

2026 Conference Agenda

EBT INNOVATION SUMMIT



www.ebtcommunitycouncil.org

Presented and produced by the



**EBT
Community
Council**

CONTENTS



LOCATION MAP

Don't get lost looking for a room. All the location information you need in one place.



SCHEDULE

Plan your day so you can make sure you're always in the right place at the right time.



WORKSHOPS

Not sure which workshop is for you? Take a deep dive into what to expect from each one so you can plan your day accordingly.



SPEAKERS

We assembled the best speakers for you—learn more about them and why they are so qualified.



LOCATION



Address

Amazon HQ2
510 14th St S
Arlington, VA 22202

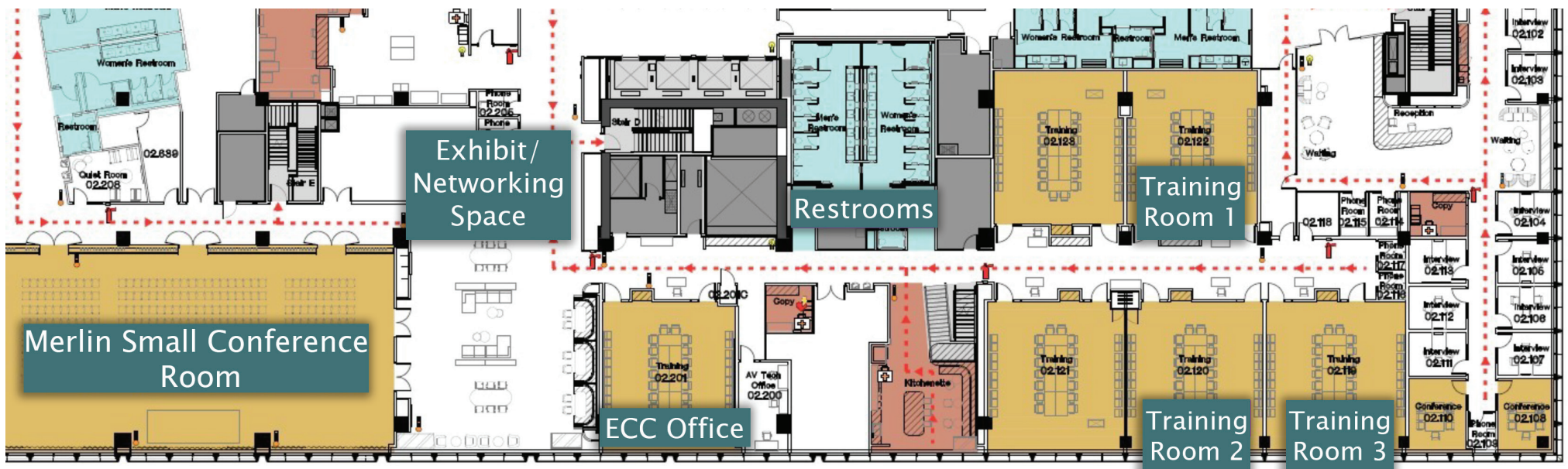


Conference Rooms

All events for the EBT Innovation Conference will take place in one of the rooms marked on the map below.

Take note of the room assignments on the [schedule](#).

- Exhibit/Networking Space
- Merlin Small Conference Room
- Training Rooms 1-3



MONDAY, MAY 11

MERLIN SMALL CONFERENCE ROOM
TRAINING ROOM 1
TRAINING ROOM 2
TRAINING ROOM 3
NETWORKING/EXHIBIT SPACE
AMAZON VISITOR LANDING

9:00 - 11:00 a.m.	EXHIBITOR SET UP		
11:00 - 12:45 p.m.	REGISTRATION AND EXHIBITS <i>(Access venue through Amazon security at any time during this registration period then obtain conference badge at ECC registration area)</i>		
	Lunch on your own		
1:00 - 1:30 p.m.	WELCOME AND CONFERENCE OPENING		
1:30 - 2:45 p.m.	RESILIENCE THROUGH UNCERTAINTY- HOW THE EBT COMMUNITY HANDLES DISRUPTION <i>Discussion of the impacts of the 2025 shutdown from various stakeholder perspectives.</i>		
2:45 - 3:15 p.m.	NETWORKING BREAK (NGA)		
3:15 - 4:00 p.m.	STRONGER BY DESIGN: HOW CHIP CARDS ELEVATE BENEFIT SECURITY AND PROGRAM INTEGRITY <i>Core concepts about how chip cards work.</i>	FOUNDATIONS: SNAP 101 <i>Core concepts of SNAP transactions.</i>	FOUNDATIONS: WIC EBT 101 <i>Core concepts of WIC transactions.</i>
	4:15 - 5:00 p.m.	INNOVATIONS IN EBT THEFT PREVENTION: A CROSS-SECTOR PANEL ON WHAT'S WORKING TO PROTECT FAMILIES <i>Examine approaches to combat fraud within existing systems and using emerging tools.</i>	ENHANCEMENT OF WIC FOOD COST CONTAINMENT STRATEGIES: HOW CAN AGENCIES OVERCOME DEFICIENCIES IN RETAILER PEER GROUPING AND PRICE MONITORING <i>Explore how changing shopping behavior impacts how WIC looks at vendor management.</i>
5:00 - 6:30 p.m.	NETWORKING RECEPTION (CDP)		

