



Electronic Benefit Theft and Security

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Context

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.

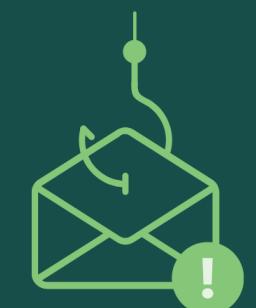
Congressional
provision **expired**
December 2024.

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

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

- 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

- 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



OREGON DEPARTMENT OF
Human Services