Boleto Bancário

Cash based

Boleto (meaning 'ticket') Bancário is an official Brazilian payment method, which is regulated by the Central Bank of Brazil. It was launched in 1993 and today is highly popular, generating 3.7 billion transactions per year in a country where more than two-thirds of its 213 million population do not have a credit card (PPRO Almanac). Local and regional merchants often offer discounts for Boleto Bancário payments as there is no chargeback risk, and payments are made upfront. Boleto Bancário is especially popular for high-ticket items because many consumers still do not feel secure in providing their payment details online. Payment can be made by cash at payment points, via a wallet, or online banking by scanning a voucher issued at checkout

Specifications

Coverage

Consumer	Brazil
Merchant	Global

Currencies

Consumer	BRL
Processing	BRL
Settlement	Global

Transactions

Minimum	BRL 5.00
Maximum	BRL 250,000
Timeout	5 days

Features

- ✗ Recurring payments
- ✗ One-click payments
- ✗ In-store/POS
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✓ Payment assurance
- ✗ Chargeback risk

Why Boleto Bancário?

Brazilian consumers use Boleto Bancário in 68% of their cross-border e-commerce purchases (Statista).

There are more than 200,000 cash payment points where a Boleto can be paid in Brazil: ATMs, branches of any bank, post office, lottery agent, convenience store or supermarket.

For the almost 50 million Brazilians who are still unbanked, Boleto Bancário is almost the only way to make online purchases (PPRO Almanac).

How it works?

1 — Merchant

At online checkout, the consumer chooses Boleto Bancário as the preferred payment method

2 — Payment method

The consumer enters an email address and is redirected to print a voucher

3 — Payment point

The consumer brings the voucher to a Boleto Bancário location to make payment

4 — Merchant

At online checkout, the consumer chooses Amazon as the preferred payment method

Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners.