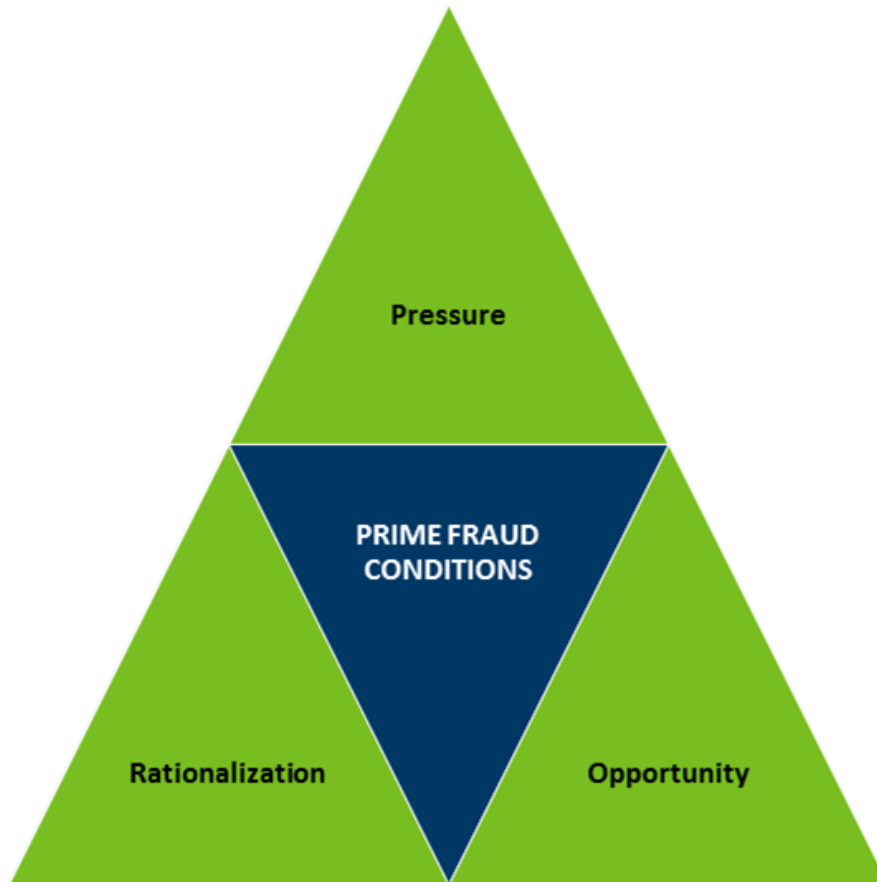


## Fraud Triangle



**Pressure** is the motivation or incentive driving someone to commit fraud. Pressures can include financial stress, addictions, unattainable work goals, or health issues.

**Rationalization** is the justification for fraudulent actions. Examples of rationalization are feeling underpaid, planning to pay back money taken, feeling underappreciated, telling yourself “Everybody does it,” or “Nobody will miss it.”

**Opportunity** presents itself through weak or absent controls within a process. This is the key contributor to all types of fraud and is the only aspect of the fraud triangle that can be controlled. Each job function has an inherent capability for fraud to be committed (or concealed). People committing fraud exploit the gaps or weaknesses in controls.