LATAM Alternative Credit Data Report – Signals Available to Lenders

A PRACTICAL GUIDE TO DIGITAL FOOTPRINTS IN LATIN AMERICA UNDERWRITING

RiskSeal

https://riskseal.io/

Why this report exists

Thin-file and no-file underwriting remains one of the biggest structural constraints in LATAM credit markets.

Across Mexico, Colombia, Peru, and similar ecosystems, traditional credit bureaus are incomplete by design.

They leave large portions of the population underrepresented or invisible to conventional risk models.

At the same time, most consumers generate persistent digital signals through:

- Devices and networks
- Email and phone activity
- Online identities and accounts
- E-commerce and digital behavior

These signals often provide clearer indicators of borrower authenticity and repayment potential than bureau data alone.

What this report delivers

This report breaks down how alternative data can be used to responsibly expand credit access without increasing risk.

You'll learn:

- Which alternative data sources matter most in LATAM markets
- What each signal actually reveals about a borrower
- How these signals complement bureau data
- Where they improve approval rates while controlling default and fraud

The focus is practical: decision-useful signals, not theory.

What's in the report

Core digital risk insights in LATAM from this report

1 High digital reach, low credit visibility

- 75%+ of LATAM consumers are online, primarily via mobile
- Large segments remain thin-file or no-file, especially in Mexico, Colombia, and Peru
- Borrowers show strong digital footprints but weak bureau histories

Why it matters: Bureau data alone understates both risk and opportunity.

2 Rising fraud, uneven data quality

- Fraud pressure is increasing via VPNs, VoIP, public Wi-Fi, and high-risk platforms
- Persistent signals (emails, phone numbers, IPs) are more reliable than disposable data
- Unregulated channels (gambling, VoIP) show higher rates of fraud and tech abuse

Why it matters: Digital footprint analysis allows LATAM lenders to separate legitimate behavior from anonymous or manipulated activity.

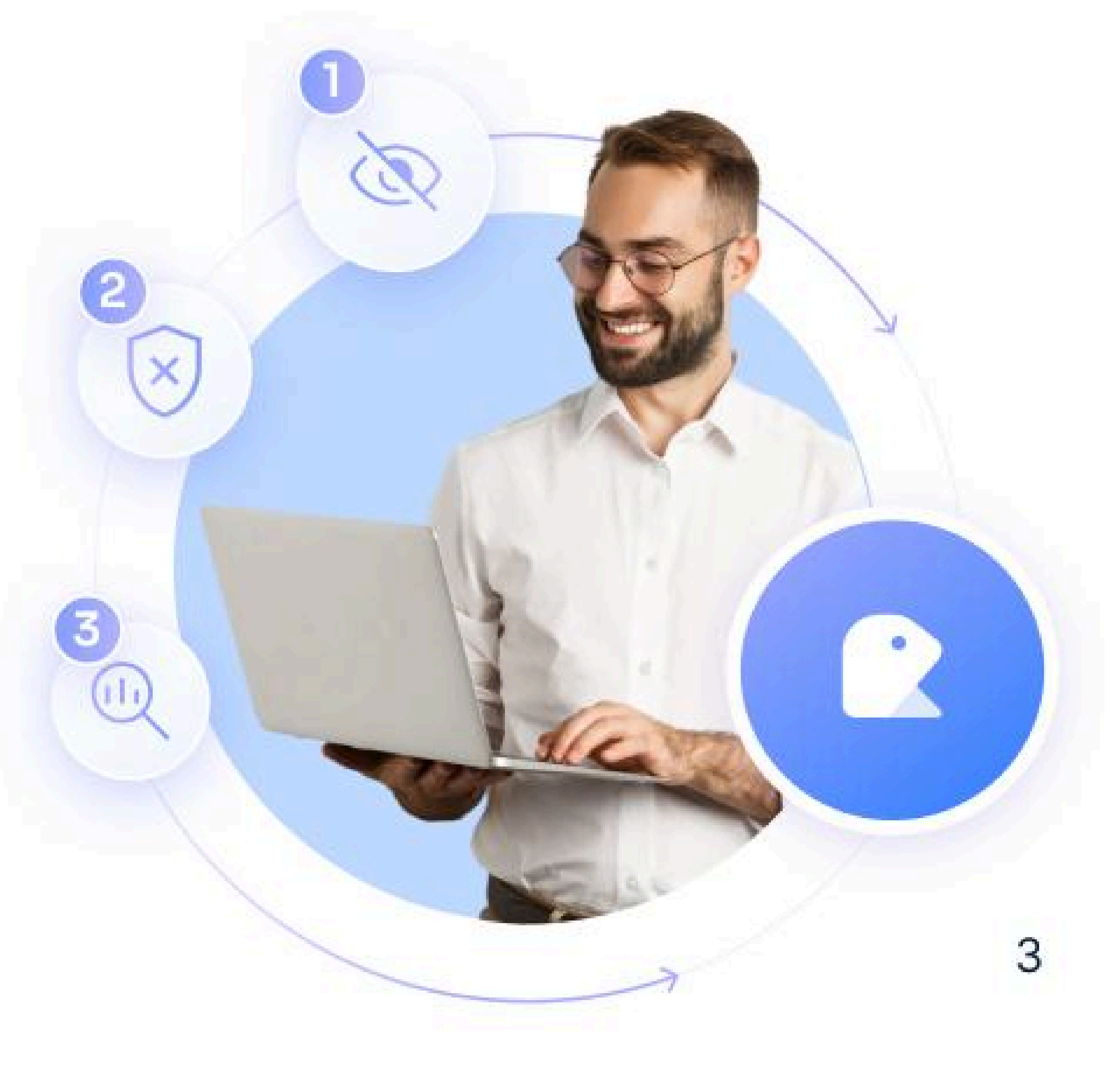
3 How fintechs can use digital signals

Effective digital risk decisions rely on three signal types:

- **Stability** (long-lived devices, numbers, emails)
- **Identity consistency** (matching names, locations, profiles)
- **Behavioral depth** (regular, income-consistent activity)

Why it matters: Combined signals improve approvals and portfolio safety.

The strongest credit decisions in LATAM come from combining bureau data with persistent digital identity signals.



