

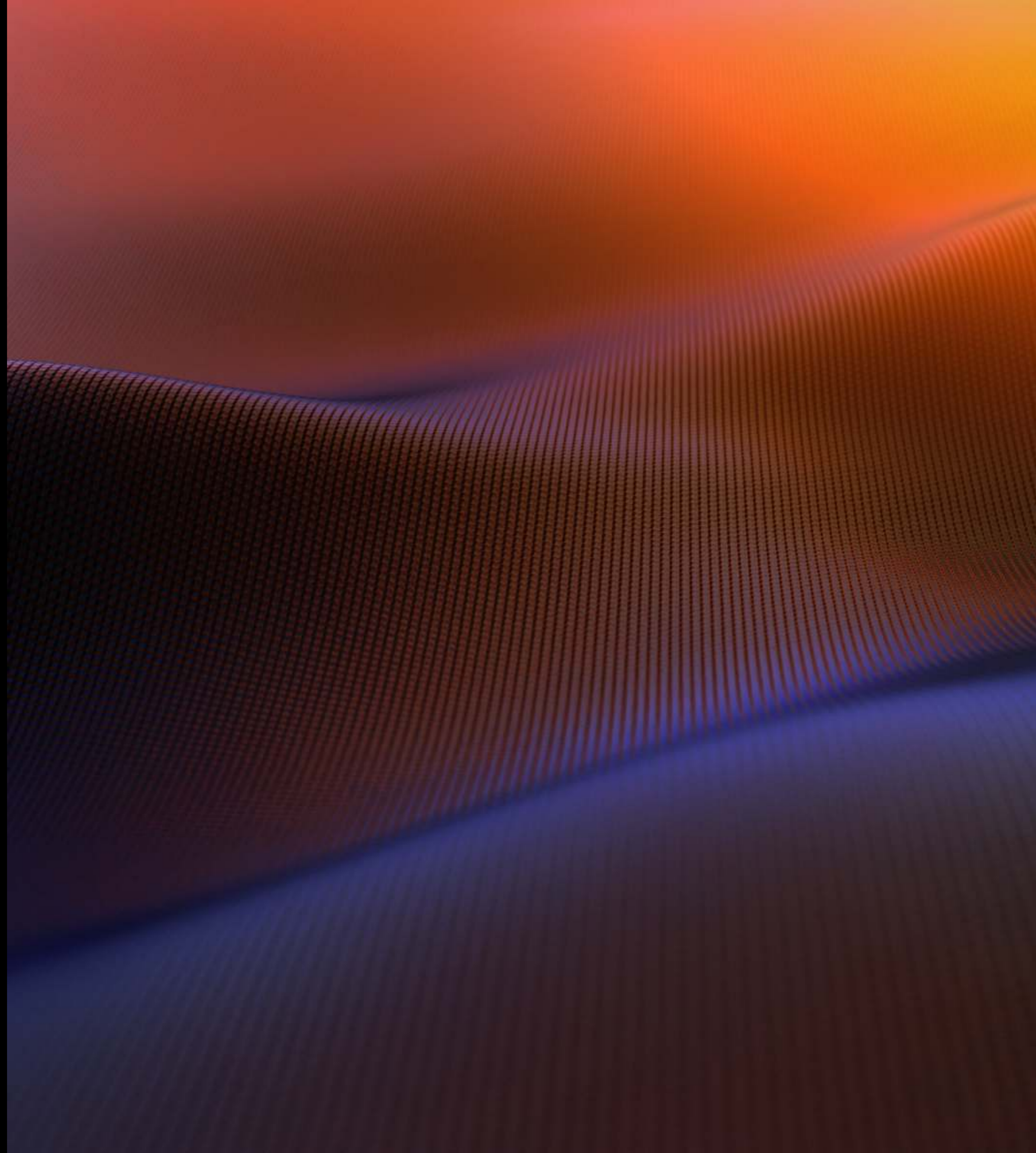
EVINA

Fraud *Report*

JAN. - JUN. 2021



AFRICA



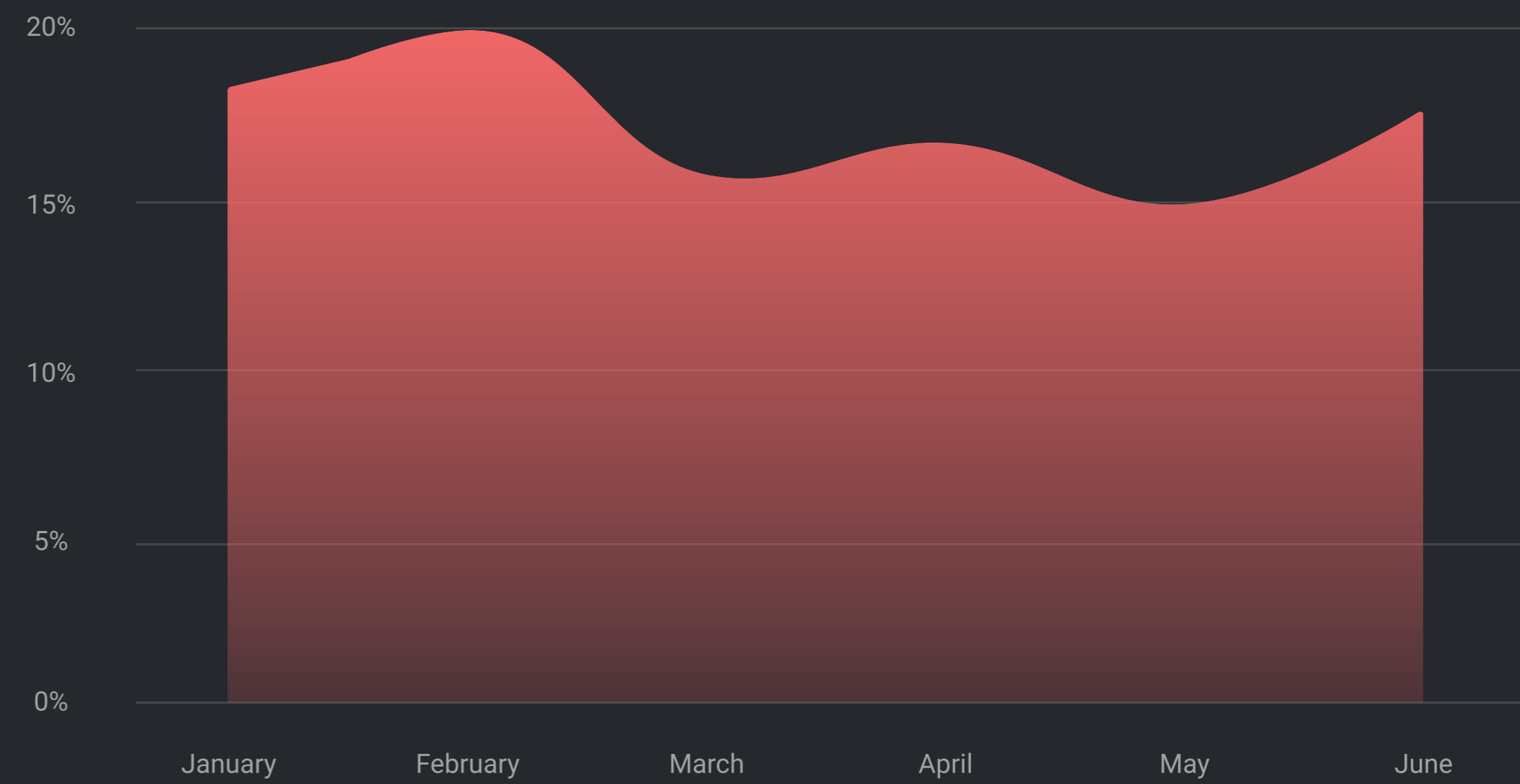


Average fraud rate in Africa and its evolution