MERLIN SMALL CONFERENCE ROOM
 TRAINING ROOM 1
 TRAINING ROOM 2
 TRAINING ROOM 3
 NETWORKING/EXHIBIT SPACE
 AMAZON VISITOR LANDING

TUESDAY, MAY 12

<p>8:00 - 9:00 a.m.</p>	<p>REGISTRATION AND EXHIBITS (Access venue through Amazon security and show your EBT Innovation Summit badge and ID for entry)</p> <p>Breakfast on your own</p>		
<p>9:00 - 9:45 a.m.</p>	<p>MODERNIZING EBT SYSTEMS: LESSONS FROM STATE-LEVEL DIGITAL TRANSFORMATION</p> <p><i>Implementing chip cards</i></p>	<p>PROCURING WITH PURPOSE: BEST PRACTICES FOR GETTING WHAT YOU WANT FROM A NEW PROCESSOR CONTRACT</p> <p><i>Insights on RFP structure and content from responders.</i></p>	<p>FOLLOW THE FUNDS: DEMYSTIFYING SNAP AND WIC FUNDING FLOWS FROM FEDERAL ALLOCATION TO LOCAL IMPACT</p> <p><i>Understanding the funding lifecycle for programs that deliver benefits through EBT.</i></p>
<p>9:45 - 10:15 a.m.</p>	<p>NETWORKING BREAK (CPI)</p>		
<p>10:15 - 11:00 a.m.</p>	<p>SNAP/EBT ONLINE SHOPPING - STATUS, CHALLENGES, OPPORTUNITIES</p> <p><i>Update on SNAP Online shopping.</i></p>	<p>FIS/CDP CUSTOMER MEETING—WIC</p> <p><i>Closed session for FIS/CDP WIC customers to meet with processor.</i></p>	<p>CONDUENT CUSTOMER MEETING—WIC</p> <p><i>Closed session for Conduent WIC customers to meet with processor.</i></p>
<p>11:15 - noon</p>	<p>ADVANCING WIC ONLINE SHOPPING: CONSIDERATIONS AND EMERGING SOLUTIONS</p> <p><i>Update on WIC Online shopping.</i></p>	<p>FIS CUSTOMER MEETING—SNAP</p> <p><i>Closed session for FIS SNAP customers to meet with processor.</i></p>	<p>CONDUENT CUSTOMER MEETING—SNAP</p> <p><i>Closed session for Conduent SNAP customers to meet with processor.</i></p>
<p>Noon- 1:15 p.m.</p>	<p>LUNCH (CONDUENT)</p>		
<p>1:15 - 2:30 p.m.</p>	<p>REDEFINING THE BASKET: EMERGING SNAP RESTRICTIONS AND THEIR IMPACT ON AGENCIES AND RETAILERS</p> <p><i>Discussion about recent SNAP restrictions implementations.</i></p>		

MERLIN SMALL CONFERENCE ROOM
 TRAINING ROOM 1
 TRAINING ROOM 2
 TRAINING ROOM 3
 NETWORKING/EXHIBIT SPACE
 AMAZON VISITOR LANDING

TUESDAY, MAY 12

2:30 - 3:00 p.m.

NETWORKING BREAK (ECC)

3:00 - 3:45 p.m.

DRIVING ACCURACY
 IN SNAP ELIGIBILITY
 AND DELIVERY

*How error rates impact SNAP
 funding.*

CHIP CARD
 INFORMATION
 EXCHANGE

*Collaborative discussion
 about chip card projects
 targeted toward answering
 questions from government
 representatives.*

EVOLUTION OF WIC
 EBT CREATED NEW
 PARTICIPANT SHOPPING
 BEHAVIORS: HAS
 ONLINE SHOPPING
 CHANGED THE
 SHOPPING PATTERN

*Exploring the emerging
 patterns in participant
 prescription redemption
 data.*

4:00 - 4:30 p.m.

CONFERENCE CLOSING

4:30 - 5:00 p.m.

EXHIBITOR TEAR DOWN



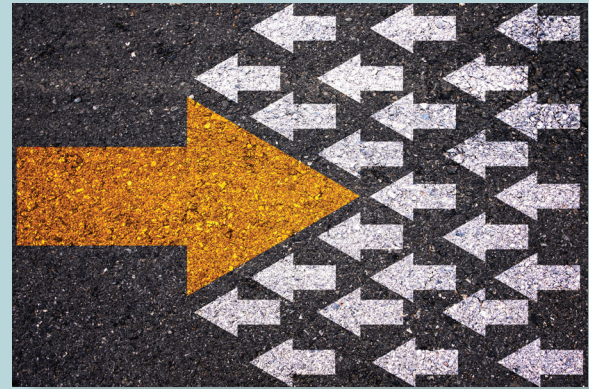
Workshops and Panels

Panel Discussion: Resilience through Uncertainty—How the EBT Community Handles Disruption

Moderator:
Kelli Darland

Panelists:
Stephanie Johnson (NGA)
Jessie Zins (MN)
Andrew Robinson (ME)

The EBT ecosystem is no stranger to disruption, and this session brings together WIC program leaders to examine how the community responds when uncertainty strikes. Panelists will unpack real world examples of service interruptions, explore best practices for communication and rapid response, and highlight strategies that minimize operational and participant impact. Through shared lessons and cross stakeholder insights, the discussion will illuminate how preparedness, transparency, and collaboration strengthen resilience across SNAP and WIC programs.



