



ClearSale

intelligence to move\_



# MAP OF THE FRAUD

1<sup>ST</sup> HALF OF

# 2023

# BACKGROUND

Pioneering a world with less fraud and delivering valuable information are some of ClearSale's goals. We are a Brazilian company born and refined for ecommerce! **We have been reinventing ourselves to support market digitalization for more than 20 years.**

In the edition of the 1st semester of 2023, we provide exclusive data about fraud in the Brazilian ecommerce and marketplace. **The study, which utilizes the powerful ClearSale database,** provides information on several cases of fraud in electronic commerce, including the number and value of fraud attempts, numbers by region, average ticket size and much more.

With this mapping, **all eyes in the market can get a closer look on how fraud works and have useful insights to prevent and fight against this type of crime.** It is not by chance that ClearSale is currently trusted by more than 100,000 companies.

Our analyses have the great goal of making the lives of both consumers and companies simpler, safer and fairer!

**Enjoy!**



# ABOUT US

ClearSale (CLSA3) is a benchmark for data intelligence with multiple solutions for risk prevention in different markets, such as ecommerce, financial market, direct sales, telecommunications, among others. It is the company that **best understands the behavior of the Brazilian digital consumer**, boosting businesses in the whole ecosystem of the digital economy.

With its team of specialists, ClearSale aims to generate a **protection network in the digital market, identifying attack patterns**, protecting a whole variety of business segments and promoting a positive impact to **ensure a better user experience with minimal friction, from onboarding to transactional**.

## OUR NUMBES IN 2022

5,6 million

NUMBER OF FRAUD ATTEMPTS

R\$ 5,8 billion

VALUE OF FRAUD ATTEMPTS

312,2 million

ORDERS

1,8%

% FRAUD ATTEMPTS

R\$ 1.046

AVERAGE TICKET SIZE OF FRAUD ATTEMPTS

## UTILIZED PREMISSES

**PERIOD:** January 1<sup>st</sup>, 2023 to June 30<sup>th</sup>, 2023.

**COMPARISON PERIOD:** January 1<sup>st</sup>, 2022 to June 30<sup>th</sup>, 2022.

**BASE:** On the 1<sup>st</sup> semester of 2023, ClearSale analyzed approximately 117 million orders.

Obs.: For ecommerce, we only consider payments made with credit card.

# MOST COMMON **TYPES OF FRAUD**

Scheming, deceitful and ill-intended, a fraudulent act aims to harm or mislead someone to one's own advantage, usually of financial nature, against the victim. Learn about the most common types of fraud below!

## **Effective/clean fraud**

The fraudster makes the purchase at a virtual store and uses **stolen credit card information of honest customers to pay for the transaction**. Since the information is legitimate, most counter fraud teams struggle to prevent this type of fraud.

## **Friendly fraud**

Occurs when someone close to the cardholder, usually relatives or friends, makes a purchase **without their consent**. When they review their credit card statement, the cardholder doesn't recognize the purchase and contacts the financial institution for compensation.

## **Auto fraud**

Different than other types of ecommerce fraud, the auto fraud is made by the cardholder **him/herself**. In this case, they make the purchase online and, within the financial institution's deadline (180 days), dispute the purchase and claim they didn't make it, even though they've already received the product.



# GENERAL NUMBERS

The absolute numbers of the 1<sup>st</sup> semester of 2023 show a **drop in the number of fraud attempts** compared with the same period in the previous year.

This drop was already expected due to the slowdown of the electronic commerce. Even so, the numbers are still high, specially when we look into the total value and average ticket size of fraud attempts, which were higher than in 2022.

Obs.: Regarding the 1<sup>st</sup> semester of 2022, the numbers are different than last year's due to a big client who was placed in a different category and, therefore, not taken into consideration.

	1 <sup>st</sup> SEMESTER OF 2022	1 <sup>st</sup> SEMESTER OF 2023
NUMBER OF FRAUD ATTEMPTS	3.6 million	2 million
VALUE OF FRAUD ATTEMPTS	R\$ 4.5 billion	R\$ 2.5 billion
NUMBER OF ORDERS	147.5 million	117.1 million
PERCENTAGE OF FRAUD ATTEMPTS	2.4%	1.7%
AVERAGE TICKET SIZE OF PREVENTED FRAUD ATTEMPTS	R\$ 1,264	R\$ 1,273

# PERCENT VARIANCE 2022 X 2023

The first semester of **2023** was marked by a drop compared with the same period in the previous year.

The main reason for that is the **slowdown in ecommerce** in the past few years, in addition to the efficiency of ClearSale's efforts to identify fraud attempts and prevent them with innovative solutions.