AVERAGE FRAUD RATE IN AFRICA

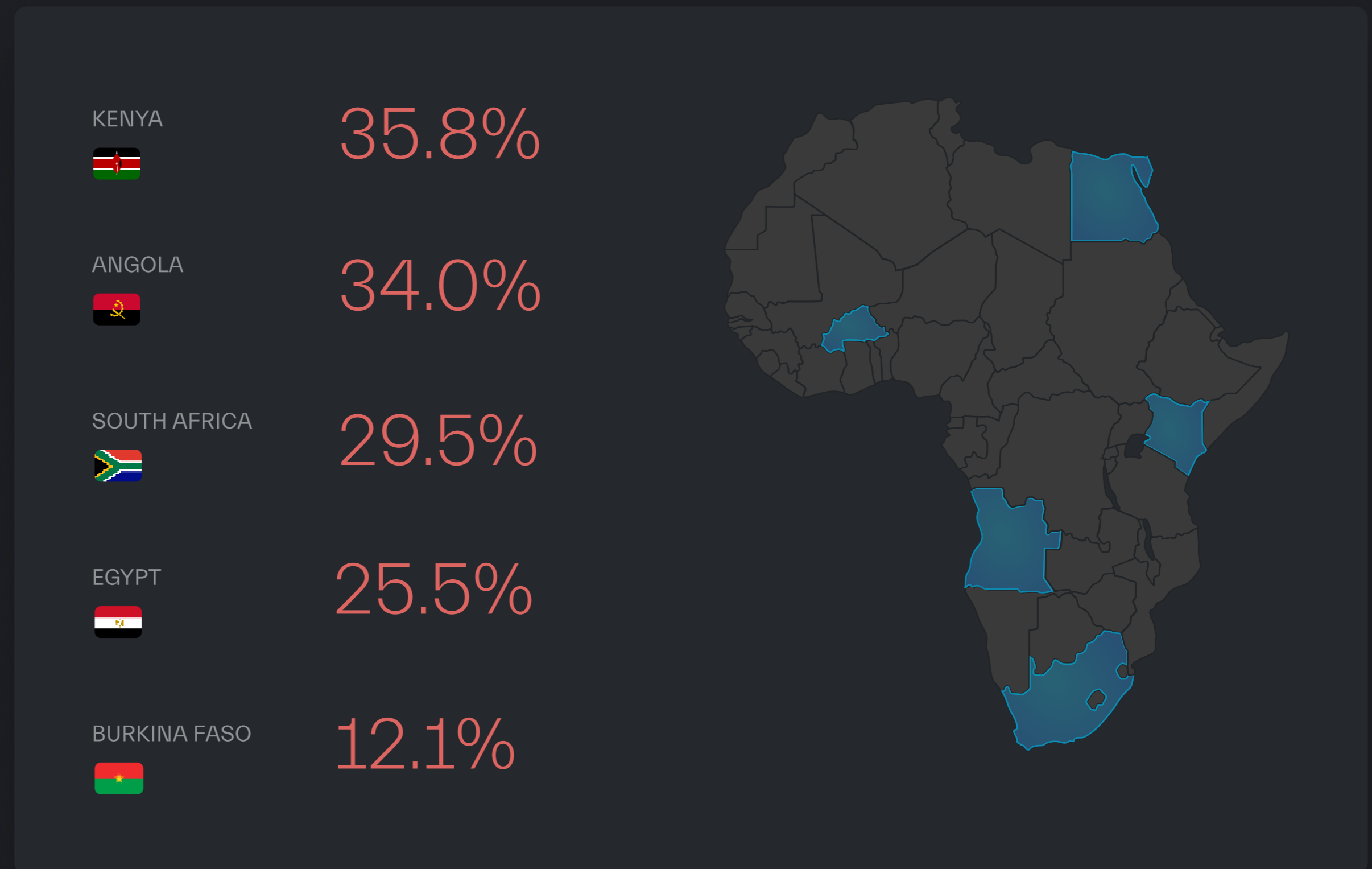
19.0%

EVOLUTION OF THE FRAUD RATE IN AFRICA





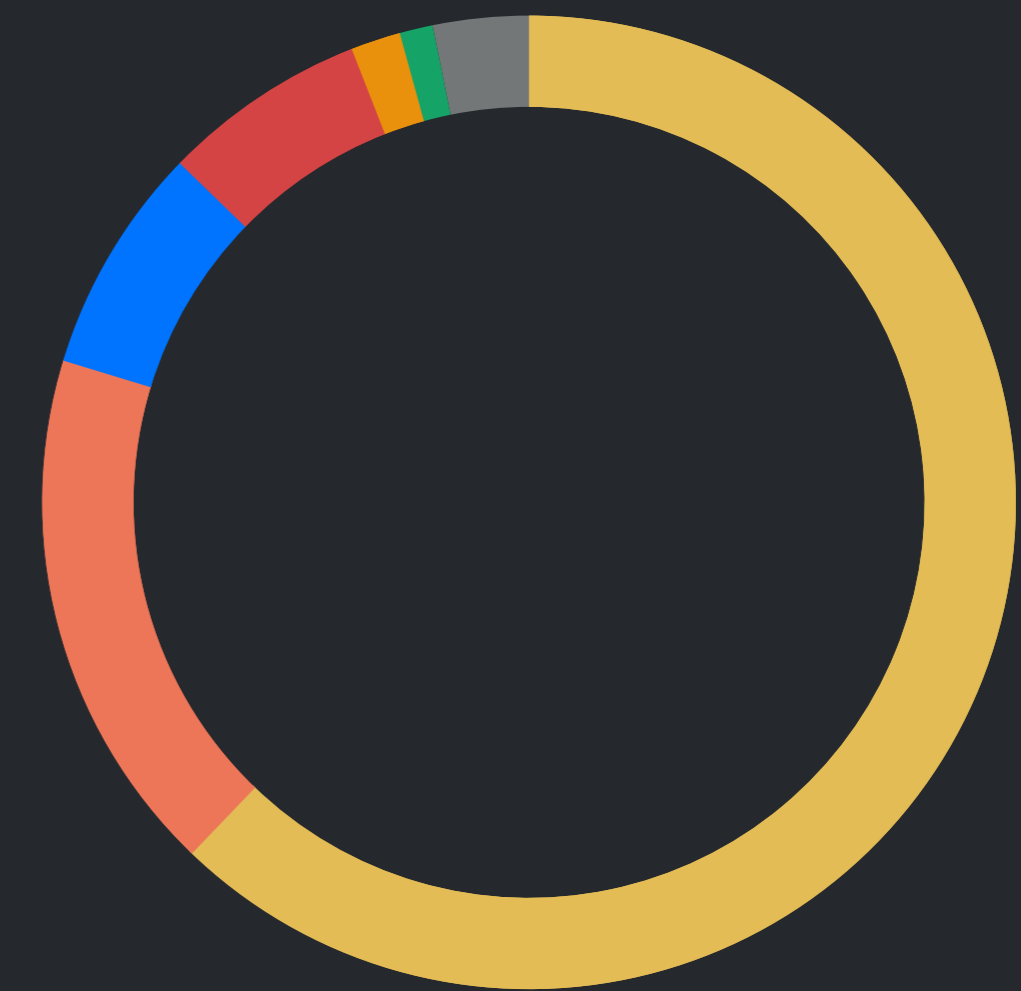
Fraud rate of 5 African countries