LATAM digital landscape: population, access & credit gaps

Country	Population (millions)	Internet users (millions)	Internet penetration (%)
Brazil	212.0	179.4	84.6%
Mexico	130.9	104.7	80.0%
Colombia	52.2	40.7	78.0%
Argentina	46.7	41.0	87.8%
Peru	34.8	26.6	76.4%
Venezuela	29.2	17.5	59.9%
Chile	20.3	19.1	94.1%
Ecuador	18.5	14.2	76.8%
Guatemala	18.4	11.7	63.6%
Bolivia	13.0	7.8	60.0%
Cuba	11.2	8.5	75.9%
Dominican Republic	11.4	9.7	85.1%
Haiti	11.9	3.6	30.3%
Honduras	11.0	6.6	60.0%
Paraguay	6.9	4.8	69.6%
Nicaragua	7.0	3.5	50.0%
El Salvador	6.6	5.3	80.3%
Costa Rica	5.3	4.9	92.5%
Panama	4.6	4.1	89.1%
Uruguay	3.5	3.2	91.4%
Puerto Rico	3.2	2.9	90.6%
Jamaica	2.9	2.5	86.2%

Market context: why digital signals vary across LATAM

1. **Economic conditions differ sharply by country**, affecting access to devices, connectivity, and online services

2. **LATAM shows a clear urban–rural split:**
   - **~85%** of consumers are urban and digitally active
   - **~15%** are mobile-only, leaving lighter digital footprints

3. As a result, **digital risk signals vary in volume, quality, and consistency** across markets

Data sources: Insights are based on RiskSeal's work with LATAM lenders, complemented by telecom, digital platform, and market research data.

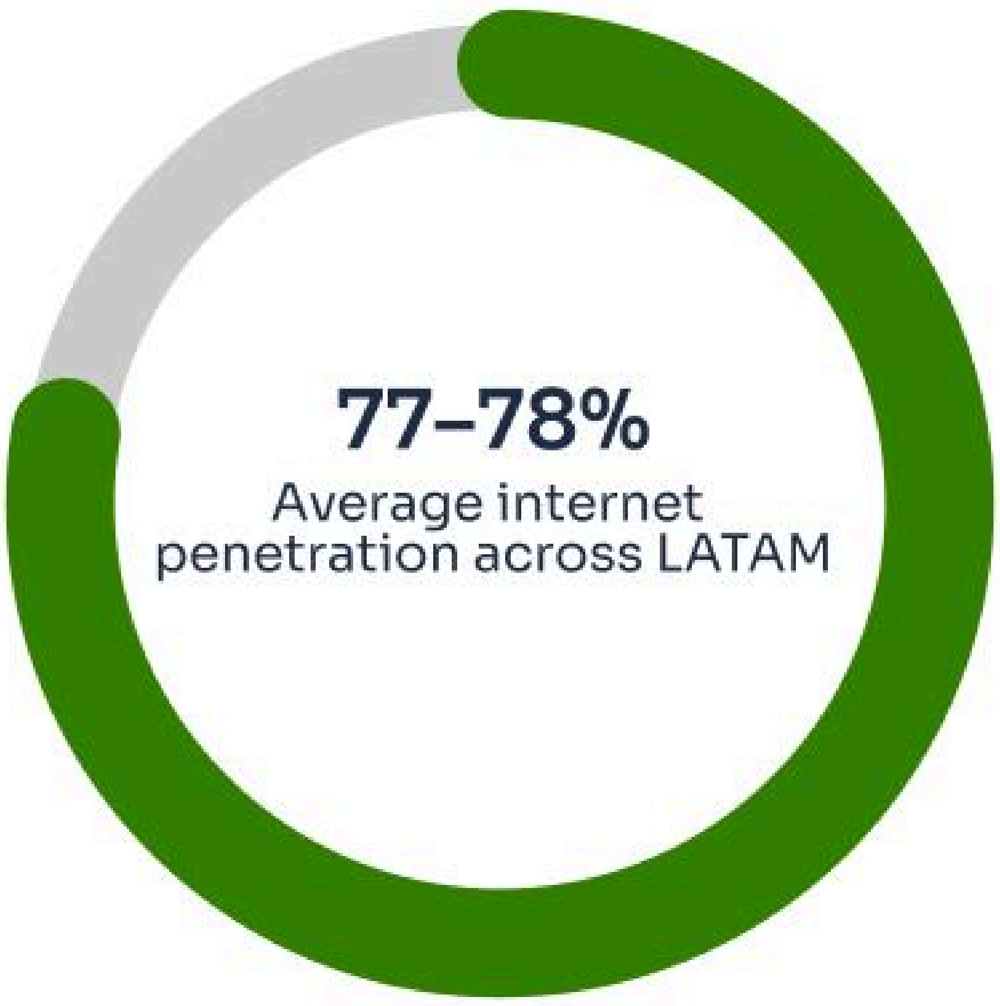
Implication for lenders:

Differences in urbanization, device access, network stability, and platform usage shape which digital signals are reliable in each market.

In practice, they separate value-adding alternative data from noise.

