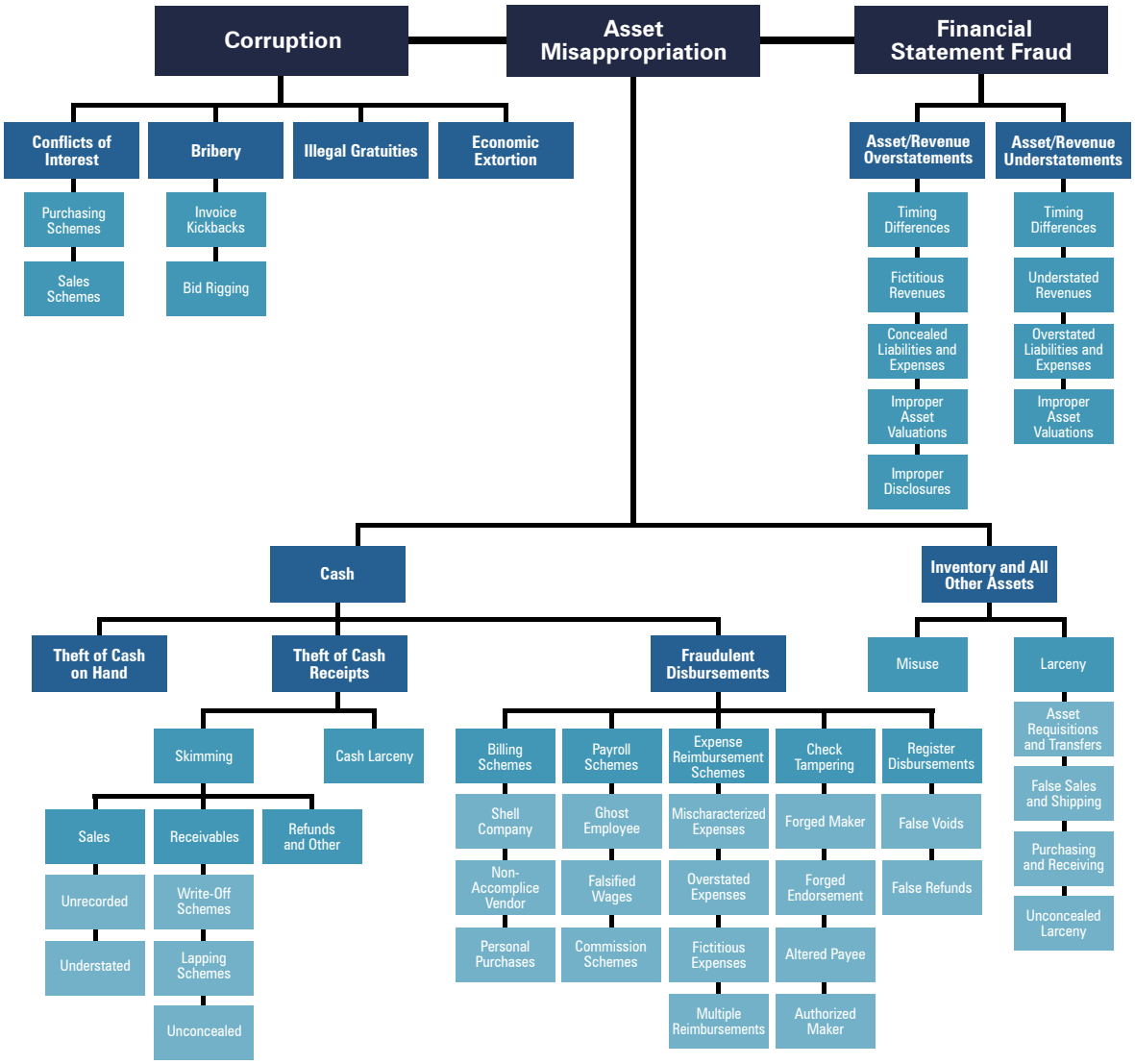Figure 3: Occupational Fraud and Abuse Classification System (Fraud Tree)