

## The Fraud Convergence Framework Lenses

Framework lens	Core fraud question	Main theory base	What it reveals	Practical prevention response
<b>Pressure / Stimulus Lens</b>	What is pushing the person or organisation towards misconduct?	Fraud Triangle; MICE; SCORE/SCCORE; PEFM	Fraud may arise from personal pressure, business pressure, money, ideology, coercion, ego, targets, job insecurity or investor expectations.	Identify pressure points, review incentives, monitor unrealistic targets, assess high-pressure roles and reduce organisational strain.
<b>Opportunity Lens</b>	What makes fraud possible?	Fraud Triangle; Fraud Diamond; Organisational Fraud Triangle; PEFM	Motivation remains a temptation until opportunity gives it somewhere to go.	Strengthen segregation of duties, authorisations, access controls, reconciliations, supervisory review and independent monitoring.
<b>Rationalisation Lens</b>	What story allows the person to justify misconduct?	Fraud Triangle; Fraud Pentagon; SCORE/SCCORE; PEFM	Fraudsters often neutralise guilt by reframing misconduct as necessary, deserved, temporary or harmless.	Challenge unethical narratives, strengthen ethical communication, improve visibility of consequences, and confront “everyone does it” thinking.
<b>Integrity Lens</b>	Why does one person resist while another acts?	Fraud Scale; Fraud Square; PEFM	Integrity acts as a decision filter under pressure. It influences whether opportunity becomes action.	Build ethical leadership, values-based supervision, protected reporting, consequence management and integrity-under-pressure training.
<b>Capability Lens</b>	Who can actually execute the fraud?	Fraud Diamond; Fraud Pentagon; SCORE/SCCORE; PEFM	Pressure and opportunity are not enough. Fraud requires access, authority, skill, confidence or influence.	Monitor high-access positions, review system privileges, scrutinise overrides, rotate duties and apply independent review to specialist roles.
<b>Ego / Arrogance Lens</b>	Who believes the rules do not apply to them?	Fraud Pentagon; MICE; SCORE/SCCORE	Some offenders are not merely desperate; they are entitled, arrogant or convinced they are untouchable.	Strengthen executive oversight, limit override powers, enforce leadership accountability and ensure an independent board or audit committee challenge.
<b>Collusion Lens</b>	Could fraud be group-enabled?	SCCORE; ABCs of White-Collar Crime; Organisational Fraud Triangle	Fraud is not always a case of a lone offender. It may involve cooperation, silence, protection or group normalisation.	Design collusion-resistant controls, monitor relationships, rotate duties, test vendor/customer links and strengthen whistleblowing mechanisms.
<b>Culture Lens</b>	What behaviour does the organisation actually reward?	Organisational Fraud Triangle; ABCs; Three Cs Strategy	Culture shapes whether fraud is resisted, rationalised or normalised.	Assess leadership conduct, review incentives, test ethical climate, align tone at the top and middle, and enforce consistent consequences.
<b>Control / Compliance Lens</b>	Which control failed, was absent or was bypassed?	Fraud Triangle; Organisational Fraud Triangle; Three Cs Strategy	Controls reduce opportunity and improve detection, but they are not sufficient on their own.	Test controls, redesign weak processes, monitor exceptions, strengthen audit trails and improve fraud risk assessment.
<b>Evidence / Fraud Action Lens</b>	What can actually be proven?	Triangle of Fraud Action; META; Auditor’s fraud model	Motivation explains risk, but evidence proves fraud. The act, concealment and conversion must be reconstructed.	Preserve evidence, trace transactions, analyse documents and digital records, establish benefit/loss and test intent.