Fraud types distribution in Africa

- 62.3%
CLICKJACKING
- 17.6%
MALICIOUS APP
- 7.6%
REMOTELY CONTROLLED FRAUD
- 6.8%
SPOOFING
- 1.7%
BYPASS FRAUD
- 1.1%
REPLAY ATTACK





Clickjacking

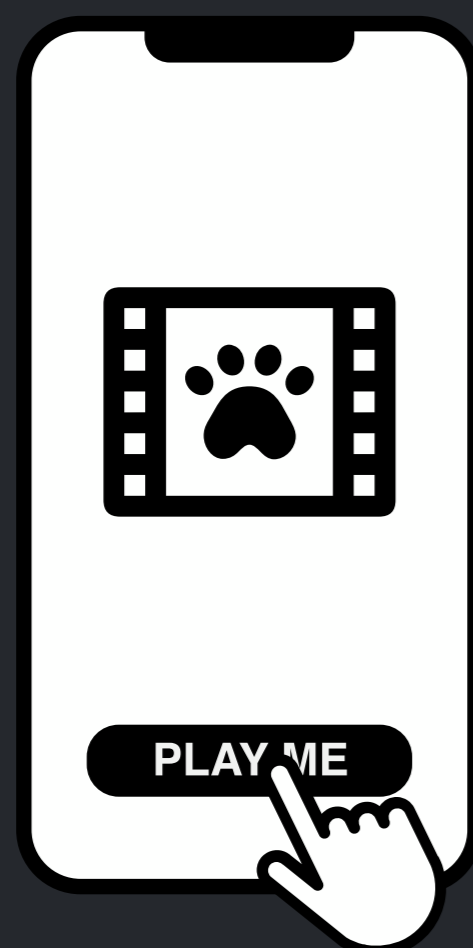
The user is tricked into clicking on a hidden payment button, that is disguised as a different button to the eyes of the user.

