

Brazil

Population 212.8 million · Latest figures: 2025

Police in Brazil recorded 2,261,055 cases of estelionato, the Penal Code's fraud offence, in 2025: one every 14 seconds, 3.1% more than in 2024 and more than five times the 426,799 of 2018. Of these, 346,753 were recorded as electronic fraud, about a fifth more than the year before, in the states that count it separately.

No single body leads the response. The Banco Central (the central bank) writes the rules for Pix, the instant payment system that most of the money moves through. The civil police of each state take the reports and investigate. The Ministry of Justice coordinates through the National Alliance to Combat Digital Banking Fraud, formed in February 2025 with the banks' federation Febraban, which published a five-year plan of 23 initiatives in December 2025. The telecoms regulator Anatel deals with abusive calls.

A 2021 law made electronic fraud an aggravated offence with four to eight years in prison. A law of 30 April 2026 made it a fraud offence to lend a bank account for criminal money, extended electronic fraud to cloned devices and apps, and ended the rule that a case could go ahead only if the victim formally asked for it. The central bank has required registered devices for Pix since November 2024, an in-app button to contest a payment since October 2025, and tracing of stolen money across accounts since February 2026.



PEOPLE SCAMMED

17,699,602

10.9% of adults

Scams in Brazil reach every group. In the Senate's survey the people who lost money were split evenly between men and women and spread across ages and incomes much as the population is: 27% were aged 16 to 29 and 16% were 60 or over. In police reports of digital bank fraud collected by the Ministry of Justice, six in ten victims were aged 30 to 59, and women were 51%.

Those reports show how scammers make contact: a phone call is mentioned in 164,725 of 364,658 reports and WhatsApp in 155,437, far ahead of Facebook (44,292), email (36,189), Instagram (30,132) and SMS (17,700). The usual scripts are a caller posing as the bank's security team, who cites real personal data and a suspicious purchase and has the victim move money to a 'safe account' or hand a card to a courier; a WhatsApp message from a new number carrying a relative's photo and asking for urgent money; and a text about a problem with the victim's CPF tax number with a link. A stolen phone is another way in.

Phone scams in Brazil grew out of calls made from inside prisons. Police now find staffed call centres: one closed on São Paulo's Avenida Faria Lima in January 2026 had about 100 workers and more than 400 computers. Investigations link the two largest criminal factions, the PCC and the Comando Vermelho, to scam operations.

PEOPLE WHO LOST
MONEY

10,600,946

60% of victims

Most stolen money leaves by Pix, the central bank's instant payment system, used by more than 170 million people. Fake boletos (payment slips) and cloned cards are the other routes. The money lands in 'contas laranja', accounts lent or opened in other people's names, and is passed on within minutes.

The central bank's safeguards sit on both ends of a payment. Transfers between individuals from 8 pm to 6 am are capped at R\$1,000 per account, and a request to raise a limit takes at least 24 hours. Since November 2024 a Pix from a device the customer has not registered is limited to R\$200, and R\$1,000 a day. A receiving bank can hold a suspect payment for up to 72 hours. When banks confirm a fraud, the account holder's tax number and Pix key are marked in a shared directory, the bank must refuse all Pix to and from that account, and a September 2025 rule makes every bank reject payments to accounts under well-founded suspicion. The free BC Protege+ service, announced in December 2025, lets anyone bar new accounts in their name.

On the phone side, Anatel has made operators block callers who place mass short calls: more than 248 billion calls were stopped in four years and almost R\$40 million in fines applied. The Ministry of Justice's Celular Seguro app lets the owner of a stolen phone block the line, the handset and bank apps with one alert.

MONEY LOST

US\$3.11b

BRL 17.35b in a year,
0.14% of GDP

Pix, the central bank's instant payment system, carries the most visible losses. Banks confirmed fraud on Pix payments worth R\$7.77 billion in 2025, and R\$24.5 billion from January 2022 to April 2026. Febraban, the banks' federation, put losses to fraud and scams at R\$10.1 billion in 2024, up from R\$8.6 billion in 2023, with card fraud the largest part.

