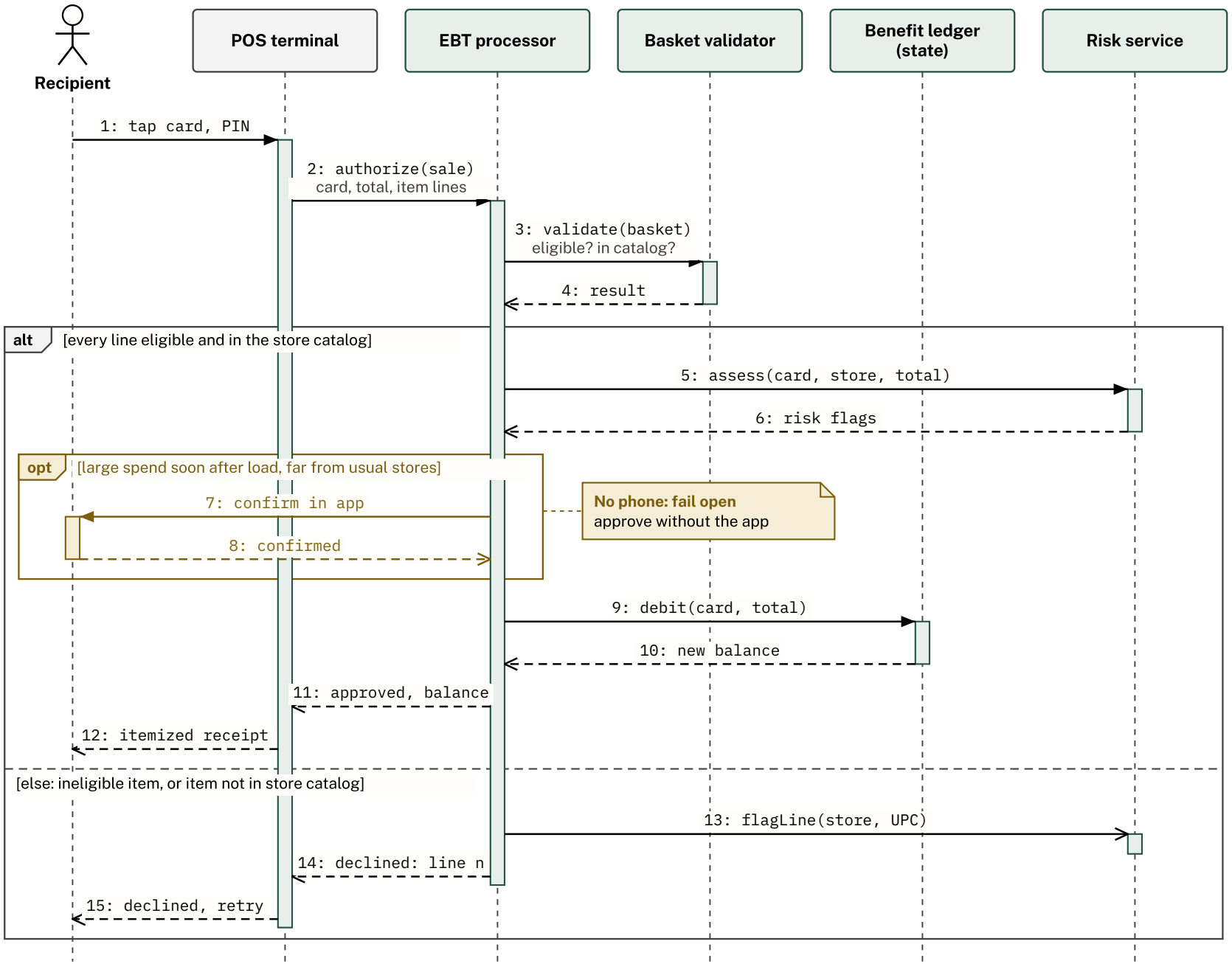
Recipient
POS terminal
EBT processor
Basket validator
Benefit ledger (state)
Risk service
1: tap card, PIN
2: authorize(sale)
card, total, item lines
3: validate(basket)
eligible? in catalog?
4: result
alt
[every line eligible and in the store catalog]
5: assess(card, store, total)
6: risk flags
opt
[large spend soon after load, far from usual stores]
7: confirm in app
8: confirmed
No phone: fail open
approve without the app
9: debit(card, total)
10: new balance
11: approved, balance
12: itemized receipt
[else: ineligible item, or item not in store catalog]
13: flagLine(store, UPC)
14: declined: line n
15: declined, retry