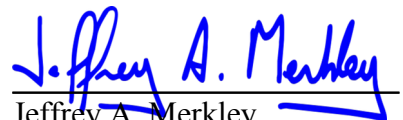
We cannot stress enough that protecting Americans from theft and ensuring they have the food they need should not be a partisan issue. Congress has written to administrations under both parties to finalize this rule. Both red and blue states have already taken steps to improve the technological security of EBT cards, and neither hunger nor fraudsters care who their victims voted for. Please act accordingly and quickly direct the USDA to prioritize these efforts, allocate necessary resources, and provide states with any guidance and support needed to improve the security of EBT cards and keep our constituents from going hungry.

Thank you for your attention to this matter.

Sincerely,



Ron Wyden  
United States Senator



Jeffrey A. Merkley  
United States Senator