Fraud keeps rising in police records, which carry no loss figure. The state civil police recorded 2,261,055 cases of estelionato, the general fraud offence, in 2025, up 3.1% on 2024 and more than five times the 426,799 of 2018.

Losing money is common. In June 2024 DataSenado, the Federal Senate's research institute, found that 24% of people aged 16 and over had lost money to a digital crime in the previous 12 months.

MONEY RETURNED

US\$388.7m

12.5% of the money
lost

Little of the money comes back, and most of what does is taken back from the accounts that received it. Pix, the central bank's instant payment system, has a refund route, the Mecanismo Especial de Devolução (MED). In 2025 banks accepted fraud claims on Pix payments worth R\$7.77 billion and returned R\$696.1 million through it, according to the central bank's MED statistics. R\$4.06 billion could not be returned because the receiving account was empty. A further R\$1.38 billion held by receiving banks for up to 72 hours on suspicion of fraud was sent back to the payer.

The victim contests the payment in the bank's app within 80 days, the money left in the receiving account is blocked, and the receiving bank has seven days to analyse the case. The central bank states that the MED does not guarantee a refund: it depends on the banks confirming fraud and on a balance remaining. Commercial disputes and a Pix sent by mistake are not covered. Since February 2026 banks must trace the money beyond the first account, and the share of accepted claims returned has risen since.

A refused victim can go to court. Under Súmula 479 of the Superior Tribunal de Justiça, banks answer for fraud by third parties in banking operations even without fault, unless the customer alone caused the loss.

REPORTED

75%

of victims reported it

Police recorded 2,261,055 fraud reports (estelionato) in 2025, up 3.1% from 2,193,122 in 2024 and more than five times the 426,799 of 2018. In the 24 states that count it separately, electronic fraud reports rose from 286,226 to 346,753. Victims report at a Civil Police station or at the online police station that each state and the Federal District runs. Criminal proceedings rose from 52,649 to 63,771 in 2025, 2.8% of the reports. The national base of police reports holds 119,573 reports of digital bank fraud for 2025, up from 79,748 in 2024.

Far more victims go to their bank. Customers contested 22.2 million Pix payments through the central bank's refund mechanism (MED) in 2025, up from 12.3 million in 2024. Monthly contests rose from 1.2 million in September 2025 to 3.5 million in October, when a contest button reached every bank's app. Banks accepted 3.9 million contests as fraud in 2025, worth R\$7.8 billion, against 4.9 million worth R\$6.7 billion in 2024. Each contest is recorded in the Pix directory, and where both banks find well-founded suspicion the person and the key carry a fraud marker that every institution sees.

A complaint the bank does not resolve goes to its ombudsman and then to the central bank, which has the bank answer it and uses complaints in supervision and in its quarterly complaints ranking. Matters the central bank does not regulate go to the consumer site run by the National Consumer Secretariat with the state Procons.

POLICE RECORDS

2,261,055

cases recorded by the authorities

The figure shown is the number of estelionato cases recorded by the civil police of Brazil's 26 states and the Federal District in 2025, compiled from the state security secretariats by the Fórum Brasileiro de Segurança Pública: 2,261,055. Estelionato is the general fraud offence, so the count covers fraud of every kind, in person and online, including fraud against businesses. São Paulo recorded 833,277 cases, 37% of the total and the highest rate, 1,808 per 100,000 people. The 346,753 cases of electronic fraud leave out São Paulo, Rio de Janeiro and Ceará, which do not separate them. A Ministry of Justice dashboard built on the national base of police reports counts 119,573 digital bank frauds in 2025, without six units including São Paulo.

Few reports go further. Courts opened 63,771 criminal cases for estelionato in 2025, 2.8% of the reports, and 4,819 people were in prison for it. Until April 2026 most cases could proceed only if the victim formally asked within six months; that rule has been repealed.

