Fraud Report
JAN. - JUN. 2021
Average fraud rate in Africa and its evolution

Average fraud rate in Africa: 19.0%

Evolution of the fraud rate in Africa:
- January: 15.0%
- February: 20.0%
- March: 15.0%
- April: 10.0%
- May: 5.0%
- June: 0.0%
Fraud rate of 5 African countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Fraud Rate</th>
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</thead>
<tbody>
<tr>
<td>KENYA</td>
<td>35.8%</td>
</tr>
<tr>
<td>ANGOLA</td>
<td>34.0%</td>
</tr>
<tr>
<td>SOUTH AFRICA</td>
<td>29.5%</td>
</tr>
<tr>
<td>EGYPT</td>
<td>25.5%</td>
</tr>
<tr>
<td>BURKINA FASO</td>
<td>12.1%</td>
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</tbody>
</table>
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.

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.

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Jan. - Jun. 2021
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.

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.

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.

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.

GET IN TOUCH
To discuss how Evina can support your business growth, get in touch with Evina's team.

This report is intended for information purposes only and is non-binding. The figures provided by Evina are algorithmic-based estimates calculated from data collected by its sensors. Thanks to its sophisticated models of data analysis collected in more than 70 countries, Evina is able to produce the most accurate and complete reports on the market.

Evina offers the most advanced cybersecurity for mobile payments for MNOs, merchants and payment gateways to fend off fraud and conquer new markets. Evina's anti-fraud solutions secure over 1.16 million transactions in more than 70 countries each day, decrease complaint rates, maximize the number of legitimate transactions, and increase revenues.