

mCommerce is a big target in Brazil

How are you protecting your business from mobile fraud?



Brazil mCommerce expected to increase to **US\$ 25.31 billion** by 2017¹



Brazil's household penetration of smartphones projected to rise to **>35% by 2017** (>42% by 2020)²



Digital buyer penetration expected to grow to **>47% in Brazil by 2020**³



Are Brazil's merchants protecting the mCommerce channel?

4x

Cost of fraud in US has grown 4x more in the mobile channel than the physical POS channel since 2015⁴

76%

Of Brazil's merchants sell through mobile channels⁵

23%

Of Brazil's merchants screen for mobile fraud⁵

Through **CyberSource's Fraud Management Platform**, **Visa** can help merchants to:



Grow sales conversion



Reduce fraud and chargeback rates



Lower manual review and operational costs



Improve customer experiences

Sources

1. eMarketer, 2015, <http://bit.ly/292Nds2>
2. eMarketer, 2016, <http://bit.ly/292PfbM>

3. eMarketer, 2016, <http://bit.ly/2aR2ijT>

4. 2016 LexisNexis, True Cost of Fraud Study, Annual Report.
5. 2016 Online Fraud Report for Latin America, Visa Inc.