

HB 163 – Testimony Kristin Mullins Ohio Grocers Association May 28, 2025

Chairman Jones, Vice Chair Newman, Ranking Member Miller, and members of the House Agriculture Committee, thank you for the opportunity to offer comments on House Bill 163, Enhanced Cybersecurity for SNAP Act of 2025.

As President of the Ohio Grocers Association, I proudly represent food retail, wholesale and supply companies across the Buckeye state. My members include the smallest "mom and pop" stores, independent grocers as well as some convenience stores and of course the food wholesalers who supply these stores. Ohio's independent community grocers contribute over \$13 billion dollars in sales, over 53,000 direct jobs and \$1.5 billion in direct wages, as well as over \$1.5 billion in total taxes.

SNAP is the largest federal nutrition program providing benefits to tens of millions of Americans every year. Grocery stores are a critical partner in this program as SNAP benefits can only be redeemed at SNAP-authorized retailers like grocery stores. The SNAP program works because it's simple, efficient and respects hardworking Ohioans who need additional support to get back on their feet.

Since its creation in the 1960s, the SNAP program has undergone significant modernization, including the introduction of electronic benefit transfer (EBT) payment cards in the 1980s to phase out paper vouchers and coupons. These enhancements helped cut back on program fraud, making it easier to use and harder to violate.

However, recent trends include criminal activity in EBT skimming, exploiting the vulnerability of EBT payment cards. That is why OGA supports HB163 and efforts to transition SNAP purchases to chip technology. Chip technology is already standard for Ohio retailers, including OGA members, and a commonsense solution to make it harder for criminals and to skim card data. House Bill 163 presents an effective and efficient way to address a growing problem for SNAP recipients, utilizing a private sector solution.

Thank you for your time and consideration.

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