

September 19, 2024

The Honorable Mike Johnson  
Speaker  
House of Representative  
Washington, DC 20515

The Honorable Chuck Schumer  
Majority Leader  
United States Senate  
Washington, DC 20515

The Honorable Hakeem Jeffries  
Minority Leader  
House of Representative  
Washington, DC 20515

The Honorable Mitch McConnell  
Minority Leader  
United States Senate  
Washington, DC 20515

Dear Speaker Johnson, Minority Leader Jeffries, Majority Leader Schumer, and Minority Leader McConnell,

The American Public Human Services Association (APHSA) is the bipartisan, nonprofit membership association representing state, county, and city human services agencies across the nation. Our members work on the frontlines to administer the Supplemental Nutrition Assistance Program (SNAP) and ensure that millions of families receive the services they need to feed their households. On behalf of our members and the communities we serve, **we urge you to extend the federal authority to make whole SNAP recipients whose benefits are electronically stolen through EBT fraud.**

In the Consolidated Appropriations Act of 2023, Congress came together on a bipartisan basis to temporarily fund states to replace SNAP benefits that were stolen by third-party actors through practices such as cloning and skimming. The legislation also established appropriate parameters for considering requests for the replacement of stolen benefits and established a framework for state and federal agencies to work together to strengthen EBT card security practices.

Since then, states have made significant progress investing in consumer protections for SNAP customers. The first two states are in the process of implementing chip card technology, and others are in active conversations with their EBT processors to begin the transition. This investment is critical, yet also incredibly costly and time-intensive for states to implement. In the meantime, across the country, many states have adopted practical strategies to manage technological limitations in card security such as enabling customers to block certain card transaction types, add PIN change and transaction alerts, freeze and lock their EBT cards, and implement stronger PIN security requirements.

While these efforts are making a difference, bad actors continue to evolve in their practices, and electronic theft of EBT remains a pervasive nationwide challenge. To do more than just mitigate the risk and get to the core of eliminating third-party fraud, we need a coalition – federal policymakers, state and local practitioners, retailers, and EBT vendors – all working together to get to the root of the problems we face. This will not happen overnight, but we must act with urgency to do more collectively.

In the meantime, SNAP recipients deserve the same consumer protections that any other American expects with the financial products they utilize. While we continue to accelerate toward the systemic solutions that must be in place, we have a responsibility to do right by our customers who need to put food on the table today. By extending the authority initially passed in the Consolidated Appropriations Act of 2023, Congress can help build a bridge that protects families now while providing more time for states to develop and implement security measures that build toward a long-term solution for the future.

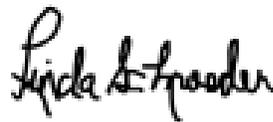
There is much work left to do and APHSA stands ready to partner with Congress, the Administration, and other partners to make these critical changes. Should you wish to discuss the impact of these issues on state agencies and explore opportunities for collaboration, please reach out to Matt Lyons, Senior Director of Policy and Practice, at [mlyons@aphsa.org](mailto:mlyons@aphsa.org) or Chloe Green, Manager of Food and Nutrition Services, at [cgreen@aphsa.org](mailto:cgreen@aphsa.org).

Sincerely,



**Kelly Garcia**  
Chair, APHSA Leadership Council

Director, Iowa Dept of Health and Human Services



**Linda Schroeder**  
Chair, American Association of SNAP Directors (AASD)  
Administrator, Benefits Support Team, Arizona Department of Economic Security



**Matthew Lyons**  
Senior Director, Policy and Practice, APHSA

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