Connectivity in LATAM

Internet access



Leading markets exceed regional levels

Mobile-first region

~413M mobile internet users in 2024

~65% of the population

Fixed broadband block

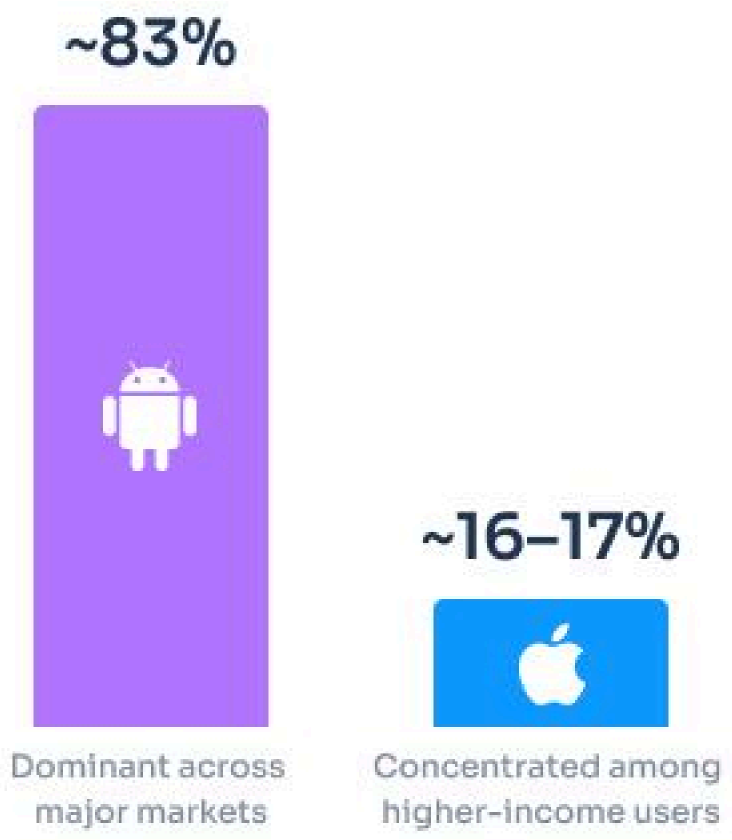
~66% higher cost than OECD averages

Limits consistent access for lower-income households

Device landscape & risk implications

Smartphone penetration

Operating systems



Older devices persist in unbanked segments

Emerging threats

Stolen-device fraud up 49% in early 2025

Mobile malware continues to rise

Account takeover continues to rise

Digital coverage in LATAM is broad, but signal quality varies.

Device age and access conditions influence both fraud risk and data reliability, making contextual interpretation essential for effective use of alternative data.

Email footprints in LATAM

Email adoption

450–500M email users across LATAM; expected to exceed **500M by late 2025**

Urban adoption leads

70–90% usage in higher-income areas

Rural usage growing fast (Peru: ~36% in 2018 → ~77% in 2022)

Highest engagement among ages 25–54

60–80% use email regularly

Sharp drop among teens

Income shapes behavior

Higher-income users rely on email daily

Lower-income users often create accounts for access only (government, platforms)

Email domain landscape

Live.com leads across Brazil, Mexico, Colombia; Gmail close behind

Free domains dominate

90–95% of users on free, portable domains

ISP-based domains <5%

Mobile-first shift boosts Gmail; Outlook, Yahoo, Hotmail persist in Chile and Argentina

Local providers <5% share, continuing to decline

High breach exposure

LATAM represents 10–15% of global breached emails

1.5–2M breached accounts in H1 2025

78% of businesses report email-related compromises

iCloud: 5–10% share, concentrated among higher-income iPhone users

Takeaways

Email is one of the strongest alternative risk signals in LATAM, but also one of the noisiest.

Account age

↓

Activity depth

↓

Breach history

↓

Cross-platform consistency

↓

This signals are critical to separating stable identities from newly created or high-risk ones.

RiskSeal

Mobile & carrier data in LATAM

Mobile penetration

Coverage is broad, but uneven

~750M SIM connections in 2025

~112% penetration driven by multi-SIM usage

~470M unique subscribers (~70% of population)

Smartphones dominate

~75% of connections (~562M)

Growth driven by low-cost Android devices and 5G rollout across 13 countries

Prepaid is the default

80–85% of lines (~600–640M)

Postpaid: 15–20%, concentrated among higher-income urban users

High churn rates

25–30% annually across LATAM

Brazil approaches 40%, fueled by SIM-swapping and promotions

Carrier landscape

Market concentration

América Móvil + Telefónica control ~60% of the region

Rising number portability

Users switch carriers without changing numbers

Complicates line-age and ownership assessment

VoIP expansion

10–15% of business lines (50M+)

Growing ~25% YoY

Fraud impact

VoIP-related losses reach $1–2B annually

Linked to spoofing, SIM swaps, and identity theft

Takeaways

- Claro (América Móvil, 55%)
- Movistar (Telefónica, 30%)
- Personal (Telecom Argentina, 15%)

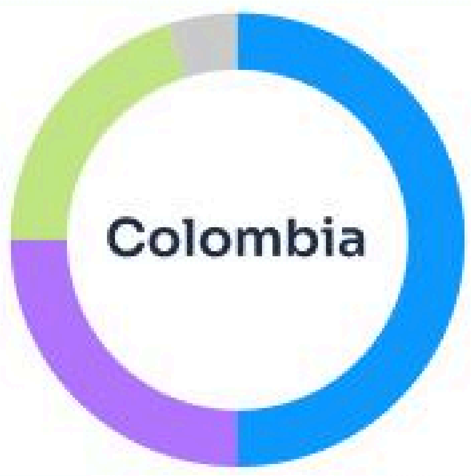
- Tigo (Millicom, 45%)
- Claro (América Móvil, 40%)
- Movistar (Telefónica, 15%)

- Vivo (Telefónica, 35%)
- Claro (América Móvil, 33%)
- TIM (15%)
- Other 17%

- Movistar (Telefónica, 40%)
- Entel (30%)
- Claro (América Móvil, 25%)
- Other 5%

- Telcel (América Móvil, 65%)
- AT&T Mexico (25%)
- Movistar (Telefónica, 10%)

- Claro (América Móvil, 50%)
- Movistar (Telefónica, 35%)
- Entel (15%)



- Claro (América Móvil, 50%)
- Movistar (Telefónica, 25%)
- Tigo (Millicom, 20%)
- Other 5%

