



fakeable

The pair writes it

Amount keyed at the terminal

writer: store

The store keys any total. The network approves it and the deposit follows.

Typed item lines

writer: store

"4 gallons of milk, 3 loaves of bread" can cover a \$50 trafficking swipe.

The receipt

writer: store, shopper

The shopper will confirm any receipt the store prints.

Cardholder app reports

writer: shopper

A trafficking shopper never presses "price looks wrong." Reports catch only predatory overcharging.

the pair's reach ends here

independent

Neither party writes it

Supplier invoices, distributor feeds

writer: supplier

A store cannot sell 400 cartons of eggs if suppliers delivered 50.

Patterns across many cards and stores

writer: network

200 cards that spend nearly all benefits at three small related stores.

Field inspector's shelf check

writer: inspector

The stock an inspector sees on the shelf.

Outside income data

writer: employer, tax data

Payroll, wage, and tax records replace self-reported income.

Limit: a store can buy stock for cash at a wholesale club, which leaves no record in a distributor feed.

Fix: make purchase records a condition of authorization, backed by random and targeted audits.