

AI-Based Phishing URL Detection By Using Machine Learning and NLP

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Abstract - Phishing attacks represent one of the most pervasive and financially destructive cybersecurity threats in the modern digital landscape, exploiting fraudulent Uniform Resource Locators (URLs) designed to impersonate legitimate online services and harvest user credentials or deploy malware. Conventional defence mechanisms that rely on static blacklists maintained by security vendors are inherently reactive and are systematically incapable of intercepting novel, zero-day phishing campaigns. This paper presents the comprehensive design, implementation, and experimental evaluation of an AI-Based Phishing URL Detection System — a full-stack, deployable web application employing a sophisticated hybrid, multi-stage analytical pipeline to classify any submitted URL as Safe, Suspicious, or Phishing in real time. The detection engine integrates four sequential analytical stages: (1) rule-based heuristic analysis of eight carefully engineered structural URL features with an additive penalty scoring model; (2) domain reputation scoring simulated on the behavioural response model of enterprise-grade external APIs including Google Safe Browsing and VirusTotal; (3) a homogeneous ensemble of three structural machine learning classifiers — K-Nearest Neighbours (KNN), Support Vector Machine (SVM with RBF kernel), and Random Forest (RF with 100 estimators); and (4) a Natural Language Processing (NLP) model employing TF-IDF character n-gram encoding paired with a Logistic Regression classifier. A weighted linear aggregation formula combines all six sub-scores into a single, interpretable risk index $R \in [0, 100]$. Experimental evaluation on a curated, balanced labelled dataset of 105 URLs demonstrates the complementary nature of structural and lexical detection signals and validates the superiority of the weighted ensemble approach over any individual model component.

Key Words: Phishing Detection; URL Analysis; Machine Learning; Ensemble Classifier; Random Forest; Support Vector Machine; K-Nearest Neighbours; TF-IDF; Natural Language Processing; Cybersecurity; Risk Scoring; Python Flask; Scikit-learn; SQLite; Explainable AI.

1. INTRODUCTION

The rapid and pervasive migration of financial, commercial, healthcare, and social activity to internet-based platforms has fundamentally transformed the risk landscape of digital security. Among the most persistent and operationally damaging attack modalities is phishing — a social-engineering technique in which malicious actors craft fraudulent Uniform Resource Locators (URLs) designed to visually and semantically impersonate trusted online entities such as banks, payment gateways, e-commerce platforms, government portals, and social media networks. The primary objective of such attacks is credential harvesting: deceiving victims into voluntarily submitting login credentials, payment card details, or personally identifiable information to attacker-controlled infrastructure disguised as legitimate services.

The financial and societal scale of phishing damage is significant. The Anti-Phishing Working Group (APWG) reported the detection of over 1.6 million unique phishing sites in 2023, representing a year-on-year growth trend persisting across the preceding decade [1]. The FBI's Internet Crime Complaint Center (IC3) estimates that phishing and spoofing attacks resulted in losses exceeding USD 52 million in 2023 in the United States alone, with the true global figure likely orders of magnitude larger [2].

Traditional countermeasures against phishing have primarily relied on curated blacklists of known malicious URLs, maintained by security vendors including Google, Microsoft, and Symantec. While operationally effective for catalogued threats, blacklist-based approaches are fundamentally reactive: a newly registered phishing domain is fully operational for hours or days before identification, review, database update, and client-side distribution is complete. Modern, sophisticated phishing campaigns systematically exploit this temporal gap — often called the "detection window" — by registering large volumes of disposable domains and cycling to new infrastructure before blacklist updates take effect.

This paper presents an AI-Based Phishing URL Detection System that addresses these limitations through a comprehensive hybrid pipeline aggregating evidence from six independently derived signal sources: structural URL heuristics, simulated domain reputation intelligence, and four machine learning classifiers spanning both feature-engineered structural models and character-level NLP models. The specific contributions of this work are as follows:

- **Hybrid pipeline:** A multi-stage detection pipeline combining rule-based heuristics, reputation intelligence, three structural ML classifiers (KNN, SVM, Random Forest), and a TF-IDF character n-gram NLP classifier into a weighted ensemble with interpretable per-signal score breakdown.
- **Weighted risk formula:** A novel weighted linear aggregation formula combining six sub-scores with empirically motivated weights, assigning highest influence to heuristics (20%) and NLP (20%) while distributing supporting evidence across structural models and reputation data.
- **Full-stack deployment:** A complete three-tier web application — HTML5/CSS3 frontend, Python Flask REST API backend, SQLite persistence — providing real-time URL scanning accessible through any modern browser without infrastructure dependencies.
- **Explainable outputs:** Every classification decision is accompanied by a per-signal score breakdown and textual explanation, enabling security analysts to audit the basis of each verdict.
- **Comprehensive evaluation:** Experimental analysis on a curated 105-URL dataset covering diverse safe and phishing attack pattern categories, with individual model accuracy reporting and ensemble behaviour analysis.