Despite the drop of the numbers in general, **the average ticket size of frauds grew up** to R\$ 1,339, while the number of legitimate orders reached R\$ 552.

Obs.: It's important to clarify that this is a comparison that takes into consideration the average deviation of the ecommerce segment between the years of 2022 and 2023, not a general volumetric analysis.

## Growth compared with 2022

NUMBER OF  
ORDERS

-26.5%

VALUE OF  
ORDERS

-20.3%

NUMBER OF  
FRAUD ATTEMPTS

-50.6%

VALUE OF  
FRAUD ATTEMPTS

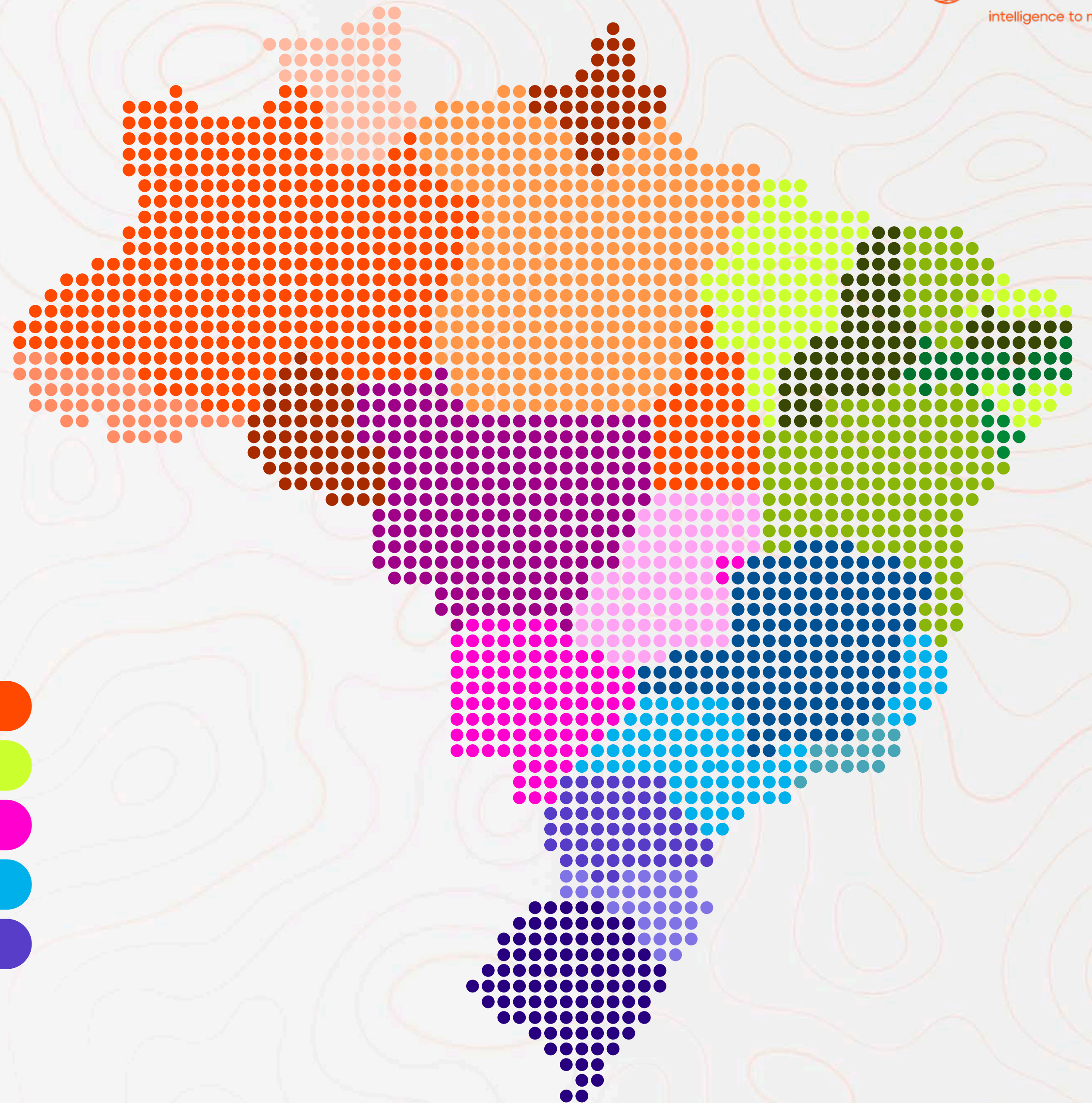
-48.6%

AVERAGE TICKET SIZE OF  
FRAUD ATTEMPTS

4.1%

# FRAUD ATTEMPTS BY REGION

Once again the **North** region holds the highest rate of fraud attempts over the total number of transactions. However, this time, the record holder for **highest average ticket size of fraud attempt** was the **Central-west**.



