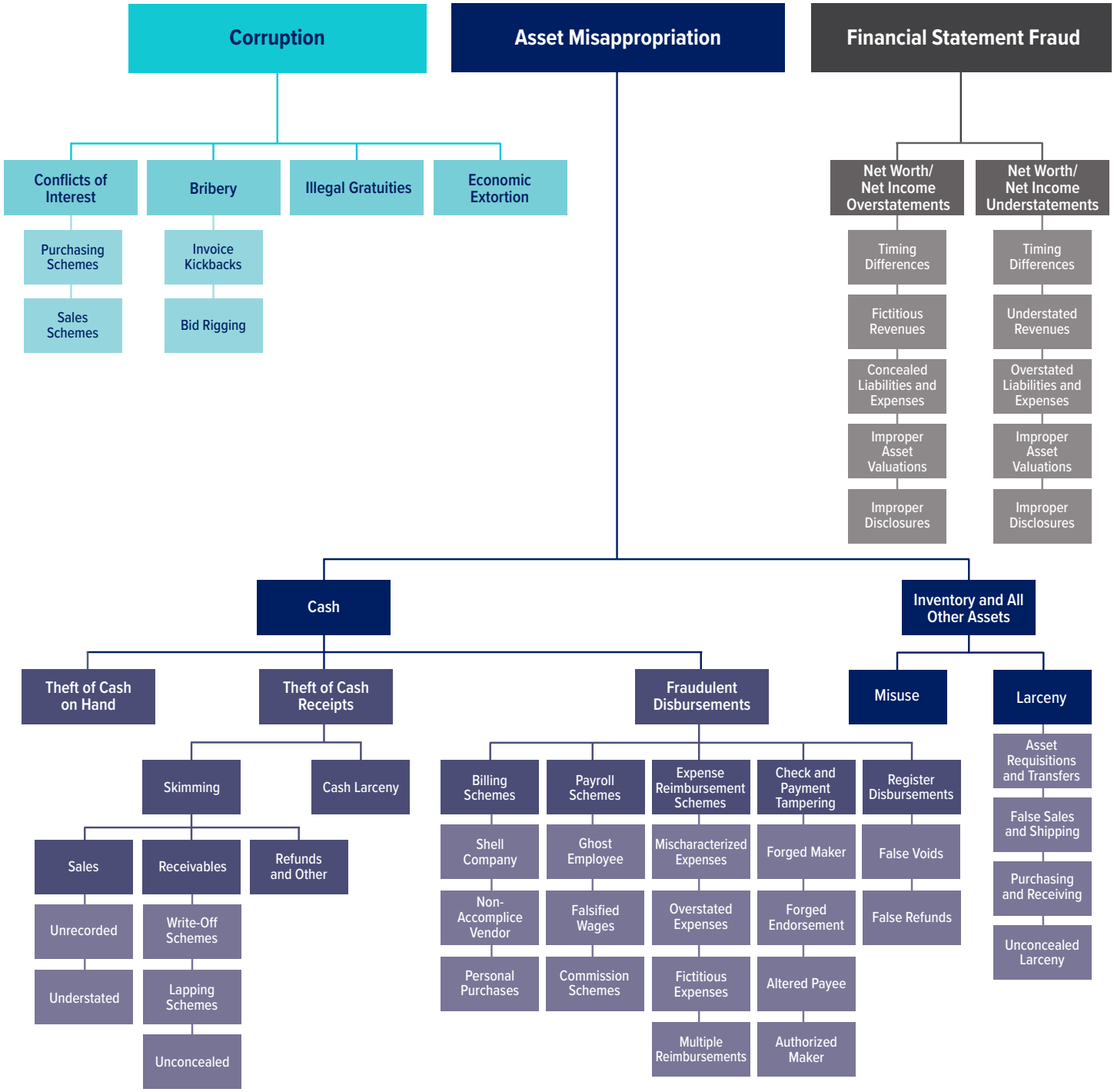
FIG. 3 OCCUPATIONAL FRAUD AND ABUSE CLASSIFICATION SYSTEM (THE FRAUD TREE)[3]



[3] The definitions for many of the categories of fraud schemes in the Fraud Tree are found in the Glossary of Terminology on page 94.