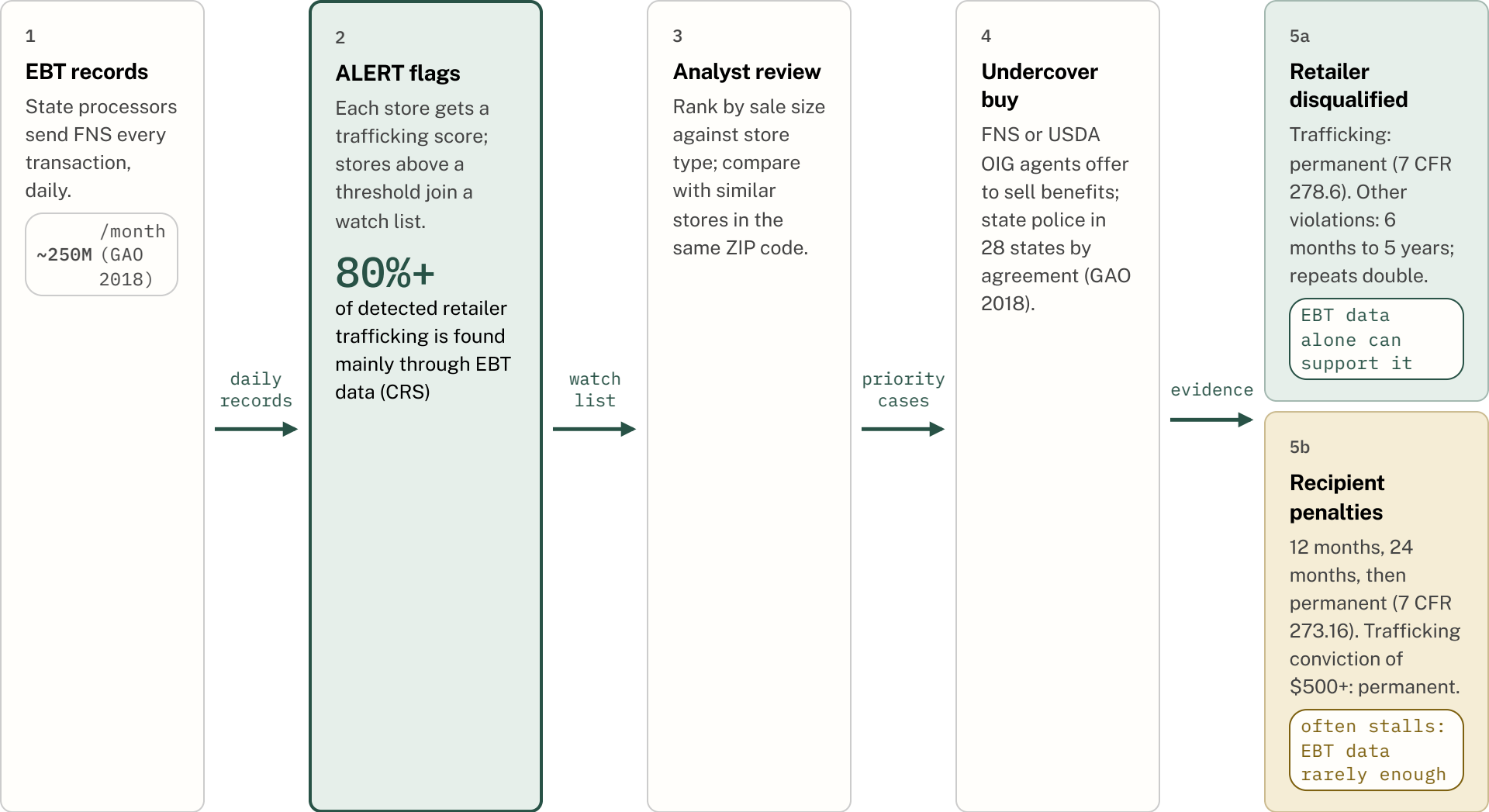




Every stage runs after the sale: the store has already been paid.

Patterns that drive cases

- Each is a proxy for "no real basket behind this amount."
- Many sales in round or repeated amounts, such as totals ending in .00
 - Several swipes from one household account in a short window
 - Sales too large for the store's size and type
 - Many households making similar sales in a short period
 - Accounts drained in one or two swipes, sometimes by out-of-state cards

Five structural limits

1. **Detects after the fact.** The store is already paid; owners can reopen under a new name.
2. **Sees only amounts.** A real \$87.43 basket and a trafficked \$87.43 swipe look the same.
3. **Targets stores, largely misses recipients.** EBT data alone is generally not enough to disqualify a recipient.
4. **Does not scale with investigators.** GAO: all stores reauthorized on a five-year cycle, regardless of risk.
5. **The card was weak.** Magnetic stripes made skimming cheap.