# Governance and Reporting

## Data Elements

| Data Element | Purpose | Format |
| --- | --- | --- |
| Transaction ID | Traceability for audit and reconciliation | Alphanumeric |
| Timestamp | For latency and trend monitoring | ISO format (YYYY-MM-DD HH:MM:SS) |
| Base Model Score | Output of logistic regression model | Numeric (e.g., 0–1000 or 0–1) |
| Final (Overall) Score | Score after rule adjustment | Numeric |
| Fraud Classification | Model decision (based on score ≥ threshold) | Binary (Fraud / Non-Fraud) |
| Alert Flag | Whether alert was triggered | Boolean |
| Confirmed Outcome | Ground truth outcome (Fraud / Legitimate) | Binary |
| Rule Applied Indicator | Whether a rule was applied | Boolean / Text |
| Latency | Response time for fraud decision | Integer (milliseconds) |
| Transaction Type | ACH or Bill Pay | Categorical |
| Exception Flag | Whether transaction failed to score | Boolean |

## Monitoring Areas and Frequency

| Monitoring Area | Frequency |
| --- | --- |
| Fraud detection metrics | Monthly |
| Score distribution / drift | Monthly / Quarterly |
| Rule impact and override rate | Monthly |
| Threshold zone and alert volume | Monthly |
| Operational metrics (latency, exceptions) | Weekly to Monthly |

## Escalation Triggers

| Trigger Condition | Action |
| --- | --- |
| Precision < defined tolerance | Investigate root causes with model owner |
| Recall drop (missed frauds increase) | Re-evaluate threshold or model input variables |
| Score drift exceeds acceptable range (e.g., PSI > 0.25) | Review for recalibration |
| Rule impact > threshold (e.g., 50% of alerts) | Assess need for rule revision or model retraining |
| Latency > SLA for >5% of transactions | Escalate to technology/vendor support |
| Exception rate > baseline threshold | Log issue and investigate system dependencies |

## Reporting Structure

| Report Name | Frequency | Recipients |
| --- | --- | --- |
| FraudNet Performance Summary Report | Monthly | Model Owner, Fraud Risk Team, MRM, Operations |
| Score Stability & Threshold Review | Quarterly | MRM, Fraud Risk, Model Development Team |
| Latency and Operational Report | Monthly | Technology, Fraud Ops, Vendor Management |
| Exception & Error Logs | As Needed | Risk Technology, Operations |