The basic penalty is one to five years. Electronic fraud carries four to eight, raised by up to two thirds when a server abroad is used and by up to double when the victim is elderly. The Federal Police ran more than 1,000 operations against cybercrime in 2024, against just over 300 in 2022.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

1. Online shopping
2. Card fraud
3. Investment

Goods paid for online and never delivered are the most common loss: 53% of people who lost money to digital fraud in a 2025 survey for the Fórum Brasileiro de Segurança Pública, ahead of Pix or fake boleto scams (43%), credit card fraud (24%) and investments made after an online advertisement (22%). In a survey for the banks' federation published in June 2025, the scams people had most often suffered were card cloning or card switching (45%), the WhatsApp scam (34%), the false bank call centre (31%), the Pix scam (24%), misuse of the CPF tax number by SMS (13%) and fake auctions or shops (10%).

In card switching, the victim is handed back a similar card after a purchase while the criminal keeps the real one and the PIN. In the WhatsApp scam a contact's photo and name appear on a new number, or the real account is taken over with its verification code. The false call centre poses as the bank's fraud team and has the victim give codes, install remote access software or transfer savings to a 'safe account'. 'Pix scam' covers any of these when the money leaves by Pix, along with altered receipts and swapped QR codes.

By money, the same Fórum survey found the largest average losses in fraud on a bank account (R\$3,448) and on credit cards (R\$1,690), then Pix or fake boleto scams (R\$1,198), investments (R\$717) and undelivered goods (R\$446).

GOVERNMENT RESPONSE

Brazil has strong rules for one part of the chain and little that joins the parts. The central bank regulates Pix closely: device limits, shared fraud markers, a duty to refuse payments to suspect accounts, and since 2026 tracing of stolen money across accounts. The Ministry of Justice's alliance with the banks' federation brings in 14 public bodies and 11 industry associations, including the telecom operators', and its first wave, to April 2026, delivered a victim guide, a common typology of fraud, a public dashboard and the BC Protege+ block on account opening. The Federal Police and the banks share data through a platform called Tentáculos.

But the pieces stay separate. Victims report to their bank and, separately, to the police of their own state, the government's guide gives no single number or portal, and automatic passing of police reports to banks is scheduled only for 2026 to 2027. Duties in law fall on banks. Operators must block mass short calls, and the removal of fake profiles and advertisements by platforms rests on a protocol in the plan, not on law.

The results are poor: recorded fraud has risen every year since 2018, under a tenth of the money confirmed stolen through Pix is returned, and 2.8% of police reports reach a court. The loss stays with the victim unless a judge finds the bank at fault. The Fórum Brasileiro de Segurança Pública describes near total impunity and a response split between police, banks, platforms, operators and regulators.

Calculation Methodology & Sources

People scammed

- 10.9%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 10.9% of 162,837,311 adults.

People who lost money

- 59.9%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- BRL 10.1b was lost in cases recorded by the authorities. Adding the 8,339,891 victims who lost money but are not in those records, at BRL 417 each, gives BRL 17.35b.
- Price of an unrecorded loss: Read off the line fitted to GDP per person in the countries where this price is measured (Canada, Chile, Mexico, Singapore and United States): US\$74.68 = BRL 417.23.
- US dollars at 0.178977764 per BRL.
- Share of GDP: US\$3.11b against GDP of US\$2.28tn in 2025. World Bank, GDP (current US\$) 2025.

Money returned

- Banco Central do Brasil, Estatísticas de fraudes no Pix (MED), EstatísticasFraudesPix, January to December 2025.
- Returned to Pix fraud victims through the Special Return Mechanism (MED) and precautionary blocks. Worked out: MED returns BRL 696.1m plus precautionary blocks returned BRL 1,381.4m; banks returned BRL 2.08bn (15.3% of the 78.2% of money lost through banks); BRL 94.4m came back on money lost outside banks (2.5%, measured in the Federal Reserve's household survey for victims who paid only by crypto, cash, gift cards or money transfer firms).