FRAUD CODE 2300

Real-life case scenario

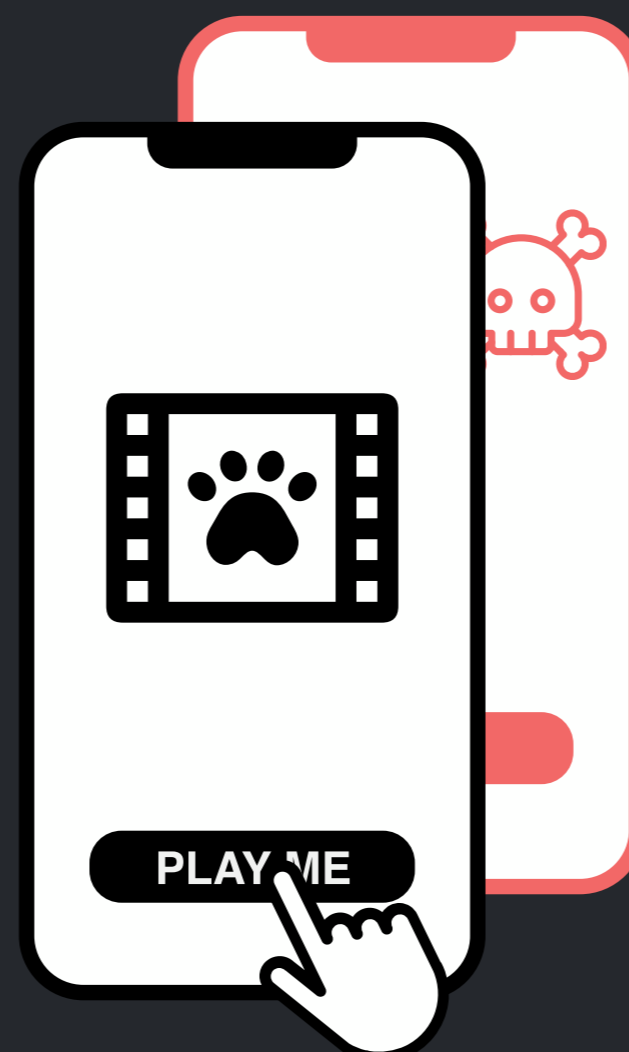
STEP 1: THE INNOCENT BROWSING

A mobile user is browsing, when a seemingly-unharmful funny video pops up.



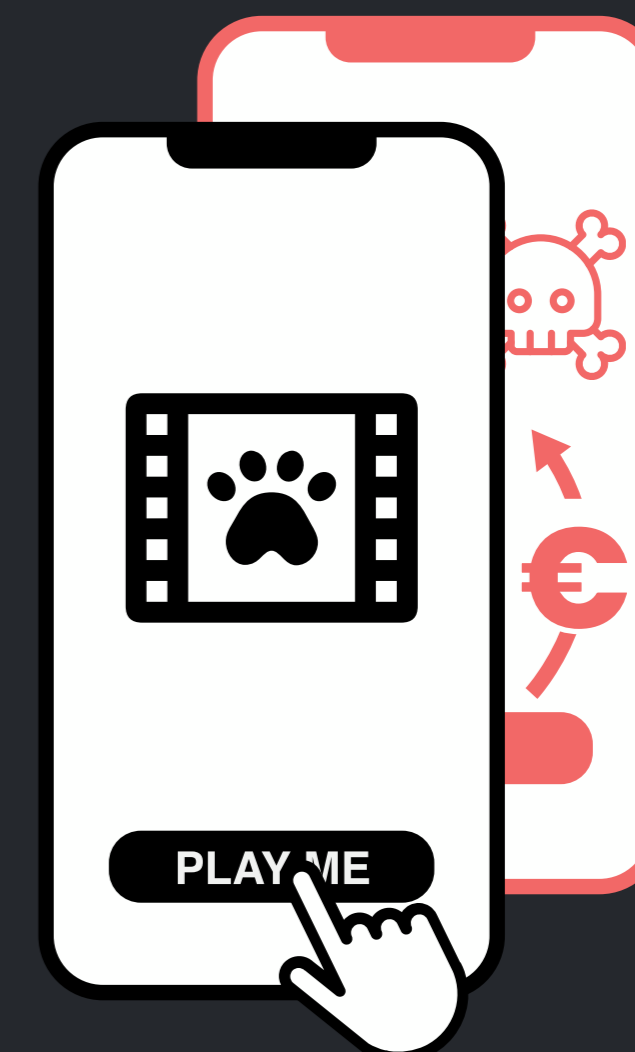
STEP 2: THE CLICK-TRICK

The video is irresistible to the user, who decides to click and play the video. The user is unaware of the real fraudulent button hidden behind it.