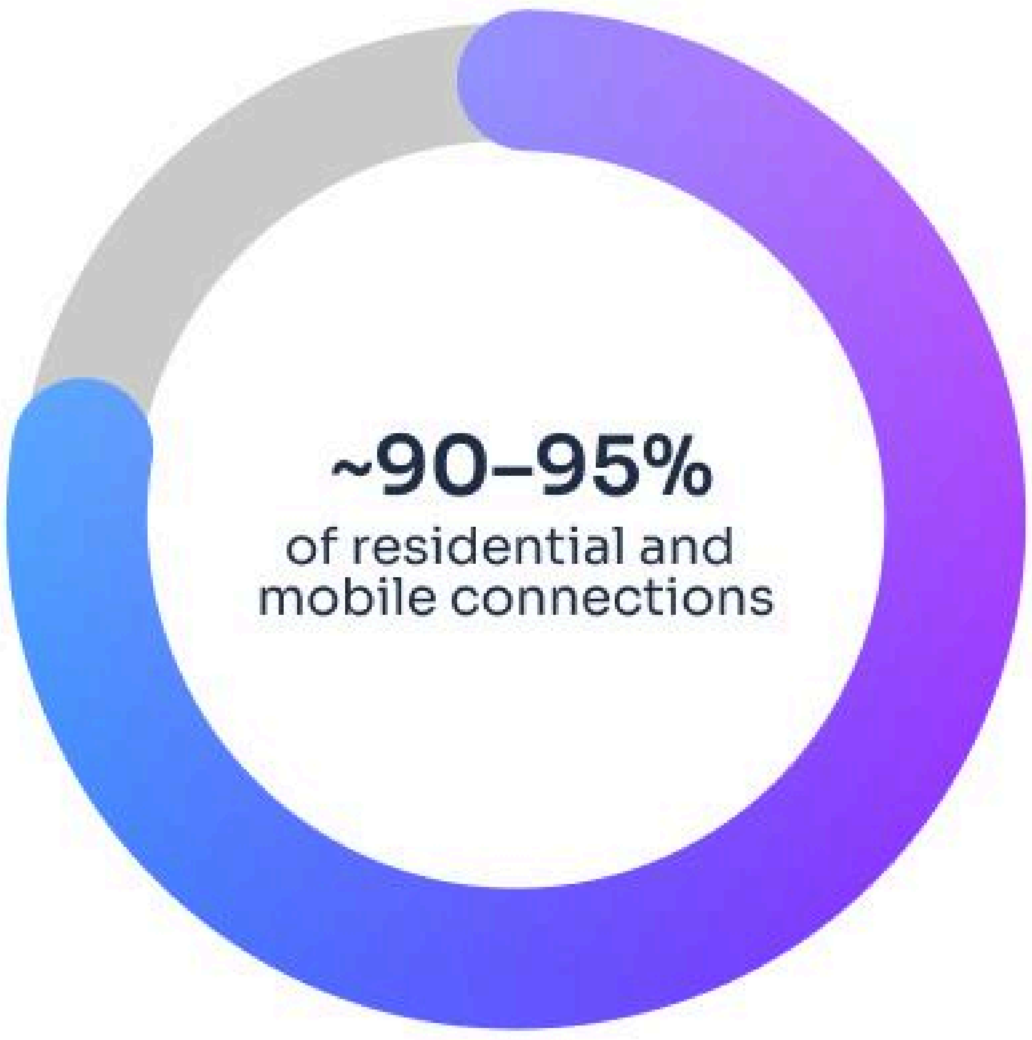
Phone data is a strong indicator of identity stability, but only when interpreted in context.

Frequent SIM changes, prepaid usage, short line age, and VoIP numbers materially increase uncertainty.

Incorporating carrier type, line history, and churn behavior helps distinguish legitimate mobile-first users from high-risk or synthetic profiles.

IP & network behavior in LATAM

Dynamic IPs dominate



Major pools from América Móvil and Telefónica serve 300M+ users in Brazil and Mexico

Static IPs remain limited

Primarily business plans costing $20–50/month

IPv6 adoption grows ~40% regional usage · Chile ~50% dynamic IPv6 rollout

Public Wi-Fi is widespread

~100M
hotspots in 2025 (10–15% of global total)

25–30%
of urban sessions

Security exposure
~40% of network attacks linked to public Wi-Fi

VPN & proxy usage

VPN penetration

~40% use VPNs weekly

Mobile VPN traffic

Primary use cases

- Content access: 55%
- Privacy/security: 30%
- Work: 15%

Fraud overlap

$1B+ losses in 2025

Free VPNs dominate

Higher incidence of risky behavior patterns

LATAM social media & messengers

Internternet access

WhatsApp

- **Dominates communication**
- **420M** users
- **90%+** penetration in Brazil, Mexico, Argentina
- Exceeds Facebook **(360M)** and Instagram **(290M)**

TikTok

- **Rises rapidly**
- **#2 or #3** platform in several countries
- **~70%** of internet users in Colombia
- **~70M** users in Mexico

Facebook

- **Remains strong with older users**
- **80–85%** usage among ages 35–55+
- Higher presence in rural and suburban areas

Global platforms dominate

- No meaningful local social networks in 2025
- #~100% of usage on global platforms

The table highlights the top three social platforms per country by monthly users and penetration.

Country	1st (penetration/users)	2nd	3rd
🇧🇷 Brazil	WhatsApp (90%+, 195M)	Facebook (150M)	Instagram (120M)
🇲🇽 Mexico	WhatsApp (90%+, 110M)	Facebook (90M)	TikTok (70M)
🇦🇷 Argentina	WhatsApp (90%+, 45M)	Instagram (30M)	Facebook (28M)
🇨🇴 Colombia	WhatsApp (90%+, 45M)	TikTok (70% of internet users, 30M)	Facebook (25M)
🇨🇱 Chile	WhatsApp (80%+, 15M)	Facebook (12M)	Instagram (10M)
🇵🇪 Peru	WhatsApp (85%+, 28M)	Facebook (20M)	TikTok (15M)
Regional	WhatsApp (420M)	Facebook (300M+)	Instagram (220M)

Demographic segmentation

Platform usage patterns by demographic segment

WhatsApp

- **Spans all ages**
- Gen Z: **95%**
- Millennials: **92%**
- Gen X: **85%**
- Boomers: **70%**

Facebook

- **Usage increases with age**
- **80–85%** among adults 35–55+
- **Primary platform** in rural and lower-income regions

TikTok

- **Youth platforms**
- Used by **85–90% of ages 16–24**
- Only **20–40%** usage among adults 35+