	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
North	1 <sup>st</sup> 2.6%	R\$ 1,381
Northeast	2 <sup>nd</sup> 2.2%	R\$ 1,300
Central-west	3 <sup>rd</sup> 1.6%	R\$ 1,438
Southeast	1.6%	R\$ 1,157
South	1.0%	R\$ 1,153

# NORTH REGION

Take a look at the numbers of the **region with the most fraud attempts** in the first semester of the year.

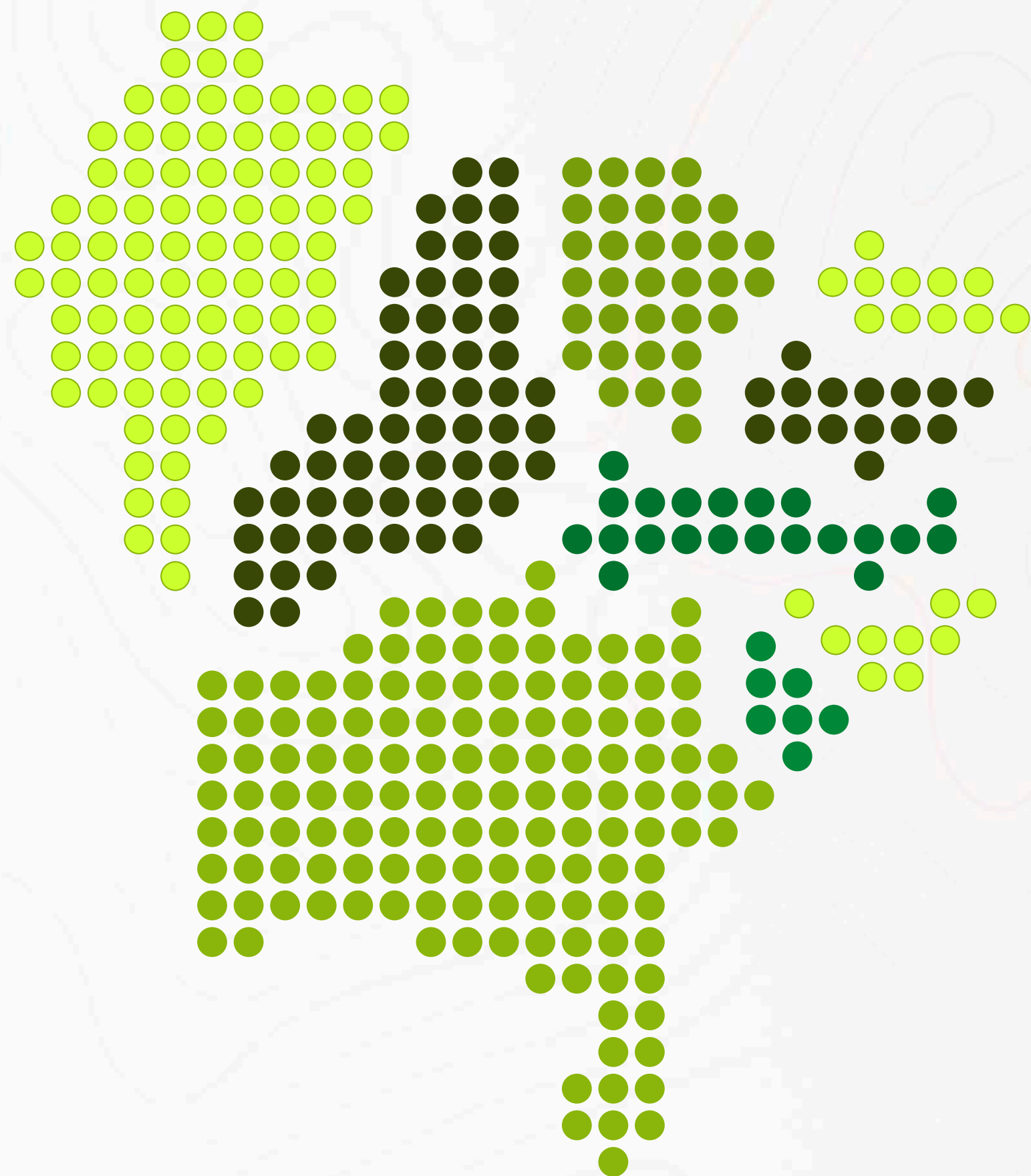


	NUMBER OF ORDERS	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Acre	62 thousand	3.0% 1 <sup>st</sup>	R\$ 1,051
Amazonas	236,9 thousand	2.8% 2 <sup>nd</sup>	R\$ 1,210
Amapá	45,2 thousand	2.8% 3 <sup>rd</sup>	R\$ 1,331
Pará	776,5 thousand	2.5%	R\$ 1,491
Rondônia	158,6 thousand	2.4%	R\$ 1,223
Roraima	34,3 thousand	2.7%	R\$ 1,460
Tocantins	196,2 thousand	2.4%	R\$ 1,431
Total	1.5 million		