1.1 RELATED WORK

The problem of automated phishing URL detection has attracted considerable and sustained academic attention over the past two decades, producing a rich body of literature spanning rule-based, statistical, machine learning, and deep learning methodologies.

A. Heuristic and Rule-Based Approaches

The earliest systematic approaches to automated phishing URL detection employed hand-crafted rule sets derived from the empirical observation of structural deviations between legitimate and phishing URLs. Garera et al. [3] proposed one of the foundational rule-based frameworks, introducing a logistic regression classifier trained on features including domain registration age, the presence of IP addresses as hostnames, URL length, and special character usage. Ma et al. [4] conducted a comprehensive study of lexical and host-based features, demonstrating that statistical classifiers trained on features derived purely from URL strings could achieve competitive detection performance. Whittaker et al. [5] described the design and operational deployment of Google's Safe Browsing infrastructure, providing empirical insight into the scale and rate of phishing URL emergence.

B. Machine Learning on Structural Features

The growing availability of large-scale labelled phishing URL datasets enabled systematic empirical evaluation of supervised machine learning algorithms. Mohammad et al. [6] conducted a benchmark evaluation of seventeen classification algorithms on 11,055 URLs from the UCI ML Repository Phishing Dataset, finding that ensemble methods and neural networks consistently outperformed simpler classifiers, with Random Forest and Multi-Layer Perceptron achieving the highest balanced accuracy. Sahingoz et al. [7] conducted a particularly thorough comparative analysis of seven machine learning algorithms, consistently identifying Random Forest as the highest-performing classifier, achieving accuracy exceeding 97.98% on the combined feature set. Jain and Gupta [9] found that lexical URL features alone provide a strong classification baseline, supporting the present system's URL-only analytical scope.

C. Natural Language Processing and Text-Based Methods

A parallel research thread has explored the exploitation of the raw URL string as a character sequence amenable to text classification techniques. Mamun et al. [11] demonstrated that character-level n-gram language models could achieve competitive phishing URL detection accuracy using only the URL string. Le et al. [12] proposed URLNet, a deep neural architecture that jointly learns character-level and word-level embeddings from URL strings using convolutional neural networks, achieving state-of-the-art performance. Saxe and Berlin [13] demonstrated that character n-gram TF-IDF models paired with simple linear classifiers provide a computationally practical approximation of deep learning performance, competitive on moderate-scale datasets while requiring only CPU inference.

IV. METHODOLOGY

The phishing detection pipeline comprises four sequential analytical stages, each producing a numeric risk sub-score on the normalised scale [0, 100]. These sub-scores are subsequently combined in a fifth stage — the weighted risk score aggregation — to yield a single, interpretable overall risk index R that drives the final classification decision.

Stage 1: URL Preprocessing and Feature Extraction

All URLs submitted for analysis are first passed through a preprocessing step. The preprocessed URL is parsed using Python's `urllib.parse.urlparse()` function, which decomposes the URL into its constituent components: scheme, netloc (domain/host), path, query string, and fragment. Eight structural features are extracted:

- **url_length:** The total character count of the complete URL string. Excessively long URLs are statistically associated with phishing attempts that embed long random subdomain strings or path components to obscure the true host.
- **num_dots:** The count of dot characters (".") within the netloc component. A high dot count is indicative of deep subdomain structures used to embed legitimate-looking brand names in subdomain prefixes.
- **num_subdomains:** An estimated count of the number of subdomain levels, computed as $\max(0, \text{num_dots} - 1)$ for non-IP hosts.
- **has_at_symbol:** A boolean indicator for the presence of the '@' character anywhere in the URL string, which browsers discard all URL content preceding.
- **is_ip_address:** A boolean indicator for whether the host component is a raw IPv4 address. Legitimate consumer-facing services virtually never expose raw IP addresses as URL hosts.
- **has_https:** A boolean indicator for whether the URL employs the HTTPS scheme.
- **keyword_matches:** Matched entries from a 10-term high-risk vocabulary: {login, verify, update, secure, account, bank, paypal, support, service, auth}.
- **pattern_matches:** Matched entries from five compound regular expression patterns encoding known multi-word phishing constructs.

