

Fraud Signals in Travel: Global Air Travel Fraud and Travel Convergence Dividend



Main Themes

1. **Fraud pressure is concentrated** — 0.29% globally, but 2.03% in Middle East & Africa and 6.57% in Cairo.
2. **APAC splits four ways** — South Asia rising, East Asia and Australia & Pacific falling.
3. **Convergence is mainstream** — 94% call fraud-cyber alignment a priority; 98% in travel.
4. **Travel is still reactive** — controls sit at login, and attacks are separated after the fact, not in real time.



AT A GLANCE

This quarter, prevented-fraud pressure concentrated in the **Middle East & Africa** (2.03% average) and **South Asia** (1.17%), while the **United States** (0.07%), **Australia & Pacific** (0.08%), and **East Asia** (0.11%) stayed well below the 0.29% global average. **Cairo** posted the highest single-city rate at 6.57%.

2.03%

Middle East & Africa
Highest Regional Average

6.57%

Cairo (CAI)
Highest Single City Rate

0.29%

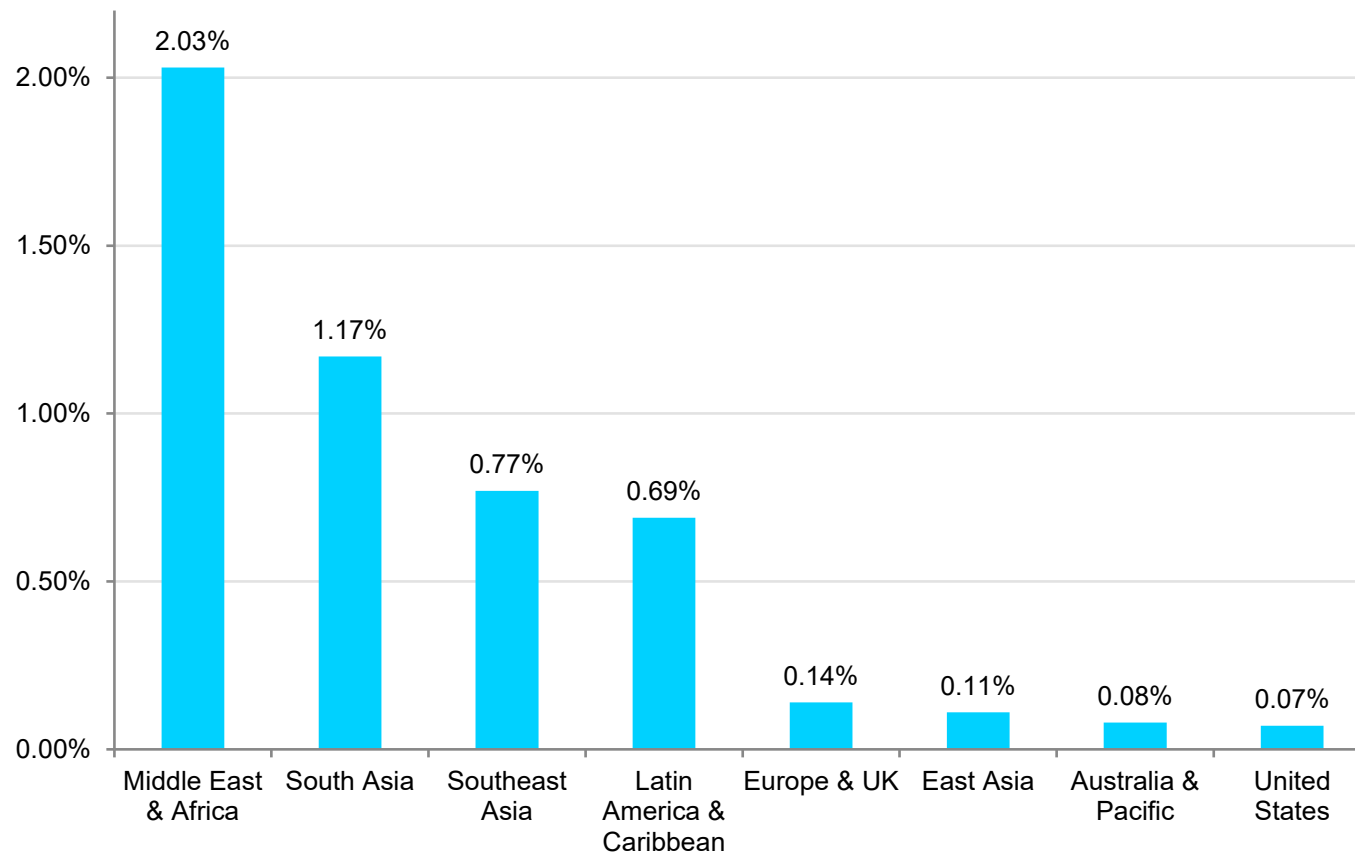
Global Average
Across 537 departure cities