Instagram

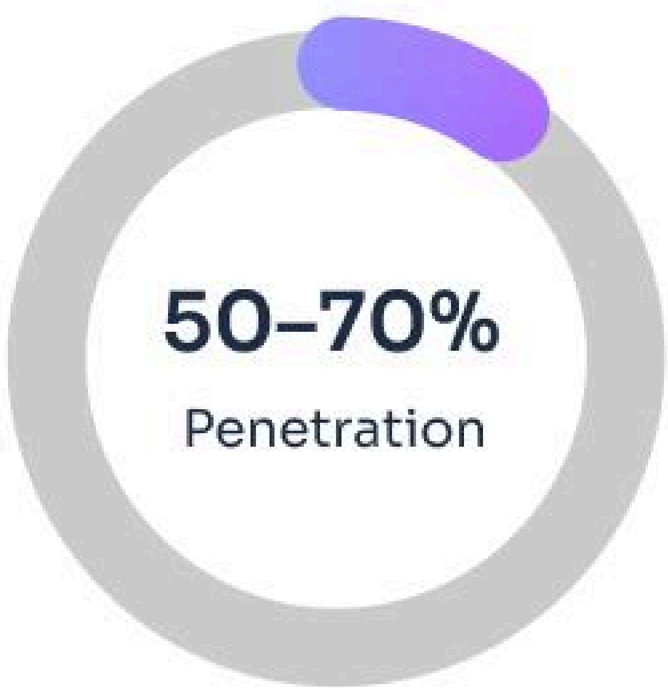
- **Youth platforms**
- Used by **85–90% of ages 16–24**
- Only **20–40%** usage among adults 35+

Urban vs rural split

Urban

TikTok, Instagram, commerce-driven

Rural



Facebook, WhatsApp, community use

Rural adoption accelerating:
Peru: 37% → 77% (2018–2022)

Takeaways

The table shows regional averages for daily or weekly platform usage by age group

Platform	16-24 (Gen Z)	25-34 (Millennials)	35-54 (Gen X)	55+ (Boomers)
WhatsApp	95%	92%	85%	70%
Facebook	60%	75%	80%	85%
Instagram	85%	70%	50%	20%
TikTok	90%	65%	40%	10%
YouTube	85%	80%	70%	50%

Social and messaging activity helps validate whether digital behavior aligns with an applicant's age, location, and lifestyle.

Long-standing, active profiles support identity confidence, while absent or newly created accounts increase uncertainty and elevate fraud risk.

Online shopping trails in LATAM

Platform penetration

Most popular e-commerce platforms and the factors behind their adoption

Mercado Libre

Regional market share: 55%

Marketplace dominance; 71M unique buyers Q2 2025

Amazon

Regional market share: 16-18%

Mexico/Brazil focus; ad revenue $326M

Magazine Luiza

Regional market share: ~5-7% (Brazil-heavy)

Retail giant; electronics/home

Falabella

Regional market share: ~4-6% (Andean/Southern Cone)

Department store integration

Other

Regional market share: 10-15%

Emerging mobile/social commerce

Insights

Mobile-first commerce	Local platforms retain relevance
73% of orders via mobile or apps	Magazine Luiza: 5–7% share (Brazil)
57% of all purchases are m-commerce	Linio: active in Mexico, Peru, Colombia
	Falabella: leads in the Southern Cone

Takeaways

Apps outperform web:

App traffic growing ~13% YoY
Desktop traffic flat or declining

Niche marketplaces show depth:

Dafiti exceeds 30M monthly visits in Brazil.

Key local marketplaces dominating fashion and niche categories by country

Country	Local platforms (key focus)
🇧🇷 Brazil	Magazine Luiza (general), Dafiti (fashion, 30M visits/mo), Americanas (retail)
🇲🇽 Mexico	Linio (general, 300M users region-wide), Coppel (consumer goods)
🇦🇷 Argentina	Dafiti (fashion), Falabella (department)
🇨🇴 Colombia	Linio (general), Rappi (quick commerce)
🇨🇱 Chile	Falabella (integrated retail), Dafiti (fashion)
🇵🇪 Peru	Linio (general), Ripley (department)

Behavioral insights from online shopping

Purchase frequency rising

- Active buyers average 3–4 purchases/month
- Urban frequency up 15–20% YoY

Payment methods

- Cards: ~48% of payments
- Alternative methods: 40%+ (Pix, wallets, BNPL)

Takeaways

Breakdown of leading payment methods used across LATAM e-commerce:

Method	Regional share	Growth notes
Credit/Debit Cards	48-60%	Dominant; Brazil >50%
Digital Wallets	20-46%	Top in Colombia/Argentina; 21% CAGR
BNPL	1-2% (rising)	35% CAGR; popular in Argentina/Chile
Cash on Delivery	10-35%	Mexico/Peru; declining 5-10% YoY
A2A (e.g., Pix)	20-40% (Brazil)	Fastest; overtakes cards by 2026

Wallet adoption

Argentina: 46% usage, 29% CAGR

BNPL growth

<2% share, growing 35–40% annually

Cash on delivery persists

12–35% of orders in Mexico and Peru

E-commerce trails are a valuable discriminator between established and higher-risk profiles.

Consistent shopping behavior, stable delivery addresses, and repeat payment methods strengthen identity confidence.

Sparse activity, reliance on cash-on-delivery, or newly created accounts increase uncertainty.

Paid subscriptions in LATAM

Streaming & digital media

Leading global streaming services in LATAM

Platform	Subscribers	Penetration (% of households)	Notes
Netflix	48M	37%	Dominant; 47% market share (down from 71% in 2020).
Disney+	32M	25%	Fastest growth; bundled with Star+ for sports/adult content.
Amazon Prime	~20-25M	15-20%	Bundled with e-commerce; 200M global, strong in Mexico/Brazil.
Spotify	~40M (premium)	30%+	32% global share; podcasts drive 15% growth.

Age drives adoption

Users under 30 pay for streaming

Older users, often via shared plans

Regional streaming platforms and adoption patterns

Brazil	**Globoplay (Globo)**	25M+ Subscribers (2025 est.)
Regional	**ViX**	10M+ Subscribers (2025 est.)
Argentina	**Flow (Telecom Argentina)**	~5M Subscribers (2025 est.)
Mexico	**Blim (Televisa), Claro Video (América Móvil)**	3.7M (Claro) Subscribers (2025 est.)
Colombia/Peru	**Movistar Play**	~2-3M Subscribers (2025 est.)

Takeaways

Other paid digital services

Non-entertainment subscriptions

- $10–15B market across LATAM
- SaaS: $5–7B in 2025, 24% CAGR

Software subscriptions

- Microsoft 365: ~20M users
- Adobe Creative Cloud: ~5M subscribers

Cloud storage

- Google Drive: 94% penetration (personal use)
- 50M+ paying users, 15% annual growth

Gaming subscriptions

- Xbox Game Pass aligned with 22% console sales growth
- Represents ~38% of console gaming market

Payment friction persists

- Gift cards and prepaid methods common in low-card markets
- Higher churn risk

Recurring subscriptions reveal payment discipline and digital stability.