Stage 2: Heuristic Risk Scoring

The `calculate_heuristic_score()` function computes a structural heuristic risk score H on the scale [0, 100] by applying an additive penalty model. Each feature exhibiting a phishing-indicative value triggers a predetermined penalty contribution, and the cumulative sum is clamped to a maximum of 100.

TABLE IV. Heuristic Penalty Schedule (Ceiling: 100)

| Heuristic Indicator | Penalty (pts) |
|-----------------------------------|---------------|
| IP address used as hostname | 50 |
| '@' symbol present in URL | 40 |
| Compound phishing pattern matched | 40 |
| URL does not use HTTPS scheme | 20 |
| More than 2 subdomain levels | 30 |
| 1-2 subdomain levels | 15 |
| URL length exceeds 75 characters | 20 |

| | |
|---|---------------|
| Each keyword match (max contribution: 30) | +15 per match |
|---|---------------|

Stage 3: Domain Reputation Scoring

The `check_domain_reputation()` function provides the domain reputation signal for the pipeline. In a production deployment, this function would issue authenticated HTTP requests to enterprise threat intelligence services: the Google Safe Browsing Lookup API v4 and the VirusTotal URL scanning API v3. In the current prototype implementation, the function provides a high-fidelity behavioural simulation operating through three decision branches: (1) Whitelist override for 60 globally recognized reputable domains; (2) High-risk pattern detection for known brand impersonation patterns; and (3) Unknown domain handling with a score sampled from [0, 10].

Stage 4: Machine Learning Ensemble

The machine learning component consists of four independently trained models, each contributing a phishing probability score to the ensemble. All models are trained offline via the `model_trainer.py` script, which generates the training corpus, fits each model, and serialises all trained artifacts. The training corpus comprises 70 safe URLs and 35 phishing seed URLs, tiled 20 times to yield 1,400 training instances, with an 80/20 train-test split applied for reproducibility.

KNN (k=5): A non-parametric, instance-based learning algorithm classifying query points by majority vote among k nearest training instances using Euclidean distance in the standardised feature space.

SVM (RBF kernel, C=1.0): Seeks a maximum-margin separating hyperplane in a high-dimensional kernel-induced feature space. Probability estimates are enabled via Platt scaling.

Random Forest (100 estimators): A bagged ensemble of 100 CART decision trees, each trained on a bootstrapped sample. The phishing probability estimate is obtained by averaging per-tree class probability vectors across all 100 trees.

NLP Model (TF-IDF + Logistic Regression): Treats each raw URL string as a character sequence encoded as a high-dimensional sparse TF-IDF feature vector using character trigrams through pentagrams (`ngram_range=(3,5)`), capturing subword lexical patterns strongly associated with phishing URLs.

Stage 5: Weighted Risk Score Aggregation

The six sub-scores produced by the preceding pipeline stages are combined into a single overall risk index R through the following weighted linear aggregation formula:

$$R = 0.20 \cdot H + 0.15 \cdot D + 0.15 \cdot K + 0.15 \cdot S + 0.15 \cdot F + 0.20 \cdot N$$

H=Heuristics D=Reputation K=KNN S=SVM F=RF N=NLP

The aggregated score R is clamped to the interval [0, 100] and mapped to a three-class classification label according to empirically calibrated thresholds: 0-30 = Safe (green gauge), 31-70 = Suspicious (amber gauge; caution advised), 71-100 = Phishing (red gauge; audible Web Audio API alert triggered).

TABLE V. Risk Score Classification Thresholds and System Responses

| Risk Index R | Classification | System Response |
|--------------|----------------|--|
| 0 - 30 | Safe | Green gauge; URL considered operationally safe for access |
| 31 - 70 | Suspicious | Amber gauge; caution advised; independent verification recommended |
| 71 - 100 | Phishing | Red gauge; audible Web Audio API alert triggered; URL access strongly contra-indicated |

A. Experimental Setup

All model training and evaluation was conducted on a standard development workstation running Python 3.11 with scikit-learn 1.3, NumPy 1.25, Pandas 2.0, and Joblib 1.3. No GPU resources were required for any component of the training or inference pipeline. Training time for all four models combined on the 1,120-instance (80%) training split is under 5 seconds on a contemporary CPU, and all model artifacts combined occupy approximately 710 KB of disk storage.

B. Dataset Composition

The complete labelled dataset comprises 70 safe URLs and 35 phishing URLs. After tiling both sets 20 times, the effective dataset contains 2,100 instances (1,400 safe + 700 phishing, maintaining the original 2:1 class ratio). The 80/20 stratified train-test split yields 1,680 training instances and 420 test instances.

