



Illinois Link at Farmers Markets

The Illinois Link Program

The Illinois Link Program is the Electronic Benefits Transfer (EBT) system used in Illinois to distribute food and cash assistance benefits authorized under several federal and state programs. The food benefits are authorized under the federal Supplemental Nutrition Assistance Program (SNAP). As of October 1, 2008, SNAP is the new name for the Food Stamp Program. The state cash programs are Temporary Assistance for Needy Families (TANF), Aid to the Aged, Blind and Disabled (AABD), General Assistance (GA), and Refugee and Repatriate Assistance (RRA).

Families who are eligible for the food and cash programs access their benefits using their Illinois Link card by swiping the card through a point of sale (POS) terminal and entering their Personal Identification Number (PIN). The majority of Link card holders, 91%, receive only food benefits, 7% receive both food and cash benefits, and 2% receive only cash benefits. When a purchase is processed, the customer chooses to spend benefits from their food or cash Link account. Food benefits can be spent only on SNAP eligible food items; cash benefits have no restrictions.

Federal and State Approvals Required

There is a two-step process to obtain approvals to accept the Illinois Link card.

The first step is to contact the Food and Nutrition Service (FNS), the office under the US Department of Agriculture that oversees the Supplemental Nutrition Assistance Program (SNAP). The FNS web site provides information for retailers who want to apply. You may obtain an application on the web site and apply on-line. The federal application process can take up to 45 days for approval. FNS web site: www.fns.usda.gov/fsp FNS SNAP On-line Application: www.fns.usda.gov/fsp/snap.htm

The second step is to contact the State of Illinois, Department of Human Services (DHS), Electronic Benefits Transfer (EBT) Unit and submit a proposal and application form. DHS has information on the Illinois Link program at its web site at www.Link.Illinois.gov. You may obtain an application by sending an e-mail request to Susan Suchy, Illinois Link Program Director, at Susan.Suchy@Illinois.gov. The approval process takes about two weeks. You will receive an e-mail confirmation of the DHS/State approval.

It is important to start both applications at the same time because FNS requires receipt of the State approval as part of their process. Once you are approved by FNS, you will receive an FNS number with your approval confirmation. FNS refers your approval to the State of Illinois' EBT Contractor, who will send you a Retailer Agreement and other information about setting up the point-of-sale (POS) terminal.

Farmers Market “Alternative Redemption” Methods

Not all farmers markets alternative redemption methods operate the same. Here are two examples of how the Illinois Link purchases can be processed.

One approach is to use a POS device that has the ability to record sales internally, including a code for each farmer, and can produce multiple receipts. When Link customers complete their selection of eligible food items, the vendor will write the total amount due for the sale on a paper chit, hold the parcel, and give the chit to the customer, instructing them to proceed to the centrally located Customer Service Table for payment. At the Customer Service Table, the Link customer swipes their Link card through the POS device and enters their secret PIN. If approved, the Customer Service staff will print three receipts for each sale: one each for the customer, vendor and market. The Link customer will be given two receipts and told to return one to the vendor, where they will exchange the vendor’s receipt for their parcel. At the end of the day, market staff reconciles the sales receipts and chits with the sales allocated to each vendor. Vendors are paid according to the method and schedule developed by the market.

Another approach uses tickets or tokens specifically designed for the farmers market. Markets may use tickets with a watermark and serial number or wooden tokens with the market logo. The design should be one that is not easily duplicated. The tickets or tokens are usually for \$1.00 each. No change back is allowed. The first step for the Link customers is to go to the Customer Service Table to purchase the markets tickets or tokens by swiping their Link card through the POS device and entering their secret PIN. If approved, the POS receipt shows the total dollar value of the tickets or tokens purchased, and the remaining balance on the Link account. The market staff dispenses the tickets or tokens for the value of the Link transaction and keeps a record of the transaction. Unused tickets or tokens can be returned for credit on the Link account at the end of the same day, or redeemed for eligible food items at the same market on another market day. The market develops a method for reconciling the tickets or tokens to the sales and the allocations for each participating vendor.

Processing Illinois Link Transactions

Link purchases are normally processed through a POS terminal. Wired POS terminals require an electrical outlet and an analog telephone line. Wireless POS terminals are battery-operated and do not require a telephone line or electrical outlet.

Manual vouchers are used as a back-up when the POS terminal is not available. The market manager fills out the voucher with the Link customer’s name, Link card number and market information. The voucher must be signed by the customer and the Link card must be present. The market manager calls the Illinois Link Retailer Help Line to obtain a voucher authorization number, which freezes the amount of purchase in the customer’s Link account. The Link purchase is processed with the voucher. The market has 17 days to settle the voucher, either electronically through the POS or by submitting the voucher to the State’s EBT Contractor.

Requirements for a Free EBT-only POS Terminal

Under federal regulations, authorized retailers who average \$100 or more in food benefit sales per month and who do not choose to buy or lease their own equipment will be provided an EBT-only POS terminal that can only be used for EBT transactions.