



Department of
Transitional
Assistance

Chip/Tap EBT

Coming to Massachusetts in
Summer 2026



Retailer Readiness Guide

This guide contains everything you need to know to prepare your business to accept Chip/Tap EBT Cards when the Department of Transitional Assistance implements this technology in the Summer of 2026.

www.mass.gov/EBTforRetailers



The Department of Transitional Assistance (DTA) is implementing Chip/Tap EBT Cards in the Summer of 2026. This change is critical to protecting over 1 million people receiving DTA benefits across the Commonwealth.

Retailers who accept EBT cards must take action to prepare today!

To prepare, complete these steps by **June 1, 2026**:

1. **UPDATE your Point of Sale (POS) system.**

Tell your POS provider that you need to upgrade your system to accept Chip/Tap EBT transactions.

2. **VERIFY your system is Chip/Tap ready.**

Run your own test or request DTA to perform for an in-store test for you. Share your results to confirm the test was successful.

3. **PREPARE your store and cashiers.**

Train your cashiers and utilize DTA's in-store signage to let your customers know you're using the safest POS technology.

Contact Us

Need help to prepare? We're here for you!

DTA and its EBT processor, Fidelity Information Services (FIS), are available to help you get ready for Chip/Tap EBT cards.



DTA.EBT@mass.gov
EMV.EBT@fisglobal.com



www.mass.gov/EBTforRetailers

HOW TO PREPARE

Step 1: Update your Point of Sale (POS) Software

All retailers need to update their POS system to accept Chip/Tap EBT cards, even if you can process Chip/Tap credit and debit transactions today. If you skip this step, you may not be able to accept EBT transactions after the full transition to Chip/Tap.

Your POS system must support one of the following:

- Full Chip/Tap support (preferred)
- ECL fallback (*This is the minimum requirement and allows the transaction to use the magstripe if the chip or tap cannot be read, ensuring uninterrupted service to cardholders)

When you speak with your POS provider, let them know that EBT Chip/Tap transactions are different from standard credit and debit chip and tap transactions. They must enable support for the following:

- Both contact only and dual interface (chip and tap) cards
- Standard EMV chips
- A new EBT Application Identifier (AID): A0000000044542
- A 220-service code on Track II of the magstripe

Step 2: Run a Test

The only way to make sure you can successfully process a Chip/Tap EBT transaction is to do a test. You can run your own test or request DTA to perform an in-store test.

- ✓ **Run your own test.** Email EMV.EBT@fisglobal.com to request a free test card and include your store name, contact name, and mailing address. Test both chip and tap transactions in your live environment.

After your test, email EMV.EBT@fisglobal.com to tell them your store name and the date and time of your test transactions. FIS will review your results and confirm your device's readiness via email.

- If you're Chip/Tap ready, no further action is needed.
- If you're ECL Fallback Ready, contact your POS provider to request that Chip/Tap functionality is implemented ASAP and find out when it will be available.

- ✓ **Request DTA to perform an in-store test.** Email DTA.EBT@mass.gov to request a DTA representative to visit your store for a free in-store test.