Reported

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 75.0%. The median of the shares measured by the non-government survey: Indonesia (48.0%), India (87.9%), Malaysia (55.2%), the Philippines (76.9%), Singapore (87.1%), Thailand (75.0%) and Vietnam (65.2%).

Police records

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 41.4%. The median of the shares measured by the non-government survey: Indonesia (28.0%), India (53.4%), Malaysia (41.4%), the Philippines (13.5%), Singapore (54.8%), Thailand (45.8%) and Vietnam (39.4%).
- 2,261,055: Fraud cases recorded by the civil police of Brazil's states (estelionato police reports).

Most common

- Ranked by kinds of digital fraud with a loss, as a share of people who suffered any (Fórum Brasileiro de Segurança Pública and Datafolha, 2025). 38.6% of answers are methods such as phishing, or other, and are not ranked.

Sources

- Agência Nacional de Telecomunicações (Anatel), Chamadas abusivas (2 July 2026). Official source. Regulator's page on blocking of mass short calls and its results. Original <https://www.gov.br/anatel/pt-br/consumidor/chamadas-abusivas>
- Armidale, ASEAN Consumer Scam Report 2026 for the GSMA (figures computed from the respondent data) (4 September 2026). Survey. Online survey of adults aged 18 and over in each country (Milieu Insight panel). Original https://www.gsma.com/about-us/regions/asia-pacific/gsma_resources/asean-consumer-scam-report-2026/

