

Fraud Diamond → Regulator Lever Map

Facet	Control Objective (Regulator)	Minimum Standards to Approve/Require	Evidence You Expect on Record
Pressure	Targets, goals, and culture do not incentivize bypassing controls; pressures surface via safe channels.	Written policies; whistleblower intake & anti-retaliation; quarterly executive ethics certifications; ethics training cadence.	Policy + change log; whistleblower register (PII redacted); signed certifications; training rosters/materials.
Opportunity	No lone-actor pathways; evidence-rich approvals, logs, reconciliations.	SoD matrix; dual approvals when possible; immutable logs; daily exception review & retention.	Approved SoD; reprint & redemption logs with reviewer sign-off; change/service logs linked to tickets; exception register with RCA/closure.
Rationalization	Exceptions are treated as incidents requiring documentation, RCA, and timely closure.	Formal exception policy; sanctions matrix; monthly exception review; training that frames overrides as incidents.	Exception register with owner/dates/RCA/CAP; review minutes; sanctions decisions; training rosters.
Capability	Only qualified people can execute sensitive actions; privileged actions are attributable, justified, and reviewable.	Suitability/licensing (staff & vendors); least-privilege; quarterly access recert; change control; remote-access standards.	Active user/role lists + last attestation; change tickets reconciled to logs; remote-access session register (who/what/why/when/how); privilege grant/removal trail.