Stronger by Design: How Chip Cards Elevate Benefit Security and Program Integrity



Speakers:

Hannah Pekarske (FIS)
Jamie Topolski (Conduent)

Chip card applications in benefit delivery- operational examples and outcomes. This session explores how chip cards change the security landscape for benefit programs, focusing on fraud resistant design, secure cardholder authentication, and stronger data protections across issuance, redemption, and settlement.

Foundations: SNAP EBT 101



Speaker:

Ellen Thompson (MAXIMUS)

Learn the history and basics about SNAP transactions. This session is designed for staff new to SNAP EBT or those who want a refresher on core concepts.

Foundations: WIC EBT 101



Speaker:

April Jules (BCA)

Learn the history and basics about WIC transactions. This session is designed for staff new to WIC EBT or those who want a refresher on core concepts.

EBT in Farmers Markets—Updates

Speaker:

Amy Crone (FFAB)

Farmers markets continue to play a critical role in expanding access to fresh, local foods, and recent EBT modernization efforts are reshaping how participants redeem benefits in these uniquely challenging retail environments. This session will provide an update on emerging solutions and status of farmers market initiatives.



Innovations in EBT Theft Prevention: A Cross-Sector Panel on What's Working to Protect Families

Speakers:

Kira Tebbe (Aspen Institute)
Morgan McKinney (Propel)
Christopher Jacobson (FIS)
Kurtis Miller (Senior Policy Advisor)

Theft continues to be a massive challenge for government agencies with devastating consequences for households that rely on EBT. With rapidly evolving criminal techniques, American families need additional protective measures. Without the anti-fraud technologies that have become standard in the mainstream financial services industry, SNAP and cash benefits are vulnerable to coordinated attacks.

This panel brings together leaders from government, nonprofits, EBT processors, and technology providers to highlight solutions that can significantly reduce and even prevent EBT theft. Attendees will learn how these solutions can be deployed within existing state EBT systems to provide near-term security enhancements alongside longer-term chip card implementation efforts.

Panelists will discuss:

- The current state of EBT theft: Review timely data on how EBT theft continues to evolve and how it impacts families.
- State-level pilots and lessons learned: What multi-state agency pilots of EBT theft prevention tools like real-time transaction blocking are revealing, and how administrators can apply those lessons in their own programs.
- Driving cardholder adoption of security features: How targeted outreach and thoughtful product design are achieving 50%+ adoption of card security features among SNAP households, reducing fraud exposure.
- Emerging innovations: A forward-looking scan of what's coming next, from AI-powered fraud detection to multi-layered security approaches.

Enhancement of WIC Food Cost Containment Strategies: How Can Agencies Overcome Deficiencies in Retailer Peer Grouping and Price Monitoring

Speakers:
Art Burger (BCA)
Stephanie Johnson (NGA)



This session examines how shifting WIC EBT shopping behaviors—such as participants favoring certain stores or splitting purchases across multiple retailers—directly influence foot traffic, redemption consistency, and the operational realities faced by authorized vendors. Panelists will explore how outdated minimum stock requirements, evolving shopping patterns, and cost containment rules create new pressures for retailers, from food spoilage risks to challenges maintaining authorization. The session also highlights how these trends affect state agency processes, including peer group adjustments and retailer retention concerns, offering insights to help programs align policy, operations, and real world shopper behavior.

SNAP/EBT Online Shopping—Status, Challenges, Opportunities



Speaker:
Ames Robb (SEMTAC)

This session provides updates on SNAP online shopping—where things are and where things are going.

Modernizing EBT Systems: Lessons from State-Level Digital Transformation



Speakers:
 Jamie Topolski (Conduent)
 Monica Spencer (AL)
 Kelly Andrus (MAG)

This panel explores how states are leveraging technology to modernize Electronic Benefit Transfer (EBT) systems, with a focus on successful EMV chip implementation. Featuring insights from states leaders, we will highlight best practices, key challenges, and strategies that drive operational efficiency and enhance service delivery. Attendees will gain practical lessons on digital transformation initiatives that improve security, streamline processes, and elevate the client experience.

