

Company Resource

The Fraud Triangle

What is the Fraud Triangle?

The Fraud Triangle is comprised of the three most common factors that contribute to someone committing fraud.

What are the three aspects of the Fraud Triangle?

Pressure:

- Oftentimes someone will become a fraudster because of outside pressure. This could be personal or professional issues such as job loss, divorce, too high expectations of oneself, familial expectations, mental health, etc.

Opportunity:

- This is when a fraudster operates under the impression that there will be no consequences for their actions and thinks they will get away with it.

Rationalization:

- The fraudster thinks their actions are justified because of the difficult circumstances they are in.

What to do if you suspect or experience a scam?

If you believe that someone you know is falling prey to a fraud scam or might be involved in one:

- Get a supervisor involved.
- Report your concern to your employer.
- Depending on the level of concern, local authorities should be contacted.
- If someone's identity has been stolen or financial loss has occurred, report the incident to the [Federal Trade Commission](#) (FTC) or [Internet Crime Compliant Center](#) (IC3).