

## **Schemes**

Pressure: Pressures involved the unemployed husband and the costs of bringing up her children.

Opportunity: Dena was in a position to transfer large sums of money from the corporate accounts. Furthermore the following checks did not exist in the organization:

- Supervisory review of the payroll master file
- No automatic posting to a general ledger
- Infrequent payroll reconciliation
- Too much power in the hands of one person

Rationalization: Dena rationalized her behavior by stating it was too easy to do so (It's not my fault).

## **Accidental or predator fraudster**

To me Dena seems like a predator fraudster because of her systematic fraudulent behavior, the seemingly lack of motive and the strong denial to cover up her additional schemes after the first one was uncovered.

## **MICE descriptors**

I think the behavior is mostly related to the Money and Ego indicators. According to the case Dena wanted to live a comfortable lifestyle while not possessing any specific fraud related ideology or being coerced into fraud.