0.07%

United States
Lowest large-market
average

The global average conceals a 29× regional spread

Fraud pressure was concentrated in a small number of regions and cities.



2.03% Middle East & Africa
regional average

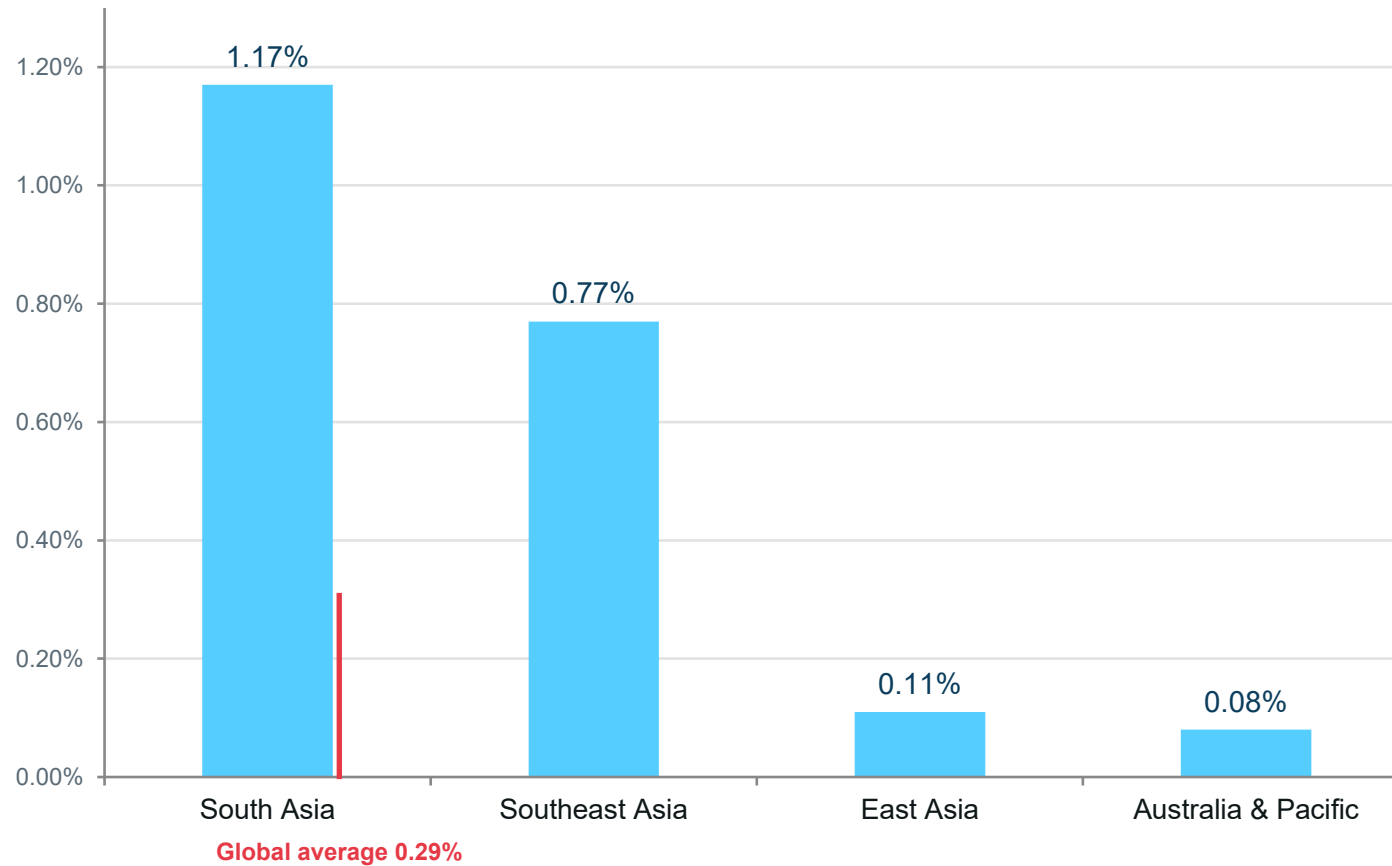
More than doubled QoQ
0.95% → 2.03%

6.57% Cairo
highest city rate
worldwide

Largest single-city move: 1.43% in Q1 to 6.57%
in Q2.

Fraud Rate: APAC is Not a One Risk Environment

Four subregions sit on very different sides of the 0.29% global average.



LOWER
PRESSURE

Australia & Pacific 0.08%

Down from 0.11% YoY

IMPROVING

East Asia 0.11%

Nearly halved from 0.20% YoY

ABOVE GLOBAL

Southeast Asia 0.77%

Improved from 0.92% YoY