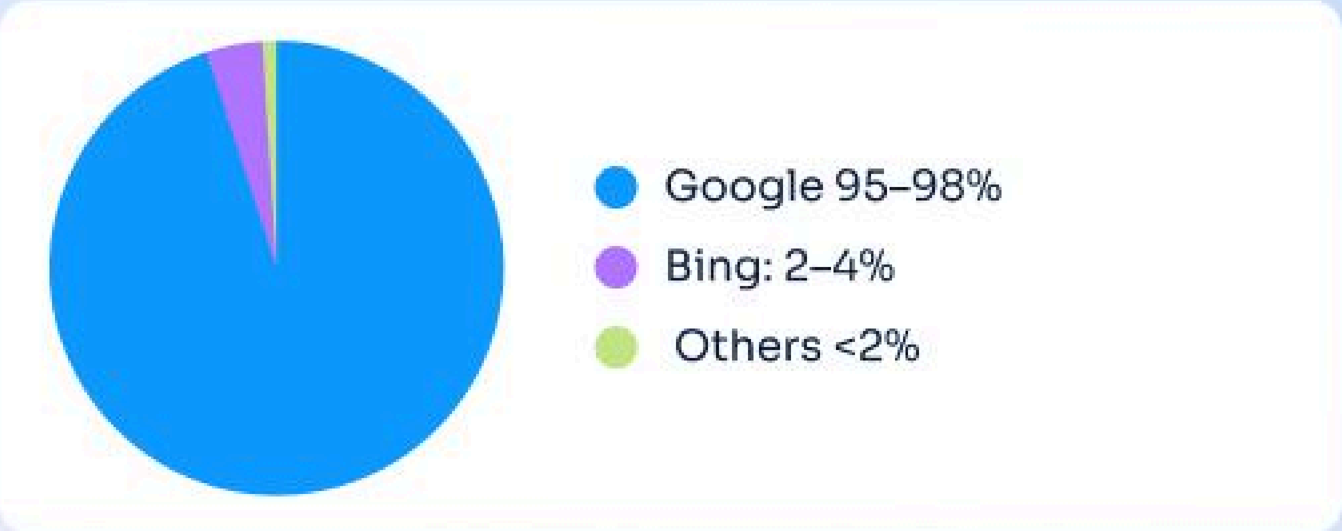
Long-standing accounts with regular billing support stronger confidence in repayment behavior.

Reliance on prepaid access or the absence of subscriptions increases uncertainty around ongoing payment reliability.

Web footprints in LATAM

Most used web resources

Google dominates search



Search engine usage across LATAM

Engine	Regional share (2025)	Notes
Google	95-98%	95%+ in Brazil/Mexico; desktop/mobile leader.
Bing	2-4%	Higher in Windows-heavy markets (e.g., 3.84% Brazil).
Others (Yahoo, etc.)	<2%	Negligible; Facebook as secondary "search" (~5% queries).

News consumption is split
- G1 (Brazil): 200M+ monthly visits
- Infobae: 100M+ users across Spanish-speaking markets

Social as secondary search
- Facebook drives ~5% of searches
- Accounts for 60%+ of news discovery

Education traffic is significant
- Edtech spend: $4.2B today, projected $22.8B by 2033

Brazil + Mexico dominate activity
- 60%+ of regional web traffic

Takeaways

Local high-traffic websites

Mercado Libre
Leader:
447M monthly visits

Brazilian media
Strength:
Globo / G1: 200M+ visits

Amazon
Regional traffic:
100–150M monthly visits, led by Brazil and Mexico

Regional news
Influence persists:
Infobae: 200M+ visits

Local marketplaces
Remain relevant:
Linio, Dafiti: 50–80M visits across select markets

Leading browsers and OS combinations

Browser	Share (all devices, 2025)	OS pairing
Chrome	68-70%	Android (80%+ mobile)
Safari	18-23%	iOS (15-20%)
Edge	4-5%	Windows (desktop 40%)
Firefox	2-3%	Cross-OS

Takeaways

Web traffic behaviors

1 **Mobile-first usage**
- 7–8 hours online daily
- 80%+ of sessions on mobile
- Ages 18–29: 4+ hours/day on mobile

2 **Browser share**
- Chrome: ~82%
- Safari: 5–6%

3 **Engagement benchmarks**
- Sessions: 2–3 minutes, 3–4 pages
- Bounce rate: 40–50% (e-commerce ~30%)

4 **Urban vs rural journeys**
- Urban users spend 2× more time online
- 60%+ multi-touch journeys vs ~30% rural

5 **Domain growth**
- 10M+ new domains annually
- .br and .mx = ~20% of new registrations

Browsing and search patterns help validate local presence and behavioral consistency.

Regular interaction with nationally dominant platforms supports identity confidence.

Avoidance of well-known local sites or mismatched usage patterns increases the likelihood of location spoofing, synthetic profiles, or identity masking.

Gambling & betting in LATAM

Regional overview

Rapid market growth

- Online gambling GGR: $2.5B in 2024
- +17% YoY growth
- Sports betting: 65%+ of market

Mobile-first behavior

- 100M+ active users
- 60%+ of deposits via mobile apps

Demographics skew young and male

- 70%+ male
- Ages 18–34 most active
- 4+ sessions/week
- $18–20 ARPU/month

Participation expanding

- Active bettors: 3.6M (2019) → 8.3M (2024)

Market concentration

- Brazil, Mexico, Colombia generate 60%+ of traffic

Leading online betting platforms

Platform	Regional share/key markets	Notes
Bet365	20-25% (Brazil/Mexico)	Global leader. Strong in soccer betting
Betano	15-20% (Brazil/Argentina)	Kaizen Gaming. $3B+ Brazil GGR projection.
Betfair	10-15% (Brazil/Colombia)	Exchange model. Popular for live betting
Stake.com	10% (Mexico/Peru)	Crypto-focused. Rising in unregulated areas
Local (e.g., Coljuegos sites)	5-10% (Colombia/Peru)	State-backed. Lotteries integrated

Takeaways

Gambling risk considerations

Fraud accelerating:
- 30%+ increase in 2024 (highest globally)

Money laundering exposure:
- Bonus abuse + instant rails (e.g., Pix) in 10–20% of suspicious cases
- Unregulated markets approach 40% fraud rates

Credit risk overlap:
- 20%+ of applications show recurring betting deposits

Financial stress signals:
- Gambling spend >10% of income
- Overdrafts following losses
- High card utilization aligned with betting cycles

Spillover effects:
- 20% of bettors show harmful patterns
- 1 in 4 with gambling debt misses other bill payments

Gambling activity is not inherently negative but becomes risky when it intensifies or breaks from a borrower's broader financial pattern.