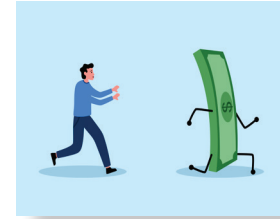
Procuring with Purpose: Best Practices for Getting What you Want from a New Processor Contract



Speakers:
 Amy Duncan (CDP)
 Ellen Thompson (MAXIMUS)

Effective procurement is the backbone of successful SNAP and WIC program modernization, yet navigating requirements, vendor coordination, and evaluation processes can be complex for agencies and partners alike. This session breaks down proven procurement best practices—from crafting clear, outcome driven solicitations to structuring evaluations that balance innovation, risk, and long term sustainability.

Follow the Funds: Demystifying SNAP and WIC Funding Flows from Federal Allocation to Local Impact



Speaker:
 Tim O'Connor (ECC)

Understanding how SNAP and WIC dollars move—from federal appropriations to state systems, processors, retailers, and ultimately participants—is essential for effective program management and modernization. This session breaks down the funding flow lifecycle, highlighting how reimbursement models, claim settlement processes, and administrative funding streams differ between SNAP and WIC and where they intersect.

Advancing WIC Online Shopping: Considerations and Emerging Solutions

Speaker:
 Lisa Akers, CNHI



As digital commerce expands, enabling online shopping for the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) presents unique considerations compared to other nutrition assistance programs such as the Supplemental Nutrition Assistance Program (SNAP). WIC benefits are tied to prescription food packages, requiring precise item-level validation and compliance with program rules and regulations. This presentation will explore current WIC online shopping initiatives, highlight key differences from SNAP, and provide an overview of WIC online shopping transaction flows and system architectures. Attendees will gain insight into how these innovations aim to improve the WIC participant shopping experience while maintaining program integrity, and the lessons learned to help guide future implementation.

Panel Discussion: Redefining the Basket: Emerging SNAP Restrictions and Their Impact on Agencies and Retailers



Moderator:
William Martinez (FIS)

Panelists:
Kelly Andrus (MAG)
Cari Crosby (NE)
Nancy Dalton (Amazon)
Daniel Rhody (FIS)

Several states are advancing new SNAP purchase restrictions, creating a rapidly evolving policy landscape that affects agencies, retailers, and beneficiaries. This session provides an update on recent state waiver activity, national trends, and the operational challenges leaders are facing as restrictions are implemented. Speakers will explore the technical, regulatory, and grocery store level impacts of restricting certain food categories, including the complexities states have identified in defining and enforcing item level limitations.

Driving Accuracy in SNAP Eligibility and Delivery



Speakers:
Denise Adaway (Conduent)
Ellen Thompson (MAXIMUS)

State agencies face persistent challenges with error rates in SNAP eligibility determinations, leading to improper payments and inefficiencies. This session will examine how AI and automation can transform eligibility processes, reduce errors, and optimize the use of state funds. Attendees will gain insights into practical strategies for leveraging technology to improve accuracy, enhance program integrity, and free resources for critical agency initiatives.

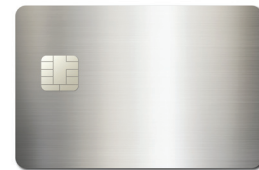
Evolution of WIC EBT Created New Participant Behaviors: Has Online Shopping Changed the Shopping Pattern



Speakers:
April Jules (BCA)
Mary Rogness (MN)
Kenny Kane (IA)

Participants' shopping behaviors continue to evolve as they balance the convenience of online ordering with the flexibility and selection of in-store shopping. This session will explore emerging patterns in redemption data, including shifts where households source specific prescription items. Beyond the data, panelists will share insights from State Agencies and Retailer perspectives on how participant preferences, habits, and real-world shopping experiences are changing across both channels.

Chip Card Information Exchange



Speakers:
Bradley Wong
Emily Caruso (CA)

Come to a collaborative discussion with experts who have implemented chip card technology. This session is intended to offer an opportunity for questions and discussion about how chip cards work, what the implementation process is like, and what the outcomes have been.

Our Speakers and Sessions

Sharing their Expertise

DENISE ADAWAY

PAYMENTS PORTFOLIO LEADER, CONDUENT

Denise is a Government Payments leader with Conduent who has been entrenched with the EBT community since her early days as a caseworker in a county office in Georgia. During her more than 20-year tenure with Conduent, Denise has held multiple operations, implementation, and growth positions within the government payments space to include transitions to EBT, online WIC, electronic Childcare, and Prepaid Debit cards. Denise is a graduate of Emory University in Atlanta, GA and holds a MBA from Georgia State University in Atlanta.



**Driving Accuracy
in SNAP Eligibility
and Delivery**

LISA AKERS

PHD, RDN, IBCLC, RLC, FAND, FILCA

SENIOR RESEARCH SCIENTIST, CENTER FOR NUTRITION & HEALTH IMPACT

Dr. Lisa Akers has been working in the field of public health nutrition for over 25 years. She began her career in the WIC local agency working directly with new families, quickly transitioning to the WIC agency where she spent 15 years. Lisa later transitioned to academia. Lisa is currently a Senior Research Scientist with the Center for Nutrition & Health Impact (CNHI) where she helps to advance WIC online shopping efforts.

