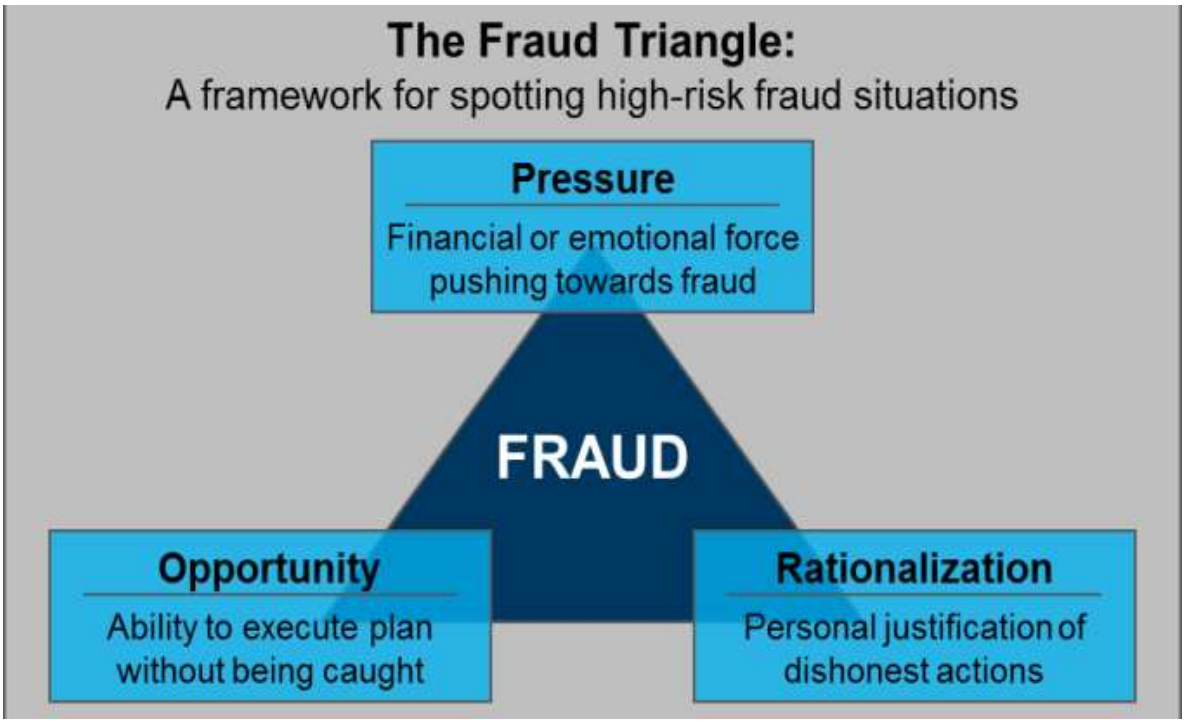

The Fraud Triangle:
A framework for spotting high-risk fraud situations
Pressure
Financial or emotional force pushing towards fraud
FRAUD
Opportunity
Ability to execute plan without being caught
Rationalization
Personal justification of dishonest actions