Stable digital behavior alongside moderate betting suggests normal recreational use.

Sudden spikes in credit seeking, maxed limits, or income-misaligned spending point to elevated fraud or repayment risk.

Digital footprint interpretation: signals of borrower stability

Across LATAM markets, certain digital patterns consistently correlate with stronger repayment outcomes. These signals reflect stability, continuity, and real-world identity:

Taken together, these signals indicate authenticity, predictability, and financial stability.

Established contact history	Long-lived email addresses and phone numbers with multi-year activity.
Stable device signals	Consistent device usage and low-variance IP patterns.
Verified purchase behavior	Regular e-commerce activity with repeat transactions on established accounts.
Recurring payment habits	Active paid subscriptions renewing over time.
Messaging platform tenure	Long-standing use of platforms like WhatsApp or Telegram.
Avatar consistency	Matching profile images across platforms.
Cross-platform identity match	Consistent names and identity details across email, social, and app profiles.

Digital footprint interpretation: signals that require context

Many digital behaviors are neutral in isolation and only become meaningful when evaluated alongside timing, frequency, and supporting signals

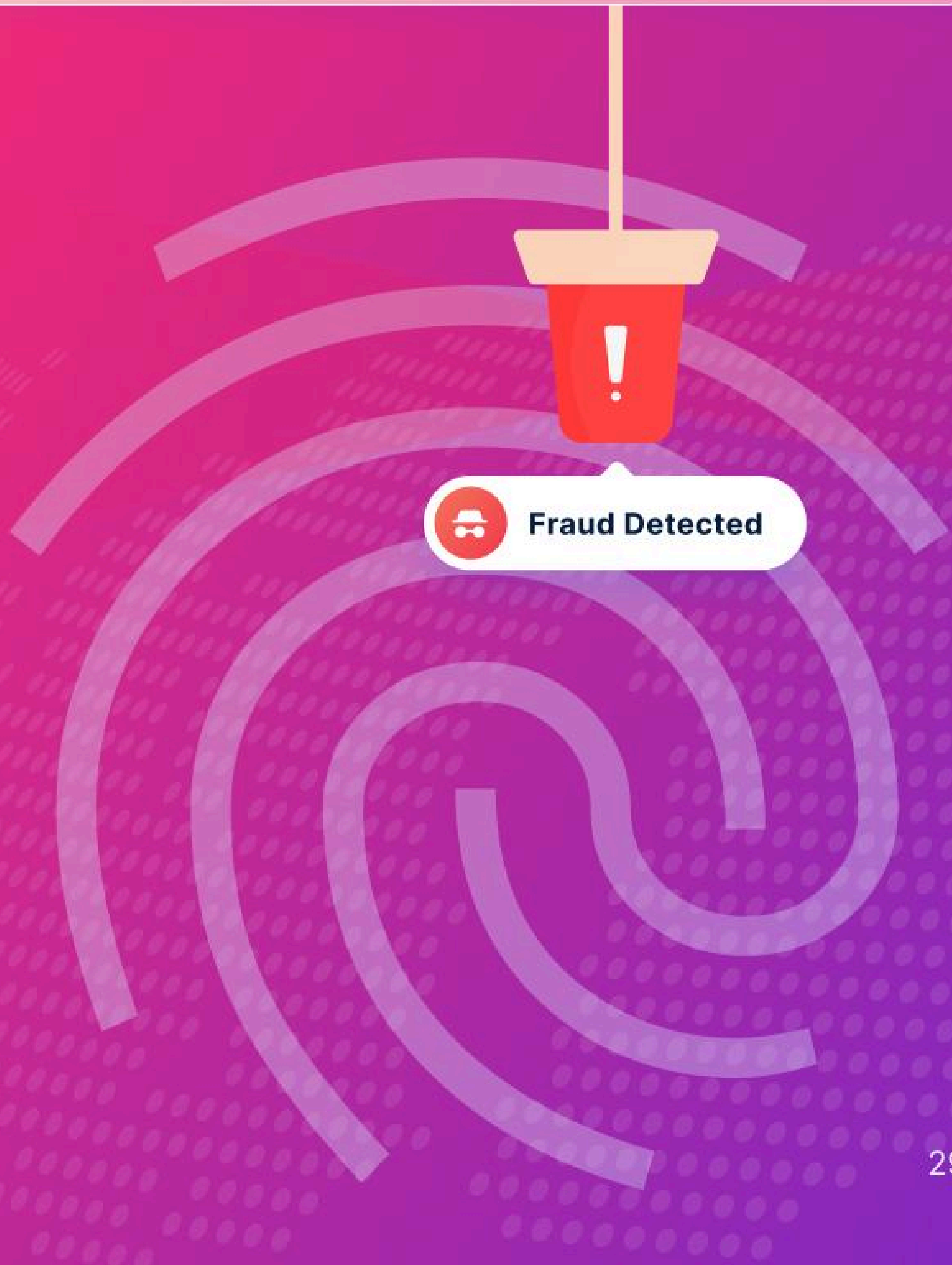
VPN usage	Common across LATAM; elevated risk only when paired with anomalies.
Gambling or betting activity	Risk varies by spend level, recency, and intensity.
Prepaid vs. postpaid plans	Neutral unless combined with high churn or SIM swapping.
Recent number portability	Normal unless frequent or very recent.
Low or absent social presence	Neutral unless paired with high anonymity elsewhere.
Device or account resets	May reflect routine changes or concealment attempts.

Digital footprint interpretation: high-risk and fraud signals

Some patterns consistently align with identity instability, manipulation, or synthetic behavior and warrant immediate scrutiny.

