


THE FRAUD CONVERGENCE FRAMEWORK

CONDENSED VERSION

FRAUD FORCE	WHAT IT EXPLAINS	MAIN THEORIES	PREVENTION RESPONSE
 PRESSURE	Why the person or organisation feels pushed towards misconduct.	Fraud Triangle; MICE; SCORE/SCCORE	 Reduce unrealistic targets, monitor incentives, identify personal and business pressure points.
 OPPORTUNITY	How fraud becomes possible.	Fraud Triangle; Fraud Diamond; Organisational Fraud Triangle	 Strengthen controls, oversight, segregation of duties, authorisations and monitoring.
 RATIONALISATION	How guilt is neutralised.	Fraud Triangle; Fraud Pentagon; SCORE/SCCORE	 Challenge unethical narratives, strengthen ethical communication and consequence visibility.
 INTEGRITY	Why one person resists while another acts.	Fraud Scale; PEFM	 Build ethical leadership, supervision, recruitment discipline and reporting culture.
 CAPABILITY	Who can actually execute the fraud.	Fraud Diamond; Fraud Pentagon; SCORE/SCCORE	 Monitor access, authority, technical skill, override powers and high-risk roles.
 EGO / ARROGANCE	Why some offenders feel entitled or untouchable.	Fraud Pentagon; MICE; SCORE/SCCORE	 Strengthen executive oversight, independent challenge and leadership accountability.
 COLLUSION	How fraud becomes group-enabled.	SCCORE; ABCs of White-Collar Crime	 Design collusion-resistant controls and map relationships, approvals and shared benefits.
 CULTURE	How misconduct becomes tolerated or normalised.	Organisational Fraud Triangle; ABCs; Three Cs Strategy	 Review leadership behaviour, incentives, group norms and consequence consistency.
 CONTROL	How fraud is prevented, detected or allowed to continue.	Three Cs Strategy; Organisational Fraud Triangle; Auditor's model	 Test, redesign and monitor controls; strengthen compliance mechanisms.
 EVIDENCE	What must be proven.	Triangle of Fraud Action	 Reconstruct the act, concealment, conversion, benefit, loss and intent.



KEY TAKEAWAY: Fraud rarely happens because of one reason. It happens when multiple fraud forces converge.
Use this framework to diagnose risk, strengthen prevention and prepare for investigation.