	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Electronic devices	1 <sup>st</sup> 6.3%	R\$ 2,502
Cellphone	2 <sup>nd</sup> 5.9%	R\$ 3,099
Informatics	3 <sup>rd</sup> 5.2%	R\$ 2,691
Appliances	4.2%	R\$ 2,086
Automotive	3.5%	R\$ 1,525

# NORTHEAST REGION

Once again **taking second place**, learn the details of fraud in each Northeastern state.

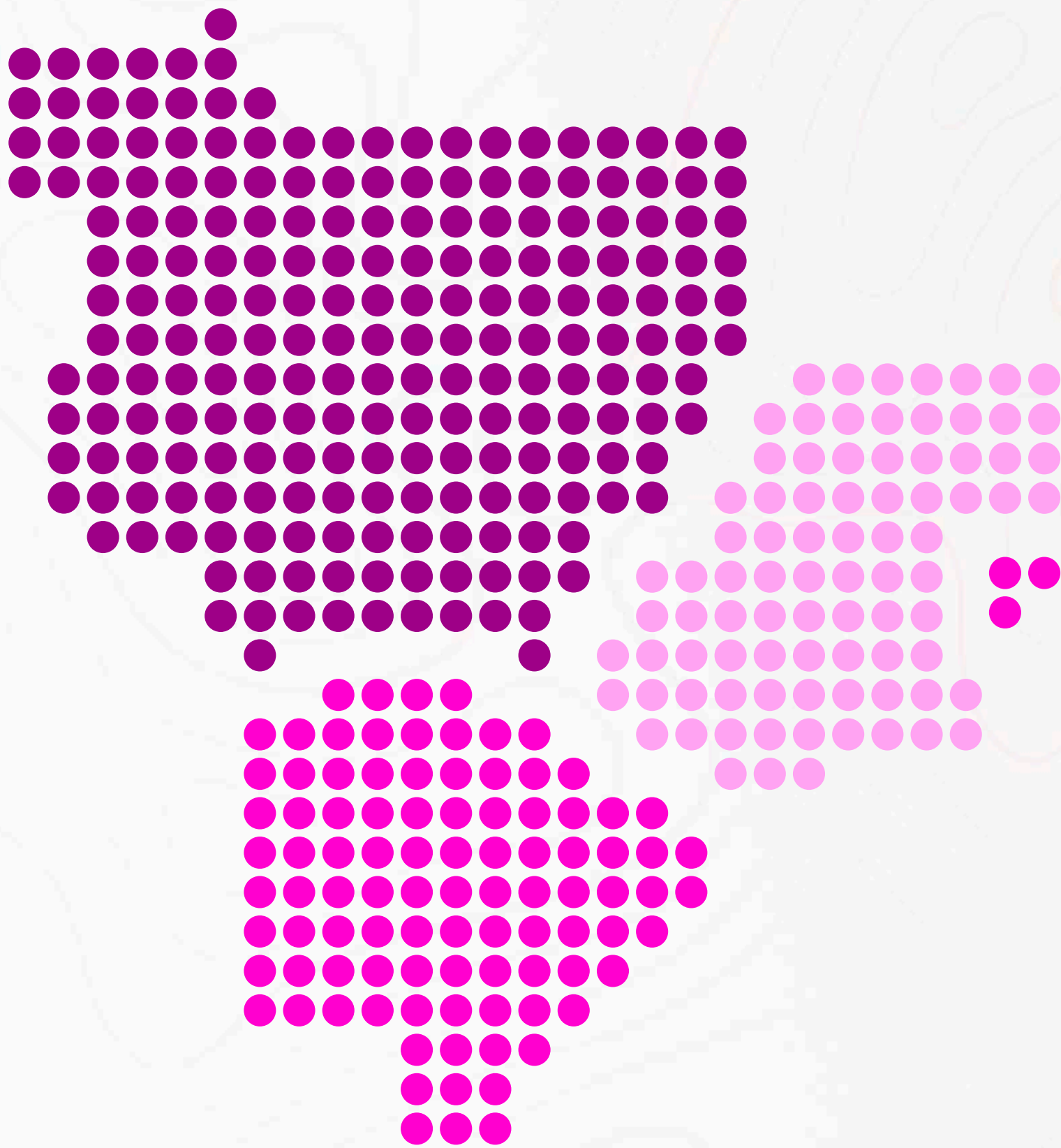


	NUMBER OF ORDERS	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Alagoas	781,3 thousand	1.8%	R\$ 1,456
Bahia	3 million	2.8% <b>1<sup>st</sup></b>	R\$ 1,298
Ceará	1.7 million	2.3%	R\$ 1,284
Maranhão	626,5 thousand	2.5% <b>3<sup>rd</sup></b>	R\$ 1,410
Paraíba	820,7 thousand	2.0%	R\$ 1,310
Pernambuco	2.5 million	1.6%	R\$ 1,217
Piauí	451,6 thousand	1.9%	R\$ 1,303
Rio Grande do Norte	834,7 thousand	2.5% <b>2<sup>nd</sup></b>	R\$ 1,299
Sergipe	595,4 thousand	1.3%	R\$ 1,304
Total	11.3 million		

	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Electronic devices	<b>1<sup>st</sup></b> 6.3%	R\$ 2,355
Cellphone	<b>2<sup>nd</sup></b> 5.6%	R\$ 2,517
Informatics	<b>3<sup>rd</sup></b> 4.3%	R\$ 2,552
Accessories	3.2%	R\$ 827
Appliances	3.1%	R\$ 2,250

# CENTRAL-WEST REGION

Highest average ticket size of fraud attempts, check the numbers in the Central-west.