- Banco Central do Brasil, Fórum Pix, 28ª Reunião Plenária, 26 de março de 2026 (26 March 2026). Official source. Central bank slides with the timetable of the refund mechanism's new version (MED 2.0). Original https://www.bcb.gov.br/content/estabilidadefinanceira/pix/Forum_Pix_Plenaria/20260326-Forum_Pix.pdf ·
- Banco Central do Brasil, Estatísticas de fraudes no Pix (MED) (31 January 2026). Official source. Pix fraud contests and amounts returned through the MED. Original <https://olinda.bcb.gov.br/olinda/servico/MED/versao/v1/aplicacao#!/recursos/EstatisticasFraudesPix> ·
- Banco Central do Brasil, Estatísticas de Fraude no Pix (MED), dados abertos, janeiro de 2024 a abril de 2026. Official source. Counts only Pix payments contested through the refund mechanism; card and other payment fraud is not included. Original [https://olinda.bcb.gov.br/olinda/servico/Pix_DadosAbertos/versao/v1/odata/EstatisticasFraudesPix\(Database=@Database\)?@Database='202401'&\\$format=json](https://olinda.bcb.gov.br/olinda/servico/Pix_DadosAbertos/versao/v1/odata/EstatisticasFraudesPix(Database=@Database)?@Database='202401'&$format=json) ·
- Banco Central do Brasil, Pix em números. Official source. Central bank page with the number of Pix users and transactions. Original <https://www.bcb.gov.br/estabilidadefinanceira/pix-em-numeros-estatisticas> ·
- Banco Central do Brasil, Segurança no Pix. Official source. Central bank page on the refund mechanism, fraud markers and what a victim should do. Original <https://www.bcb.gov.br/estabilidadefinanceira/pix-seguranca> ·
- Banco Central do Brasil, BC Protege+. Official source. Central bank service that lets a person bar the opening of accounts in their name. Original <https://www.bcb.gov.br/meubc/bcprotege> ·
- Banco Central do Brasil, Reclamação contra bancos e outras instituições. Official source. How to complain to the central bank about a bank and what the central bank does with complaints. Original https://www.bcb.gov.br/meubc/registrar_reclamacao ·
- Banco Central do Brasil, Relatório de Gestão do Pix 2023-2025 (10 August 2026). Official source. Central bank report on Pix, with the security measures of 2023 to 2025 and the agenda ahead. Original https://www.bcb.gov.br/content/estabilidadefinanceira/pix/relatorio_de_gestao_pix/relatorio_gestao_pix_2026.pdf ·
- Banco Central do Brasil, Resolução BCB nº 142, de 23 de setembro de 2021 (23 September 2021). Official source. Rule setting the night limit, the wait for limit increases and the duty to reject payments to suspect accounts. Original <https://www.bcb.gov.br/estabilidadefinanceira/exibenormativo?tipo=Resolu%C3%A7%C3%A3o%20BCB&numero=142> ·
- Senado Federal, Instituto de Pesquisa DataSenado, Panorama Político 2024: apostas esportivas, golpes digitais e endividamento (1 October 2024). Survey. Federal Senate telephone survey with a question on money lost to digital crime in 12 months. Original https://www12.senado.leg.br/noticias/arquivos/2024/09/30/relatorio_apostas-esportivas-golpes-digitais-endividamento-1.pdf ·
- Fórum Brasileiro de Segurança Pública, Anuário Brasileiro de Segurança Pública 2026 (23 July 2026). Official source. Counts only fraud reported to the state civil police; fraud that is not reported is not included. Original <https://forumseguranca.org.br/wp-content/uploads/2026/07/anuario-2026.pdf> ·
- Fórum Brasileiro de Segurança Pública, Pesquisa de vitimização e percepção sobre violência e segurança pública 2025 (14 August 2025). Survey. Datafolha survey of 2,007 people at points of pedestrian flow, June 2025, on digital fraud and losses by kind. Original <https://publicacoes.forumseguranca.org.br/server/api/core/bitstreams/33ed3320-fc11-45f9-a909-ed69eba48cfd/content> ·
- Finsiders Brasil, Com MED 2.0, BC quer diminuir falsos positivos e rastrear laranjas (31 July 2026). News report. Central bank official on refund request volumes, deadlines and tracing. Original <https://finsidersbrasil.com.br/pagamentos/pix/com-med-2-0-bc-quer-diminuir-falsos-positivos-e-rastrear-laranjas/>
- Folhapress, in Jornal de Brasília, Prejuízo com golpe financeiro subiu a mais de R\$ 10 bi ano passado, diz Febraban (11 March 2025). News report. Febraban's figure for banks' fraud losses in 2024; covers only losses borne by banks. Original <https://jornaldebrasil.com.br/noticias/economia/prejuizo-com-golpe-financeiro-subiu-a-mais-de-r-10-bi-ano-passado-diz-febraban/>
- INEGI, Encuesta Nacional de Victimización y Percepción sobre Seguridad Pública (ENVIPE) 2026 (10 September 2026). Survey. Mexico's national crime victimisation survey, covering crimes suffered in 2025. Original <https://www.inegi.org.mx/programas/envipe/2026/> ·
- Let's Money, BC amplia para 80 dias o prazo para contestar devolução no Pix. News report. Deadlines in the refund mechanism under the central bank's directory manual. Original <https://www.letsmoney.com.br/noticias/bc-80-dias-contestar-devolucao-pix/>
- Mercado&Consumo (Estadão Conteúdo), Ministério da Justiça e entidades lançam plano de combate a fraudes bancárias digitais (4 December 2025). News report. Launch of the alliance's plan, its first deliveries and the date of BC Protege+. Original <https://mercadoeconsumo.com.br/04/12/2025/economia/ministerio-da-justica-e-entidades-lancam-plano-de-combate-a-fraudes-bancarias-digitais/>

