

Fraud Intelligence Framework

A layered model for detecting fraud across identity, access, interaction, transaction, and coordinated fraud networks.

HOW ZARELVA MAPS FRAUD ACROSS FIVE INTERCONNECTED LAYERS

Developed by Zarelva as part of independent fraud intelligence research.

LAYER 1 — IDENTITY



Identity Layer

Synthetic identities · Fake accounts
Stolen credentials · Account farms

```
<div class="layer-card l2">
  <div class="layer-header"><span>LAYER 2
  – ACCESS & INFRASTRUCTURE</span>
</div>
  <div class="layer-body">
    <div class="layer-icon">🛡️</div>
    <div class="layer-content">
      <h3>Access & Infrastructure
      Layer</h3>
      <p>Bot traffic & API
      abuse & VPN / proxy
      detection<br>Emulator farms &
      Automated account creation</p>
    </div>
  </div>
</div>
<div class="arrow">▼</div>
```

```
<div class="layer-card l3">
  <div class="layer-header"><span>LAYER 3
  – INTERACTION & BEHAVIOUR</span>
</div>
  <div class="layer-body">
    <div class="layer-icon">🗣️</div>
    <div class="layer-content">
      <h3>Interaction & Behaviour
      Layer</h3>
      <p>Prompt injection &
      AI manipulation<br>Data extraction
      & System prompt attacks</p>
    </div>
  </div>
</div>
```

```
<div class="panel">
  <h4>Zarelva Signal Categories</h4>
  <div class="signal-row"><div
  class="sig-dot sd1"></div>Identity
  & credential signals</div>
  <div class="signal-row"><div
  class="sig-dot sd2"></div>Behavioural
  & velocity signals</div>
  <div class="signal-row"><div
  class="sig-dot sd3"></div>Network
  & infrastructure signals</div>
  <div class="signal-row"><div
  class="sig-dot sd4"></div>Delegation
  & coordination signals</div>
</div>
```

```
<div class="panel">
  <h4>Risk Output – Agent Risk
  Engine</h4>
  <div class="risk-badges">
    <span class="badge b-score">Risk
    · 0-100</span>
    <span class="badge b-
    low">LOW</span>
    <span class="badge b-
    med">MEDIUM</span>
    <span class="badge b-
    crit">CRITICAL</span>
  </div>
  <div class="action-row">
    <span class="action-
    label">Action:</span>
    <span class="act act-
    allow">ALLOW</span>
    <span class="act act-
    review">REVIEW</span>
    <span class="act act-
    block">BLOCK</span>
  </div>
  <div class="risk-point">Triggered
```



```
    </div>
  </div>
</div>

<div class="panel">
  <h4>Applicable To</h4>
  <div class="use-cases">
    <span class="uc">Fintech
platforms</span>
    <span class="uc">AI agent
systems</span>
    <span class="uc">Digital
marketplaces</span>
    <span class="uc">SaaS
automation</span>
    <span class="uc">Payment
platforms</span>
    <span class="uc">Digital
lending</span>
  </div>
</div>
```