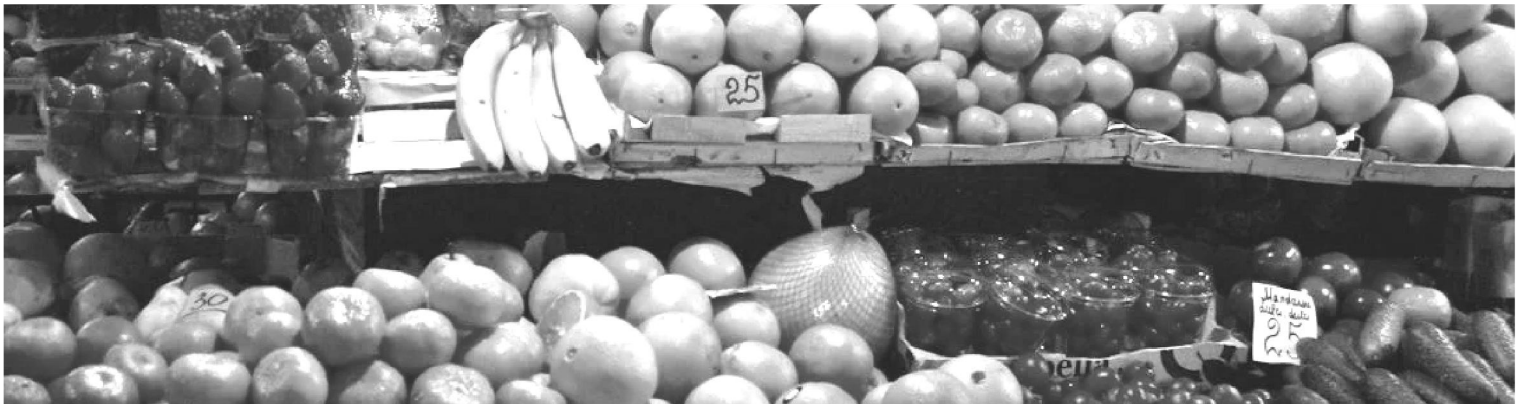
HOW TO PREPARE, contd.

Step 3: Prepare your Store and Cashiers

Your signage and cashiers play an important role in the successful transition to Chip/Tap EBT Cards. Make sure your cashiers and front end staff are informed that:

- Chip/Tap EBT cards will be mailed to cardholders
- Cards have a new look (see below)
- *For retailers who will process Chip/Tap transactions*, the checkout process has changed to require cardholders to tap or insert their card
- *For retailers who will process ECL Fallback transactions*, the checkout process has changed to require cardholders to complete between 1 - 3 chip/tap attempts prior to swiping their magnetic stripe
- Avoid manual card entry

Visit www.mass.gov/EBTforRetailers for sample digital and print signage you can post in your retail location or online to tell customers you're using the safest POS technology.



WE'VE GOT A NEW LOOK!

- The card design has been updated to accommodate the chip and EMV antenna
- Photos are now on the back of the card
- As always, any member of the household can make a purchase with their EBT card

FREQUENTLY ASKED QUESTIONS

1

What if I don't know who my POS provider is?

We often find that the person you call for help when your POS isn't working is the best place to start! Additionally, this information may be available in your POS system instruction manual.

2

Who do I contact if I need help?

If you have completed the steps described in this guide and contacted your POS provider but still need assistance, please email DTA.EBT@mass.gov.

3

I am responsible for more than one store. Can I use the same test card for all of them?

Yes, but we strongly recommend having several test cards, so that each store is able to complete testing efficiently, or without having to share a single card.

4

How will DTA contact me about my store's readiness for Chip/Tap EBT?

DTA sent all retailers a written letter with important information about the transition. In addition, a DTA representative may call, email, or visit you in person to find out if you're ready for this change. Staff visiting your store in person will have a confirmation on DTA letterhead saying they are an authorized representative. Please allow them to complete their testing activities, including both a purchase and a return transaction.

5

How will the transition to Chip/Tap EBT impact my store?

The impact should be minimal! Customers will still be able to purchase the same items with their new Chip/Tap EBT Cards. Customers should be encouraged to attempt a chip or tap transaction before swiping the magnetic strip of their card.

6

Where can I go to find more information?

The resources below contain detailed guidance to help you prepare, test, and validate your system.

- ✓ [National Grocer's Association EBT Chip Cards Page](#)
- ✓ [X9.58-2024 EBT Transaction Standards from the American National Standards Institute](#)
- ✓ [U.S. Food and Nutrition Services Retailer Instructions for Chip/Tap Transactions](#)

Thank You



Your preparation is an important part of protecting public benefits in the Commonwealth. Thank you for taking action today.

“ *Massachusetts is taking action to protect families and the programs they rely on to afford groceries and other essential goods. These new chip-enabled EBT cards will strengthen protections against theft and make sure this support is going to the people who need it. We're one of the first states in the nation to adopt this new technology because protecting taxpayer dollars is a top priority for us, and we thank retailers and clients in advance for working with us to implement this.* ”

Governor Maura Healey