STEP 3: THE UNAUTHORIZED SUBSCRIPTION

The user, by clicking on the video, has just authorized a subscription to a service or product without being aware. The purpose of the hacker is to subscribe to a mobile service using the user's money and to earn a commission on this subscription.





Malicious App

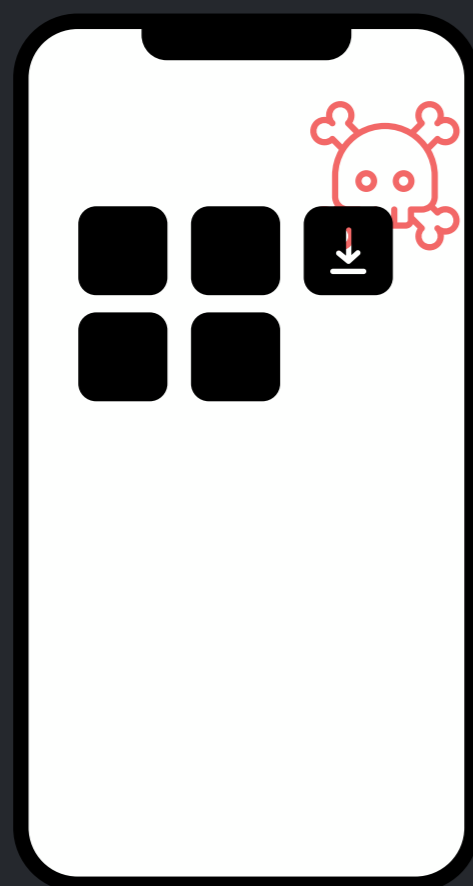
A mobile application that secretly contains malware, programmed to go through all the steps of the flow in place of the final user to make payments without asking for the user's consent.

FRAUD CODE 2200

Real-life case scenario

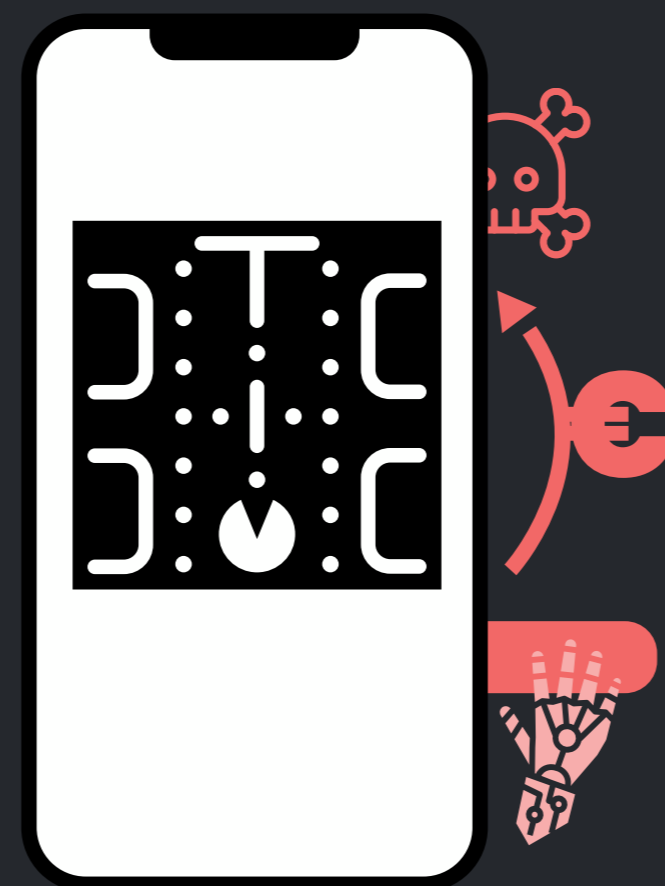
STEP 1: THE INNOCENT DOWNLOAD

The mobile user downloads the infected app from an application store, believing it's a secure and legit app such as a video game.



STEP 2: THE UNAUTHORIZED SUBSCRIPTION

While the user plays on the app, the malware is working in the background to subscribe the user to a service using the user's money without authorization, and earns a commission on this subscription.