Lisa has served on numerous national and international boards and committees throughout her career. Her expertise in nonprofit leadership has afforded her the opportunity to work as a consultant with numerous organizations in areas such as change management, fundraising, governance, grant writing, program evaluation, and strategic planning.



**Advancing WIC
Online Shopping:
Considerations
and Emerging
Solutions**

KELLY ANDRUS

DIRECTOR, COLLABORATION AND CONTENT, MAG

Kelly Andrus serves as Director of Collaboration and Content at the Merchant Advisory Group (MAG), bringing more than 30 years of experience in merchant payments. She previously led U.S. payment strategy for EG America and managed payment operations for a major downstream refiner-marketier with over 3,000 convenience stores. Kelly began her career on the acquiring side, gaining deep expertise across back-office functions. Her work spans strategic initiatives, operational excellence, and industry collaboration to advance payment innovation.



**Modernizing EBT
Systems: Lessons
from State-
Level Digital
Transformation**

**Redefining
the Basket:
Emerging SNAP
Restrictions and
Their Impact on
Agencies and
Retailers**

ART BURGER

PRINCIPAL/CEO BURGER, CARROLL & ASSOCIATES, INC. (BCA)

Art Burger began working with WIC in 1980 as a Co-Principal Investigator on the USDA study titled "Statistical Approaches to Vendor Monitoring and Fraud and Abuse Control." He has since led or contributed to over a dozen national studies of WIC and SNAP, with an emphasis on program integrity. He was also a senior advisor to the WIC Vendor Peer Group Study (Altarum, 2016). Mr. Burger served as Co-Principal Investigator for the design of DOD's WIC Overseas Program and has facilitated the adoption and modernization of SNAP and WIC EBT. As BCA's principal, Art has led technical assistance, planning, and quality assurance projects involving all states and US territories. He was awarded the EFTA EBT Industry Council EBT Pioneer award (2011) and the eGovernment Payments Council Bob Bucceri Lifetime Achievement Award (2018).

Today, Art continues to lead BCA's practice with an emphasis on program modernization, cost containment, and fraud and abuse controls.



**Enhancement of
WIC Food Cost
Containment
Strategies: How
Can Agencies
Overcome
Deficiencies in
Retailer Peer
Grouping and
Price Monitoring**

EMILY CARUSO

CHIEF, CALIFORNIA DEPARTMENT OF SOCIAL SERVICES

Emily Caruso is the Chief of the Automation Innovation Bureau at the California Department of Social Services, where she leads statewide efforts to modernize public assistance programs through creative automation, strengthen program integrity practices, and foster cross-sector partnerships that build public trust.

Emily has advanced major innovations across California's safety net systems, including the development of automated verification solutions for SNAP and TANF, rapid response implementation during the launch of Pandemic EBT, and the creation of an enterprise stakeholder engagement framework that applied community-practice research to inform the design of the BenefitsCal application portal ahead of its 2021 launch. She also led significant EBT modernization efforts, including California's transition to Chip EMV Tap EBT cards and initiatives to reduce benefit theft.



**Chip Card
Information
Exchange**

AMY CRONE

COO, FARMERS FOOD ASSISTANCE BUREAU (FFAB)

Amy Crone is the Chief Operating Officer (COO) of the FFAB, a nonprofit organization formed in 2024 to manage the TotilPay technology suite and the MarketLink program. Previously she was a project manager for MarketLink, a national initiative developed in collaboration with the USDA to increase acceptance of the SNAP at farmers markets and by direct marketing farmers. FFAB also offers technology to enable a shift from paper to electronic FMNPs, electronic incentive programs, and for farmers to accept SNAP Online, all of which have been implemented across the country.

Formerly, she was the Executive Director of the Maryland Farmers Market Association (MDFMA), a nonprofit organization that she founded in 2012. Prior to that role, she was with the Maryland Department of Agriculture as state point of contact for farmers market issues and administered the Maryland Farmers Market Nutrition Program. She currently serves as the Chair of the Maryland Agricultural Commission and represents the Farm Direct sector and is a member of the LEAD Maryland Board of Directors. Ms. Crone lives on a diversified farm in Maryland with her husband and two children.



**EBT in Farmers
Markets—
Updates**

NANCY DALTON
DIRECTOR, AMAZON ACCESS

Nancy Dalton is a Director for Amazon Access. She and her team design and implement retail products and services that make shopping on Amazon easier and more affordable, while expanding access and convenience equity healthy food priority areas. Prior to joining Amazon Access, Nancy served in several leadership roles across Amazon. Before that, she spent over 20 years in financial services, holding executive roles at Fleet Credit Card Services, Bank of America and Barclays Bank. She has functioned as an executive coach at the National Diversity Women's Business Leadership conference for several years. Nancy holds a B.S. in Organizational Dynamics and is a Senior Certified Professional (SCP) through the Society for Human Resource Management (SHRM). She completed her Executive Program in Social Impact Strategy at University of Pennsylvania. Nancy serves on the Board of Directors for Positive Deposits Inc., GENYOUth, The Food Research and Action Center (FRAC) and The Food Bank of Delaware. She also sits on the Milken Institute Business Council and is a member of its Food is Medicine Task Force.



