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S.B. 315
136th General Assembly

Bill Analysis

Version: As Introduced

Primary Sponsors: Sens. Schaffer and Craig

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SUMMARY

- Requires the Ohio Department of Job and Family Services (ODJFS) to replace all existing electronic benefit transfer cards used to provide benefits for the Supplemental Nutrition Assistance Program (SNAP) with cards that are chip-enabled.
- Requires the ODJFS Director to adopt rules regarding cybersecurity and digital service related to SNAP electronic benefit transfer cards and mobile payments.
- Appropriates \$10,600,000 in FY 2026 to support the transition to chip-enabled electronic benefit transfer cards.
- Designates the bill's provisions as the "Enhanced Cybersecurity for SNAP Act."

DETAILED ANALYSIS

SNAP cybersecurity

Background

The Supplemental Nutrition Assistance Program (SNAP) assists low-income households with purchasing food. Households participating in SNAP receive monthly benefit allotments that are provided through an electronic benefit transfer card, which can be used to purchase food in a similar manner to a debit card. In Ohio, the electronic benefit transfer card is known as the Ohio Direction Card.¹ The bill makes several changes related to electronic benefit transfer cards for SNAP, such as imposing cybersecurity requirements.

¹ Ohio Department of Job and Family Services, [What is the Ohio Direction Card](#), which may be accessed under the "Food Assistance" tab on the ODJFS website: jfs.ohio.gov.

Chip-enabled cards

Not later than October 1, 2026, the ODJFS Director must replace all existing electronic benefit transfer cards with chip-enabled cards that meet the requirements specified in technical guidance prepared by the U.S. Department of Agriculture. After October 1, 2026, the Director must ensure that all new SNAP cards issued are chip-enabled cards.² To assist with implementing these requirements, the bill appropriates \$10,600,000 (\$5,300,000 in general revenue funds) in FY 2026.³

Rulemaking and reporting

The bill requires the Director, not later than one year after the bill's effective date, to adopt rules concerning cybersecurity and digital service related to electronic benefit transfer cards and mobile payments under SNAP. At a minimum, the rules must ensure that cybersecurity measures for SNAP cards and mobile payments meet the security safeguards used in the private sector and required by federal agencies for credit, debit, and other payment cards and mobile payments. The bill requires the Director to review the rules every five years and update them as necessary.⁴

Designation

The bill designates its provisions as the "Enhanced Cybersecurity for SNAP Act."⁵

HISTORY

Action	Date
Introduced	11-04-25

ANSB0315IN-136/ar

² R.C. 5101.542(D).

³ Sections 4, 5, and 6.

⁴ R.C. 5101.54(A)(11).

⁵ Section 3.