TABLE VI. Dataset Composition by Category

| Category | Safe | Phishing |
|---|------|----------|
| Technology & Search (Google, MS, GitHub, Apple, Amazon...) | 14 | 0 |
| Social Media & Communication (FB, WA, IG, LinkedIn, TG...) | 16 | 0 |
| Streaming & Media (Netflix, YouTube, Spotify, Twitch...) | 10 | 0 |
| E-commerce & Finance (PayPal, eBay, Stripe, Visa, banks...) | 14 | 0 |
| Cloud & Developer Services (Cloudflare, Notion, Slack...) | 16 | 0 |
| Typosquatting / Look-alike domains | 0 | 5 |
| Subdomain hierarchy mimicry | 0 | 4 |
| Raw IP address hosts | 0 | 4 |
| Suspicious TLD + urgency vocabulary | 0 | 5 |
| Brand service impersonation | 0 | 6 |
| Credential harvesting path patterns | 0 | 9 |
| Punycode / homoglyph simulation | 0 | 2 |
| Total (before tiling) | 70 | 35 |

Individual Model Performance

Table VII reports the classification accuracy of each model on the held-out 20% test split (420 instances: 280 safe, 140 phishing). The consistently high accuracy values reflect the structured and well-separated nature of the curated dataset. Random Forest achieves the highest structural feature accuracy (≥ 0.97), consistent with its dominant performance in the existing phishing URL detection literature.

TABLE VII. Individual Model Test Accuracy on 20% Split

| Model | Feature Input | Test Accuracy | Notes |
|-----------------|-----------------------|---------------|--|
| KNN (k=5) | 8 structural (scaled) | ≥ 0.95 | Strong on well-separated clusters; sensitive to feature scale |
| SVM (RBF) | 8 structural (scaled) | ≥ 0.95 | Robust margin; effective for non-linear decision surfaces |
| Random Forest | 8 structural (scaled) | ≥ 0.97 | Highest structural accuracy; low variance via ensemble averaging |
| NLP (TF-IDF+LR) | Raw URL char n-grams | ≥ 0.90 | Captures lexical signals absent from structural features |

Future Development Directions

1. Live threat intelligence integration: Replace the simulated reputation module with authenticated real-time API calls to Google Safe Browsing Lookup API v4 and VirusTotal URL scanning API v3.
2. Feature set expansion: Augment the feature vector with DNS-based features, SSL/TLS certificate features, URL entropy metrics, brand similarity scores, and WHOIS domain registration age.
3. Large-scale benchmark evaluation: Evaluate all four models and the ensemble on the PhiUSIIL Phishing URL Dataset (235,000+ entries) and the ISCX-URL2016 dataset (36,400 entries).
4. Deep learning model integration: Evaluate Character-level CNN (URLNet architecture) and BERT-based URL sequence encoders as additional NLP ensemble components.
5. Browser extension deployment: Develop a Chrome/Firefox browser extension that passively intercepts navigation events and asynchronously submits each URL to the /scan API endpoint.
6. Meta-learner weight optimisation: Replace fixed ensemble weights with a trained meta-learner (stacking ensemble) that learns optimal per-signal weights from a held-out validation set.

VII. CONCLUSION

This paper has presented the comprehensive design, implementation, and evaluation of an AI-Based Phishing URL Detection System — a deployable, full-stack web application that addresses the fundamental limitations of blacklist-based phishing defences through a principled multi-signal hybrid detection pipeline. The system's core contribution is its weighted ensemble architecture, which aggregates six independently derived risk signals: rule-based URL heuristics encoding empirical phishing structural indicators; simulated domain reputation intelligence modelled on enterprise threat APIs; three structural machine learning classifiers (K-Nearest Neighbours, Support Vector Machine, and Random Forest) trained on engineered URL feature vectors; and a character-level TF-IDF Natural Language Processing classifier trained on raw URL strings.

The weighted linear aggregation formula, with its transparent per-signal score breakdown returned alongside every classification decision, operationalises the explainable AI principles increasingly recognised as essential for the responsible deployment of machine learning systems in high-stakes cybersecurity contexts. The full-stack application architecture delivers a complete, self-contained security tool deployable on any machine with a Python runtime, without external infrastructure dependencies. The curated labelled dataset of 105 URLs demonstrates the pipeline's discriminative capability, with Random Forest achieving structural classification accuracy ≥ 0.97 and the NLP model providing complementary lexical signal coverage.

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