Redefining the Basket: Emerging SNAP Restrictions and Their Impact on Agencies and Retailers

AMY DUNCAN
FOUNDING BOARD MEMBER AND CHAIR, ECC VP STRATEGIC ENGAGEMENT, CDP

Amy Duncan joined CDP in 2010 and currently serves as Vice President, Strategic Engagement. In this role, Amy provides leadership, process support, and guidance to the project delivery teams for CDP's portfolio. Amy leads CDP's business development efforts. Prior to joining CDP, Amy spent 12 years as a WIC consultant, focusing primarily on MIS planning and quality assurance projects. Amy holds a Master of Social Work (MSW) degree from the University of Southern California, a BA in Psychology from the Johns Hopkins University, and is a certified project manager (PMP). In 2021, Amy served a term on the George Washington School of Business Women in Leadership Program Advisory Council. Amy is a founding board member of the EBT Community Council and currently serves as the Chair for the organization.



Welcome / Closing

Procuring with Purpose: Best Practices for Getting What you Want from a New Processor Contract

STEPHANIE JOHNSON
GROUP VICE PRESIDENT OF GOVERNMENT RELATIONS, NGA

Stephanie E. Johnson, RDN, is Group Vice President of Government Relations for the National Grocers Association (NGA), where she leads federal and state advocacy for the independent grocery industry. She oversees NGA's government relations department, directing legislative and regulatory strategy, political advocacy and fundraising, grassroots engagement, and strategic communications.

Johnson advances a comprehensive policy agenda spanning food and nutrition programs, health care and pharmacy policy, competition and antitrust, tax and labor, supply chain resilience, payments, and emerging regulatory issues. Under her leadership, NGA delivers measurable results in complex and rapidly shifting political environments, strengthening the competitive position of community-based grocers nationwide.

A respected voice in Washington, she regularly engages lawmakers, regulators, and national media to elevate the essential role independent grocers play in expanding food access, supporting public health, and sustaining local economies.

Previously, Johnson served in the U.S. Senate as a policy advisor covering health, education, labor, and appropriations, contributing to oversight of the federal COVID-19 response and development of major domestic policy initiatives. She began her career leading federal regulatory and legislative strategy across the food, agriculture, and public health sectors.

Johnson holds degrees in Food and Nutrition (Dietetics) and Cell Biology & Neuroscience from Montana State University and completed her Registered Dietitian Nutritionist training at Virginia Tech. She brings a distinctive blend of clinical expertise and senior policy leadership to the intersection of nutrition, health care, and the food system.



Resilience through Uncertainty— How the EBT Community Handles Disruption

Enhancement of WIC Food Cost Containment Strategies: How Can Agencies Overcome Deficiencies in Retailer Peer Grouping and Price Monitoring

APRIL JULES

FOUNDING BOARD MEMBER AND BOARD SECRETARY, EBT COMMUNITY COUNCIL (ECC)

PRESIDENT, BURGER, CARROLL & ASSOCIATES, INC. (BCA)

April Jules is the President of BCA and a leading strategic advisor in the modernization of government benefit programs. With over 20 years of private-sector experience in marketing, change management, and risk management, she has spent the last decade executing large-scale strategic initiatives for state, territory, and local agencies. Ms. Jules specializes in project management, quality assurance, RFP development, procurement services, program integrity, and WIC/SNAP modernization projects. She holds an International MBA and has been a driving force at BCA since 2015.

Ms. Jules is a founding board member and Secretary of the EBT Community Council (ECC), where she works with government and industry partners to advance electronic payment technologies and solutions. A strong advocate at the intersection of policy and innovation, she focuses on regulatory, security, and technology readiness for emerging EBT payment delivery solutions—including mobile payments, Agentic AI, and online ordering with autonomous delivery—within federal benefit program frameworks.



**Foundations: WIC
EBT 101**

**Evolution of
WIC EBT Created
New Participant
Shopping
Behaviors: Has
Online Shopping
Changed the
Shopping Pattern**

KENNY KANE

WIC OPERATIONS TEAM LEAD, IOWA HHS WIC

Kenny Kane, Jr. serves as the WIC Operations Team Lead for the Iowa Department of Health and Human Services, where he oversees statewide program operations and works to enhance the WIC experience for families across Iowa. With a focus on modernization, accessibility, and participant centered service, he helps guide WIC through the evolving digital landscape. As part of the MSWOOP project, Kenny will share insights on how online shopping is transforming consumer behavior and what these shifts mean for WIC participants and the future of equitable food access.



