



# Electronic Benefit Theft and Security

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# Context

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Electronic benefit transfer (EBT) **theft has increased nationally** since 2021.



Consolidated Appropriations Act of 2023 temporarily allowed states to use federal dollars to **replace stolen SNAP benefits**.



Congressional provision **expired December 2024**.

More than **10,700 reported and validated instances of theft** totaling over **\$4 million in lost benefits** in Oregon since 2023

# What is electronic benefit theft?

Three types:

- **Card skimming:** Stealing EBT card information using a store's card-swiping (POS) machine
- **Card cloning:** Using information obtained by card skimming to create a fake EBT card
- **Scamming:** Fraudulent acts to gather EBT customers' information through text, email or telephone



# Customer, agency actions are reducing theft

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## EBT Fraud Response Team

**Monitors reports**  
of compromised  
cards and theft  
transactions

**Analyzes data** to  
identify trends  
and skimming  
device locations

Coordinates with  
law enforcement to  
**remove skimming  
devices**

Makes it **easier  
for customers**  
and branches to  
report theft

**Cancels and  
replaces**  
compromised  
cards

Provides press  
releases and other  
**communications**

Engages in  
**interagency  
coordination** related  
to criminal charges

# Coordinating reports, response and action

- **Summer 2025:** Oregon experiences a sharp increase in EBT theft
- **Incident response:** Reports started to come in from the Grants Pass area and rapidly expanded to retail sites along the I-5 corridor.
- Discovery of equipment on **point of sale** (POS) devices.
- ODHS identified **25 skimmers** that were removed between July and December 2025.



# EBT modernization request

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- To address continued rise in Electronic Benefit Transfer (EBT) theft, Oregon needs to **transition to EBT card with embedded chips**.
- EBT Chip and Tap cards **improve overall card security** and reduce instances of electronic theft.
- ODHS recommends pursuing the needed security improvement **before the H.R.1 state cost share increase goes into effect**.
- Works **in tandem with other fraud reduction strategies**.



# Helping customers protect their benefits

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- Find **safety tips and printable resources** in many languages on our website:  
<https://www.oregon.gov/odhs/benefits/pages/protect.aspx>
- Watch and share ODHS' [EBT protection video](#)



# Questions



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