Remotely Controlled Fraud

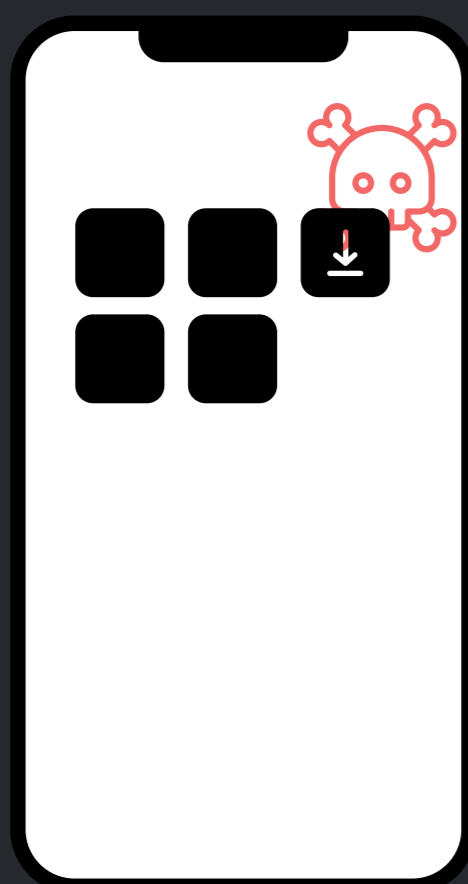
A malware takes control of a device to make fraudulent payments.

FRAUD CODE 2500

Real-life case scenario

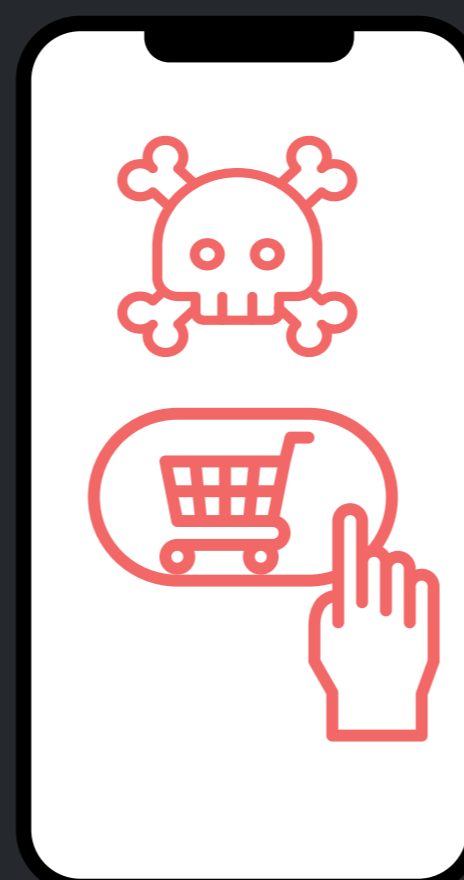
STEP 1: THE INNOCENT DOWNLOAD

The innocuous user downloads a fraudulent gaming app.



STEP 2: THE POWERLESS USER

The downloaded fraudulent app gives the fraudster access to the user's mobile phone. With full possession, the fraudster launches a browser, subscribes to various services, uses the user's money to do so and earns a commission on this subscription, all while the user is sleeping.





Top 3 malicious apps in Africa



**FUNNY
SMS**

DESCRIPTION

Funny SMS is a great instant messaging app for Android, and it's fully user-customizable!

ESTIMATED DOWNLOADS

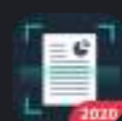
10 000

RATING

4.2

CATEGORY

Communication



**ASTERS
WALLPAPERS**

DESCRIPTION

Free wallpaper application, offline display more wallpapers for you to choose, apply to the mobile phone wallpaper.

ESTIMATED DOWNLOADS

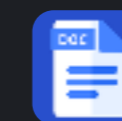
10 000

RATING

4.2

CATEGORY

Personalization



**MAGIC
PHOTO EDITOR**

DESCRIPTION

Magic Photo Editor photo filter and camera editor.

ESTIMATED DOWNLOADS

10 000

RATING

4.4

CATEGORY

Tools

Learn more
about
*how you can
fight fraud
and grow
your business*

FRAUD REPORTS

Learn more about the state of mobile fraud in different countries with our fraud reports for:

- Morocco
- Senegal
- Ivory Coast
- etc.

[ACCESS ALL FRAUD REPORTS](#)

FRAUD TYPES

Learn more about the malicious techniques used by fraudsters, including the latest and most advanced fraud types such as:

- malicious apps
- remotely controlled fraud
- code injection
- etc.

[ACCESS ALL FRAUD TYPES](#)

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CYBERSECURITY FOR BUSINESS GROWTH

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