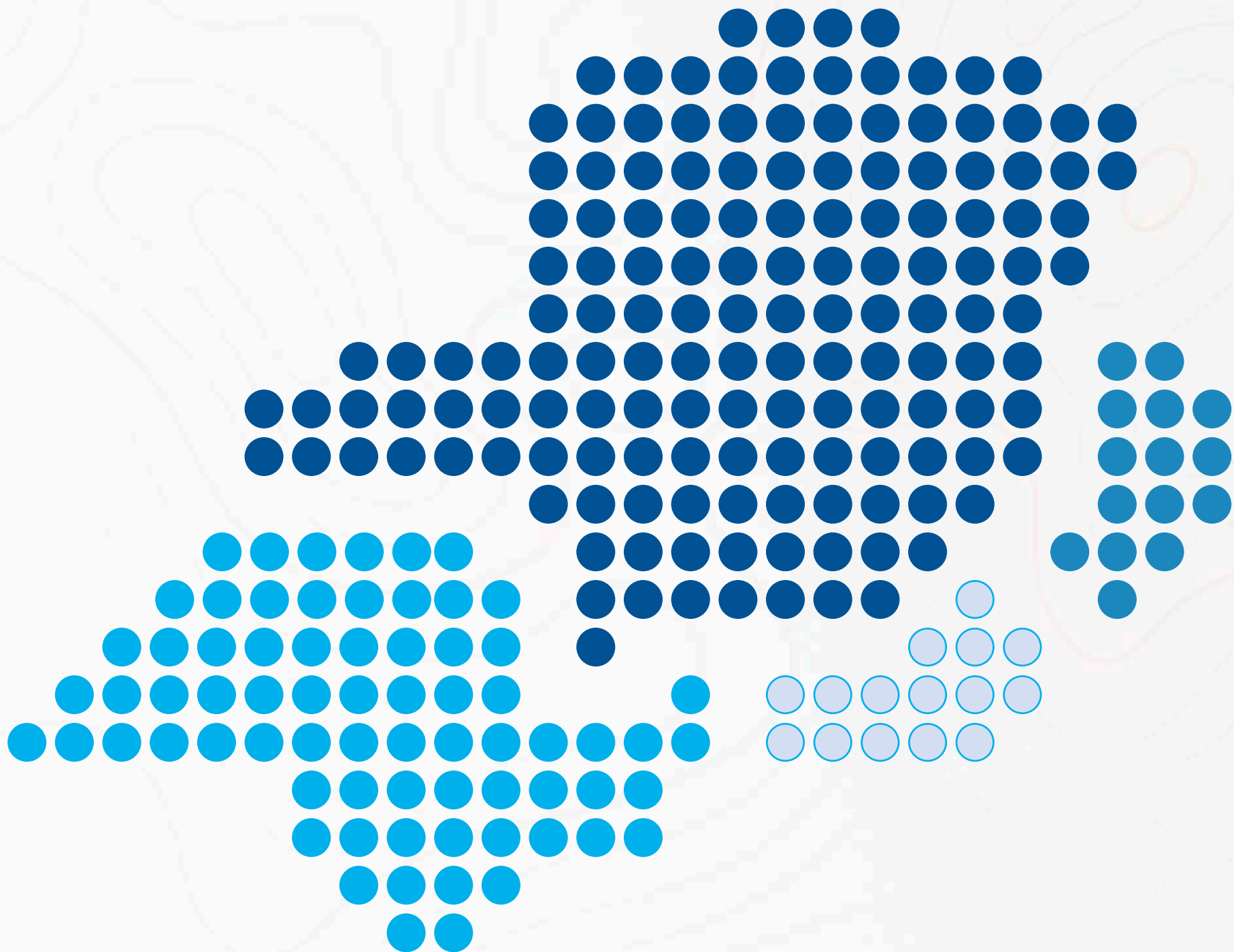


	NUMBER OF ORDERS	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Distrito Federal	1.8 million	1.4% <b>2<sup>nd</sup></b>	R\$ 1,197
Goiás	1.9 million	2.0% <b>1<sup>st</sup></b>	R\$ 1,482
Mato Grosso do Sul	714,5 thousand	1.2%	R\$ 1,656
Mato Grosso	701,9 thousand	1.4% <b>3<sup>rd</sup></b>	R\$ 1,699
Total	5.1 million		

	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Electronic devices	<b>1<sup>st</sup></b> 6.0%	R\$ 2,757
Cellphone	<b>2<sup>nd</sup></b> 5.3%	R\$ 3,007
Informatics	<b>3<sup>rd</sup></b> 3.8%	R\$ 2,864
Appliances	3.0%	R\$ 2,567
Automotive	2.7%	R\$ 1,560

# SOUTHEAST REGION

The Southeast region was the one with the **highest number of fraud attempts**, totaling more than 772,000. However, it didn't hold the highest rate in proportion to the total number of orders, most of which were legitimate.



	NUMBER OF ORDERS	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Espírito Santo	1.3 million	1.7% <b>2<sup>nd</sup></b>	R\$ 1,215
Minas Gerais	8.5 million	1.5% <b>3<sup>rd</sup></b>	R\$ 1,246
Rio de Janeiro	8.4 million	2.2% <b>1<sup>st</sup></b>	R\$ 1,215
São Paulo	28.9 million	1.5%	R\$ 1,105
Total	47.1 million		

	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Electronic devices	<b>1<sup>st</sup></b> 6.0%	R\$ 2,581
Cellphone	<b>2<sup>nd</sup></b> 5.4%	R\$ 3,011