- Ministério da Justiça e Segurança Pública, Aliança Nacional de Combate a Fraudes Bancárias Digitais: Plano de Ação Conjunta (3 December 2025). Official source. Joint plan of the Ministry of Justice and Febraban with 23 initiatives in four waves to 2030. Original https://www.gov.br/mj/pt-br/assuntos/alianca-nacional-de-combate-a-fraudes-bancarias-digitais/act3_fbb-mjssp_plano-documento_v10.pdf ·
- Ministério da Justiça e Segurança Pública, Links úteis: Delegacias Virtuais. Official source. List of the online police stations of the 26 states and the Federal District. Original <https://www.gov.br/mj/pt-br/acesso-a-informacao/acoes-e-programas/celular-seguro/delegacias-virtuais-1/> ·
- Ministério da Justiça e Segurança Pública, Painel de Fraudes Bancárias Digitais (13 October 2026). Official source. Dashboard of digital bank fraud in the national base of police reports since 2023, read on 13 October 2026. Original <https://www.gov.br/mj/pt-br/assuntos/alianca-nacional-de-combate-a-fraudes-bancarias-digitais> ·
- Ministério da Justiça e Segurança Pública, Sofri um golpe, e agora?. Official source. Government step by step guide for victims of scams, including stolen phones and the Celular Seguro service. Original <https://www.gov.br/mj/pt-br/acesso-a-informacao/acoes-e-programas/sofri-um-golpe-e-agora/tive-perdas-financeiras> ·
- Mobile Time, MJSP e Febraban lançam Aliança Nacional de Combate a Fraudes Bancárias Digitais (18 February 2025). News report. Members of the alliance and the Tentáculos platform. Original <https://www.mobiletime.com.br/?p=815825>
- O Povo, A cada R\$ 100 em golpes no Pix, instituições devolvem apenas R\$ 8,90 (24 July 2026). News report. Analysis of the central bank's open data on Pix fraud and refunds, January 2022 to April 2026. Original <https://mais.opovo.com.br/reporthagens-especiais/2026/07/24/a-cada-rs-100-em-golpes-no-pix-instituicoes-devolvem-apenas-rs-890.html>
- Presidência da República, Lei nº 14.155, de 27 de maio de 2021 (28 May 2021). Official source. Law making electronic fraud an aggravated offence. Original https://www.planalto.gov.br/ccivil_03/_ato2019-2022/2021/lei/l14155.htm ·
- Presidência da República, Lei nº 15.397, de 30 de abril de 2026 (4 May 2026). Official source. Law creating the offence of lending an account for criminal money and ending the need for the victim's request. Original https://www.planalto.gov.br/ccivil_03/_ato2023-2026/2026/lei/l15397.htm ·
- Secretaria Nacional do Consumidor (Senacon), Conheça o Consumidor.gov.br. Official source. How the government's consumer complaint site works. Original <https://www.consumidor.gov.br/pages/conteudo/publico/1> ·
- Tribunal de Justiça do Distrito Federal e dos Territórios, Fortuito interno: responsabilidade do fornecedor (4 September 2026). Official source. Court case law page applying Súmula 479 on bank liability for fraud, with 2026 rulings. Original <http://www.tjdft.jus.br/consultas/jurisprudencia/jurisprudencia-em-temas/cdc-na-visao-do-tjdft-1/responsabilidade-civil-no-cdc/fortuito-interno-responsabilidade-do-fornecedor> ·
- UN DESA, World Population Prospects 2024 (medium variant) (11 July 2024). Official source. Modelled estimates built from censuses and surveys. Original <https://population.un.org/wpp/> ·
- World Bank, Mobile cellular and fixed broadband subscriptions per 100 people (28 October 2026). Official source. ITU figures via the World Bank; the latest year for each country. Original <https://data.worldbank.org/indicator/IT.CEL.SETS.P2> ·
- World Bank, Official exchange rate (local currency units per US\$, period average) 2025 (8 October 2026). Official source. Annual average of official exchange rates reported by national authorities. Original <https://data.worldbank.org/indicator/PA.NUS.FCRF> ·
- World Bank, GDP (current US\$) 2025 (8 October 2026). Official source. National accounts estimates that are revised as countries report. Original <https://data.worldbank.org/indicator/NY.GDP.MKTP.CD> ·