**Evolution of
WIC EBT Created
New Participant
Shopping
Behaviors: Has
Online Shopping
Changed the
Shopping Pattern**

WILLIAM MARTINEZ
DIRECTOR, COMMERCIAL PRODUCT
MANAGEMENT, FIS

William Martinez joined FIS in 2023, bringing more than 30 years of leadership experience across technology, computer science, and health and human services. He spent 23 years in State Government programs, where he led major modernization and digital transformation initiatives. William holds an M.S. in Biomedical Engineering, a B.S. in Computer Engineering, and is a Certified Public Manager (CPM). His expertise spans project and program management, business process re-engineering, digital transformation strategies, and health and human services programs including SNAP, TANF, and WIC.



**Redefining
the Basket:
Emerging SNAP
Restrictions and
Their Impact on
Agencies and
Retailers**

MORGAN MCKINNEY
STATE ENGAGEMENT MANAGER, PROPEL

Morgan McKinney (she/her) is the State Engagement Manager at Propel, where she partners with states to strengthen public benefits delivery through innovation, human-centered design, and thoughtful collaboration. She previously worked with state social services agencies at the American Public Human Services Association, leading initiatives that brought together people with lived expertise and government leaders to redesign systems and improve access. Morgan served as a Bill Emerson National Hunger Fellow at the Congressional Hunger Center and has held research positions at the Brookings Institution and Duke Global Women's Health Technologies. She currently serves as a member of the EBT Community Council and is a representative of the Congressional Hunger Center's Alum Council. She holds degrees in public policy and global health from Duke University.



**Innovations
in EBT Theft
Prevention: A
Cross-Sector
Panel on What's
Working to
Protect Families**

KURTIS MILLER
SENIOR POLICY ADVISOR

Kurtis Miller is Senior Policy Advisor for Senator John Fetterman (D-PA). Kurtis has worked for the senator since February 2023, leading his work on the Agriculture, Nutrition, and Forestry Committee spanning across SNAP benefit adequacy, farm policy, and EBT security. He's a lifelong Pennsylvanian, having studied at Penn State's College of Agricultural Sciences, and also holds a Master of Science in International Agriculture from Oklahoma State University.



**Innovations
in EBT Theft
Prevention: A
Cross-Sector
Panel on What's
Working to
Protect Families**

TIM O'CONNOR

DIRECTOR, EBT COMMUNITY COUNCIL (ECC)

Tim is the Director of the EBT Community Council. Prior to this, Tim worked for the US Department of Agriculture's Food and Nutrition Service (FNS). Most of this time was with the Food Stamp Program (now SNAP). In other capacities he headed the Management functions for the agency and was in charge of Regional operations. He finished his career as the Associate Administrator for Special Nutrition Programs where he managed 14 programs including the National School Lunch Program, the WIC Program and The Emergency Food Assistance Program. He also served as the acting Under Secretary for Food, Nutrition and Consumer Services for 5 months. A highlight of Tim's time with FNS was leading the agency's effort to implement Electronic Benefit Transfer technology – replacing paper food stamp benefits nationwide with electronic debit cards.



**Follow the Funds:
Demystifying
SNAP & WIC
Funding Flows
from Federal
Allocation to
Local Impact**

HANNAH PEKARSKE

TECHNICAL PRODUCT MANAGER LEAD, FIS

Hannah Pekarske is a Technical Product Manager Lead at FIS, supporting Government Services. She brings deep expertise in card issuance, EMV chip card migration, and program integrity, working closely with state agencies, federal partners, and industry vendors to modernize EBT technology while protecting access to benefits.

Hannah leads and supports multi state initiatives focused on chip card adoption, fraud prevention, and secure transaction processing, helping programs transition from legacy magnetic stripe technology to more resilient, future ready solutions.

A frequent collaborator across the EBT ecosystem, Hannah partners with processors, card manufacturers, and government stakeholders to define requirements, align on compliance expectations, and deliver scalable, secure payment solutions. She is an active participant in the EBT Community Council, serving as Vice Chair of Communications.



**Stronger by
Design: How Chip
Cards Elevate
Benefit Security
& Program
Integrity**

DANIEL RHODY
BUSINESS ANALYST, FIS

Daniel Rhody has worked for FIS Government Solutions for over 20 years, since almost before he could spell EBT. He has held contributor and leadership roles in the Cardholder call center, Merchant Services, State Office Support, and is currently the Business Analyst driving the FIS integration of SNAP restriction waivers.



**Redefining
the Basket:
Emerging SNAP
Restrictions and
Their Impact on
Agencies and
Retailers**

AMES ROBB
EBT/SNAP TECHNICAL SME, SEMTAC

Ames has been working in the EBT field in a variety of roles since 2008, including: Vermont EBT director, project and account management at FIS for the State of Florida's EBT project, and technical consultant to FNS. Ames has particular expertise in SNAP Online, working closely with FNS, grocery retailers, eCommerce platforms and TPPs since the project began as a pilot in 2017. Since 2023, she has been the lead EBT technical assistance consultant for the SNAP EBT Modernization Technical Assistance Center (SEMTAC), a cooperative grant agreement between FNS and the National Grocers Association Foundation (NGAF). She also has a special interest in farmers market EBT.