Informatics	<b>3<sup>rd</sup></b> 3.1%	R\$ 2,578
Appliances	2.6%	R\$ 2,192
Accessories	2.5%	R\$ 837

# SOUTH REGION

As seen in the previous Maps, the South still holds the **lowest rate of fraud attempts**.



	NUMBER OF ORDERS	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Paraná	4.0 million	0.9% <b>3<sup>rd</sup></b>	R\$ 1,473
Rio Grande do Sul	4.3 million	1.2% <b>1<sup>st</sup></b>	R\$ 766
Santa Catarina	2.8 million	1.0% <b>2<sup>nd</sup></b>	R\$ 1,438
Total	11.1 million		

	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Cellphone	<b>1<sup>st</sup></b> 3.3%	R\$ 3,120
Electronic devices	<b>2<sup>nd</sup></b> 2.8%	R\$ 2,775
Informatics	<b>3<sup>rd</sup></b> 1.9%	R\$ 2,825
Automotive	1.3%	R\$ 1,474
Accessories	1.3%	R\$ 1,105

# MOST TARGETED CATEGORIES

**1<sup>st</sup> place:** Electronic devices

5,7%

% NUMBER OF  
FRAUD ATTEMPTS

R\$ 2.545

AVERAGE TICKET SIZE OF  
FRAUD ATTEMPTS



**2<sup>nd</sup> place:** Cellphone

5,2%

% NUMBER OF  
FRAUD ATTEMPTS

R\$ 2.901

AVERAGE TICKET SIZE OF  
FRAUD ATTEMPTS



**3<sup>rd</sup> place:** Informatics

3,3%

% NUMBER OF  
FRAUD ATTEMPTS

R\$ 2.623

AVERAGE TICKET SIZE OF  
FRAUD ATTEMPTS



Due to their high demand in parallel markets, higher liquidity and ease of transport, some categories are always among the most targeted.