These signals point to identity obfuscation rather than organic behavior, and correlate strongly with fraud and early default risk.

Disposable contact details	Newly created or short-lived emails and phone numbers.
High-risk virtual numbers	VoIP or virtual lines linked to fraud patterns.
Tampered or unstable devices	Emulated, rooted, or recently factory-reset devices.
Anonymized or shifting IPs	TOR usage, anonymizers, or rapid geolocation changes.
Identity mismatches	Conflicting names, locations, or profiles across platforms.
Unstable digital footprint	Multiple inconsistencies without any persistent digital anchors.



Bringing it all together for LATAM underwriting

This report mapped LATAM's digital landscape to identify which digital footprints materially impact credit risk.

The core pattern is consistent across markets: stable, long-lived digital behavior aligns with stronger repayment, while anonymity, volatility, and manipulation cluster around fraud and early default.

Practical guidance for fintechs

1. **Prioritize stability signals over volume or novelty.**
2. **Interpret contextual indicators in combination, not in isolation.**
3. **Treat high-risk footprints as early warnings, not automatic declines.**
4. **Blend digital signals with traditional data for the highest underwriting lift.**

As digital identity rails continue to deepen, lenders who apply these signals responsibly can approve more legitimate borrowers, intercept fraud earlier, and scale inclusion with control.

Sources used in this report

This report combines publicly available market data with insights from RiskSeal's hands-on work with lenders across LATAM.

Several observations reflect recurring patterns in live underwriting, fraud prevention, and digital-footprint analysis that are not publicly documented.

We welcome questions and deeper discussion on the data, methods, and implications explored in this report.

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Statista: Internet Usage in Latin America

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MailerStack: Email Usage Statistics

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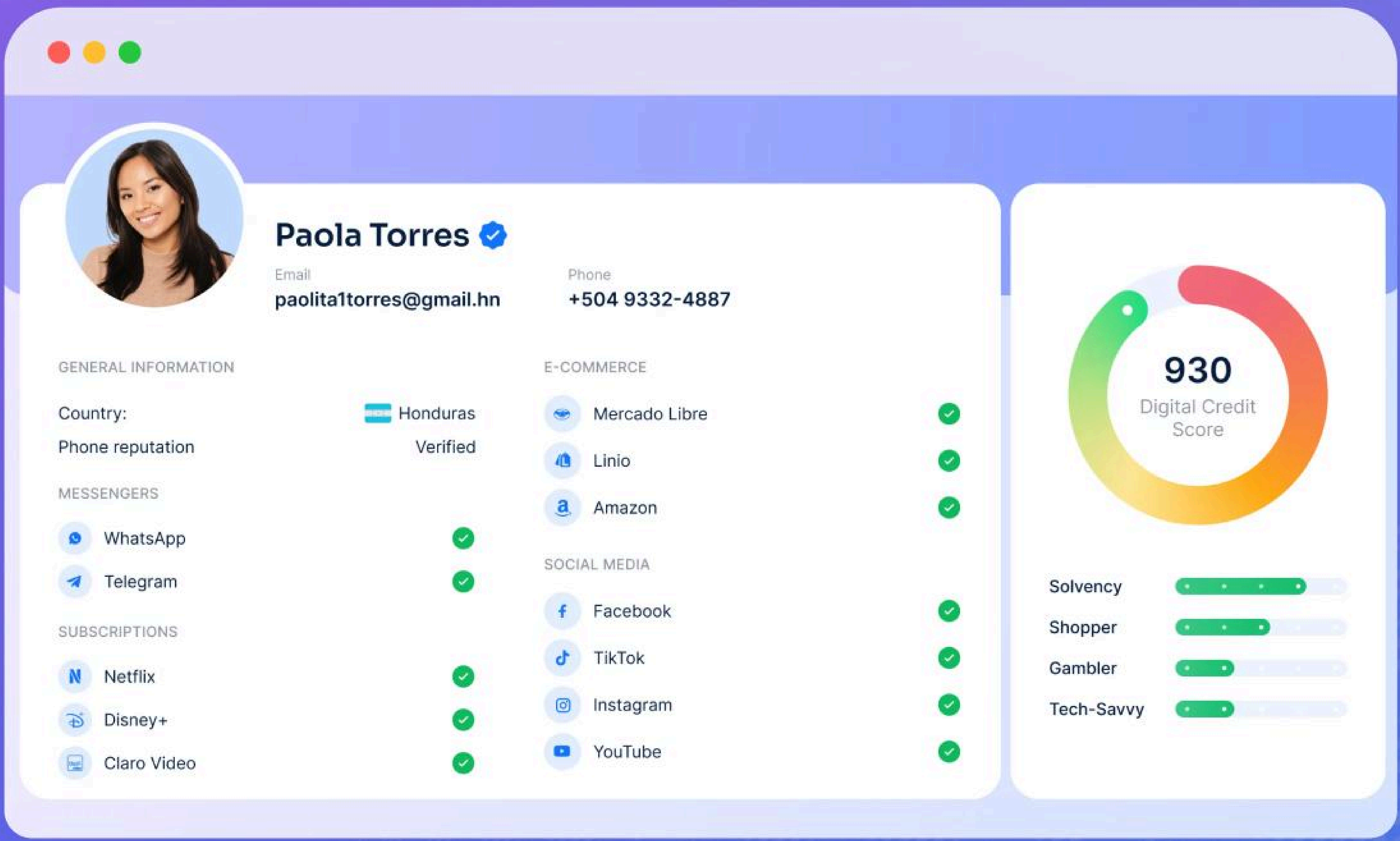
RiskSeal: where digital footprints become credit decisions

We help LATAM lenders turn complex digital footprints into clear, compliant credit insights.

By collecting and interpreting local and global data responsibly, we surface what actually matters, without changing your existing risk models:

- **200+ global and regional platforms**
- **Up to 25% default rate decrease**
- **400+ real-time data points**
- **x2 approval rate increase**
- **Unique local insights unavailable elsewhere**
- **Digital Credit Score in less than 5 seconds**



With non-intrusive APIs, no data noise, and full regulatory alignment, risk teams get better signals, cleaner decisions, and fewer false flags. All while keeping their current workflows intact.

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