**SNAP/EBT Online
Shopping –
Status,
Challenges,
Opportunities**

ANDREW ROBINSON
EBT MANAGER, MAINE DHHS

Andrew Robinson is an experienced public administration leader with over ten years of public sector leadership and four years directing statewide Electronic Benefit Transfer (EBT) operations in Maine. He ensures regulatory compliance and safeguard the integrity of SNAP and related benefit programs by providing strategic oversight of policy development, program performance, and cross agency coordination. He partners with federal and state entities, contracted service providers, and internal stakeholders to maintain operational continuity and resolve high impact issues. Andrew is dedicated to strengthening organizational effectiveness through disciplined governance, data driven decision making, and collaborative leadership that supports consistent, equitable, and accountable service delivery.



**Resilience
through
Uncertainty—
How the EBT
Community
Handles
Disruption**

MARY ROGNESS

WIC COMPLIANCE COORDINATOR, MN DOH WIC

Mary Rogness is the Compliance Coordinator for the Minnesota WIC Program, managing investigations, audits, the promulgation of administrative rules, and other program integrity-related activities. Prior to her tenure with the Minnesota WIC Program she was a Special Agent with the USDA Office of Inspector General.

Mary has been involved in several aspects of the Midwest States WIC Online Ordering Pilot (MSWOOP) Project, and has enjoyed what a positive difference online ordering has made in the lives of Minnesota WIC clients. She is also an unabashed “data nerd”, and is excited to share information on the differences in shopping patterns between in-store and online shoppers.

KIRA TEBBE

SENIOR MANAGER, ASPEN INSTITUTE

Kira Tebbe is a Senior Manager at the Aspen Institute Financial Security Program, where she drives systems change in public benefits administration by managing multi-state implementation projects and convening government leaders to modernize benefit delivery. Previously, she co-founded the Digital Service team in the Administration for Children and Families, the second largest division of the U.S. Department of Health and Human Services. She holds degrees in Applied Math and Sociology from Yale and an MBA from The University of Chicago Booth School of Business, with concentrations in Strategic Management and Entrepreneurship.

ELLEN THOMPSON

ASSOCIATE MANAGING DIRECTOR, MAXIMUS

Ellen Thompson, an Associate Managing Director with the Maximus Program Modernization Consulting practice, has 28 years of experience in system consulting for health and human services programs. In her role at Maximus, she leads a consulting practice which includes a focus on EBT among other programs and systems. Ms. Thompson is considered an expert in EBT and has been involved in the development of standards for both SNAP/Cash EBT and WIC EBT. In addition to her technical knowledge, she has a strong understanding of the benefit programs supported by EBT such as SNAP, TANF, WIC and Summer EBT. She is a founding board member of the EBT Community Council and currently serves as the Treasurer for the organization.

**Evolution of WIC EBT Created
New Participant Shopping
Behaviors: Has Online Shopping
Changed the Shopping Pattern**



**Innovations
in EBT Theft
Prevention: A
Cross-Sector
Panel on What’s
Working to
Protect Families**



**Foundations:
SNAP EBT 101**

**Procuring with
Purpose: Best
Practices for
Getting What
you Want from a
New Processor
Contract**

**Driving Accuracy
in SNAP Eligibility
and Delivery**

JAMIE TOPOLSKI
SENIOR DIRECTOR, PAYMENT PRODUCTS,
CONDUENT

Jamie Topolski is the Senior Director of Government Payment Products at Conduent. Jamie currently serves as the chairperson for the X9 SNAP EBT Card Modernization Forum, leading an industry-wide effort to update the SNAP messaging standards to support EMV and other fraud-reducing enhancements. Jamie also serves as the chairperson for the X9 A11 Electronic Benefits Transactions Standards Committee.

A financial services and FinTech veteran of nearly thirty years, Jamie has more than fifteen years of experience working on EMV and other payment technologies in the U.S. and several other countries around the world. He has lead payments innovation efforts at Fiserv, JPMorgan Chase, Discover, and PNC Bank. He has previously served on the steering committees for the EMV Migration Forum, U.S. Payments Forum, and the Smart Card Alliance Payments Council. He also served on the EMVCo Board of Advisors.



Stronger by Design: How Chip Cards Elevate Benefit Security and Program Integrity

Modernizing EBT Systems: Lessons from State-Level Digital Transformation

JESSIE ZINS
FOOD DELIVERY UNIT SUPERVISOR,
MINNESOTA WIC PROGRAM

Jessie Zins serves as the Minnesota WIC Food Delivery Unit Supervisor, managing WIC vendor authorization and monitoring, APL and MAR maintenance, program integrity activities, and infant formula rebate and EBT system procurement and contracts. She also directs online ordering project implementation for Minnesota WIC.

With extensive experience in responding to program crises, including food shortages, formula recalls, and government shutdowns, Jessie will share insights at the ECC conference on best practices on navigating federal programs through difficult situations.



Resilience through Uncertainty—How the EBT Community Handles Disruption

Thank You

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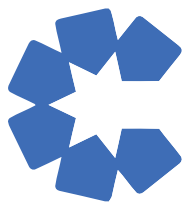
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