4. Appliances

% NUMBER OF  
FRAUD ATTEMPTS

2.6%

AVERAGE TICKET SIZE  
OF FRAUD ATTEMPTS

R\$ 2,265

5. Accessories

2.4%

R\$ 861

6. Automotive

2.3%

R\$ 1,356

7. Beauty

1.9%

R\$ 360

8. Furniture

1.8%

R\$ 1,320

9. Sports

1.6%

R\$ 616

10. Small appliances

1.5%

R\$ 455

Obs.: The categories Games, Telephony, Cinema and Photo, Infraction Notice and Flight/Ticket were disregarded due to low representation.

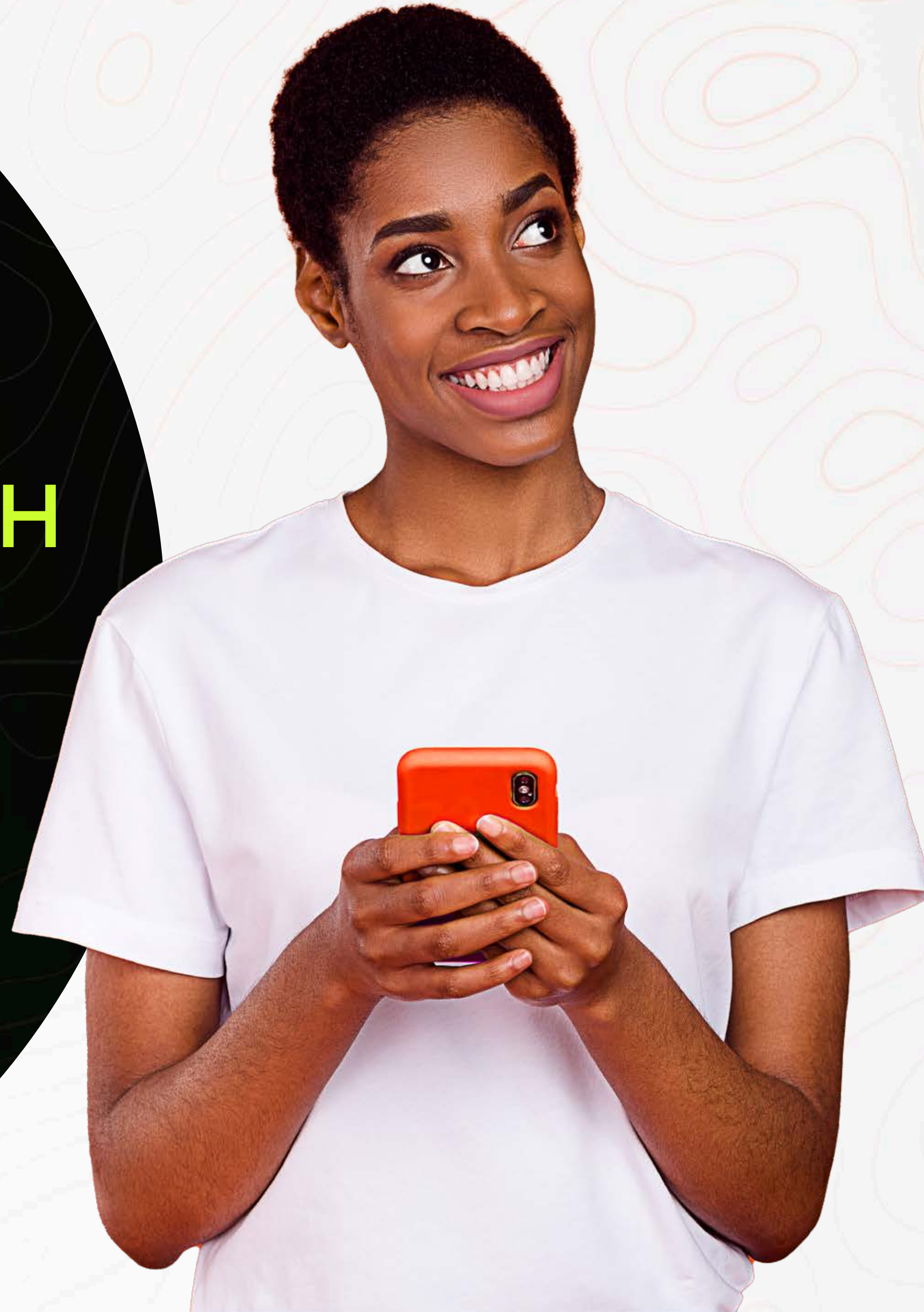
# FRAUD ATTEMPTS BY GENDER AND AGE GROUP

The age group **between 36 and 50 years** are responsible for most of **the orders**, but they are not the most targeted group by fraud attempts. The most targeted orders are placed by people under 25 years old, totaling 3.3%.

	NUMBER OF ORDERS	% NUMBER OF FRAUD ATTEMPTS
Male	15.4 million	2.3% <b>1<sup>st</sup></b>
Female	29.9 million	1.2% <b>3<sup>rd</sup></b>
Others	30.9 million	1.7% <b>2<sup>nd</sup></b>
Total	76.2 million	
Younger than 25	5.6 million	3.3% <b>1<sup>st</sup></b>
Between 26 and 35	12.7 million	1.5% <b>2<sup>nd</sup></b>
Between 36 and 50	16.6 million	1.1%
Older than 51	11.4 million	1.5% <b>3<sup>rd</sup></b>



# DAY, MONTH AND TIME OF FRAUD



	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
Sun	1.4%	R\$ 1,059
Mon	1.7%	R\$ 1,266
Tue	1 <sup>st</sup> 1.7%	R\$ 1,243
Wed	3 <sup>rd</sup> 1.7%	R\$ 1,233
Thu	2 <sup>nd</sup> 1.7%	R\$ 1,235
Fri	1.7%	R\$ 1,220
Sat	1.6%	R\$ 1,141

Jan	3 <sup>rd</sup> 1.8%	R\$ 1,202
Feb	2 <sup>nd</sup> 1.8%	R\$ 1,273
Mar	1 <sup>st</sup> 1.9%	R\$ 1,222
Apr	1.6%	R\$ 1,154
May	1.5%	R\$ 1,177
Jun	1.3%	R\$ 1,237

Most fraudulent activity is attempted between Monday and Friday, totaling 1.7%.

The time period with the highest percentage of fraud attempts is between 2 p.m. and 4 p.m.

	% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS		% NUMBER OF FRAUD ATTEMPTS	AVERAGE TICKET SIZE OF FRAUD ATTEMPTS
0h	3.0%	R\$ 727	12h	1.6%	R\$ 1,296
1h	3.3%	R\$ 647	13h	1.6%	R\$ 1,278
2h	<b>2<sup>nd</sup></b> 6.0%	R\$ 603	14h	1.7%	R\$ 1,333
3h	<b>1<sup>st</sup></b> 6.8%	R\$ 602	15h	1.8%	R\$ 1,350
4h	<b>3<sup>rd</sup></b> 5.8%	R\$ 581	16h	1.8%	R\$ 1,364
5h	3.2%	R\$ 659	17h	1.7%	R\$ 1,354
6h	0.9%	R\$ 752	18h	1.7%	R\$ 1,272
7h	1.5%	R\$ 1,283	19h	1.7%	R\$ 1,216
8h	1.1%	R\$ 1,252	20h	1.6%	R\$ 1,206
9h	1.2%	R\$ 1,319	21h	1.6%	R\$ 1,142
10h	1.3%	R\$ 1,327	22h	1.6%	R\$ 1,047
11h	1.4%	R\$ 1,329	23h	2.2%	R\$ 963

# FRAUD IN THE MARKETPLACE

The Marketplace is yet another market that is not safe from fraudsters. Moreover, the average ticket size of fraud in Marketplace is approximately R\$ 1,110 higher than the average ticket of legitimate orders.



NUMBER OF  
ORDERS

17.2 million

VALUE OF  
ORDERS

R\$ 13.1 billion

FRAUD  
ATTEMPTS

347,4 thousand

VALUE OF  
FRAUD ATTEMPTS

R\$ 642.3 million

PERCENTAGE OF  
FRAUD ATTEMPTS

2.0%

PERCENTAGE OF  
VALUE OF  
FRAUD ATTEMPTS

4.9%

AVERAGE  
TICKET SIZE OF  
FRAUD ATTEMPTS

R\$ 1,849

# TIPS FOR FRAUD PREVENTION

## Use strong passwords

We do not recommend using obvious passwords such as initials and dates of birth. For your safety, it is best to **choose strong passwords with uppercase and lowercase letters, symbols and numbers.** Moreover, never use the same password for more than one account.

## Be careful with suspicious links

Some fraudsters create fake websites, identical to the original, in order to steal data and use it with ill intent. Therefore, **pay attention to login information requests, non-programmed password changes or suspicious links.**

## Don't trust absurd offers

Phishing is a type of fraudulent activity that is becoming increasingly popular in the online environment. Normally, the fraudster sends exclusive and amazing offers to the victim. However, the messages includes links to capture passwords and information. **Always verify the store's official website and research the reputation and professionalism of their company.**

## Why are these tips so important

Information is, without a doubt, one of the most efficient way to hinder fraudulent activity. Without information, it is unlikely for their scam to succeed. In other words, **helping the client is doing our part to create a safer market.**

For more information, please, visit our website:  
<http://clear.sale>



ClearSale

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