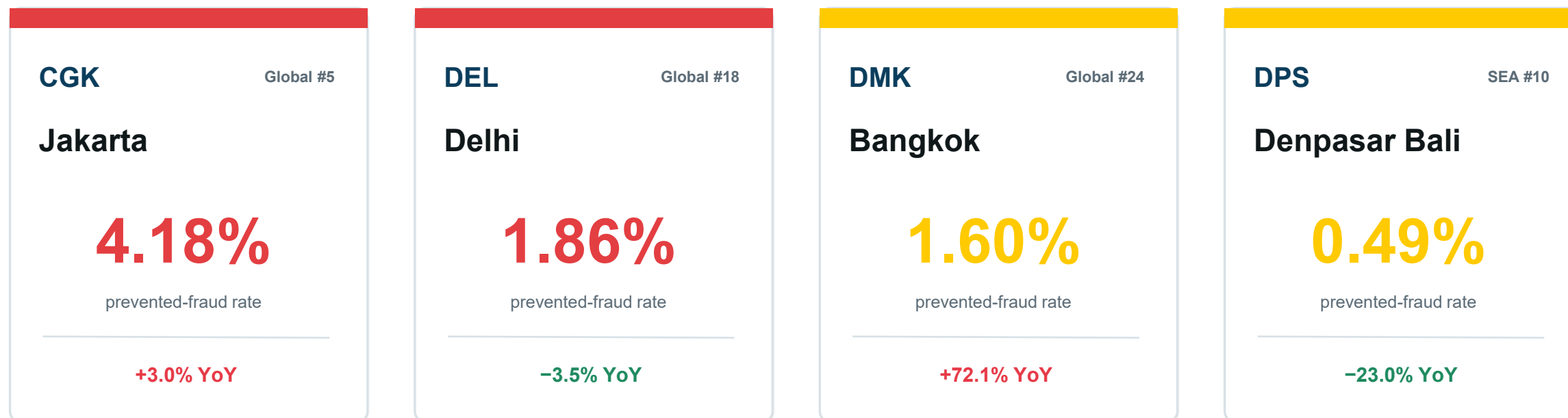
HIGHER
PRESSURE

South Asia 1.17%

Up from 1.01% YoY

The Local Picture is Sharper than the Regional Picture

Selected Q2 2026 departure-city rates relevant to the APAC audience.



Practical implication

Use departure-city views to detect concentration, movement and outliers that regional averages may hide.

Three Moves for Airline Fraud Teams

Use the report as a benchmark, then translate it into local monitoring and control decisions.

01

Benchmark more granularly

Compare departure-city patterns with regional and global reference points.

02

Monitor movement continuously

Track both the rate and the direction of change. Fast shifts can matter as much as high levels.

03

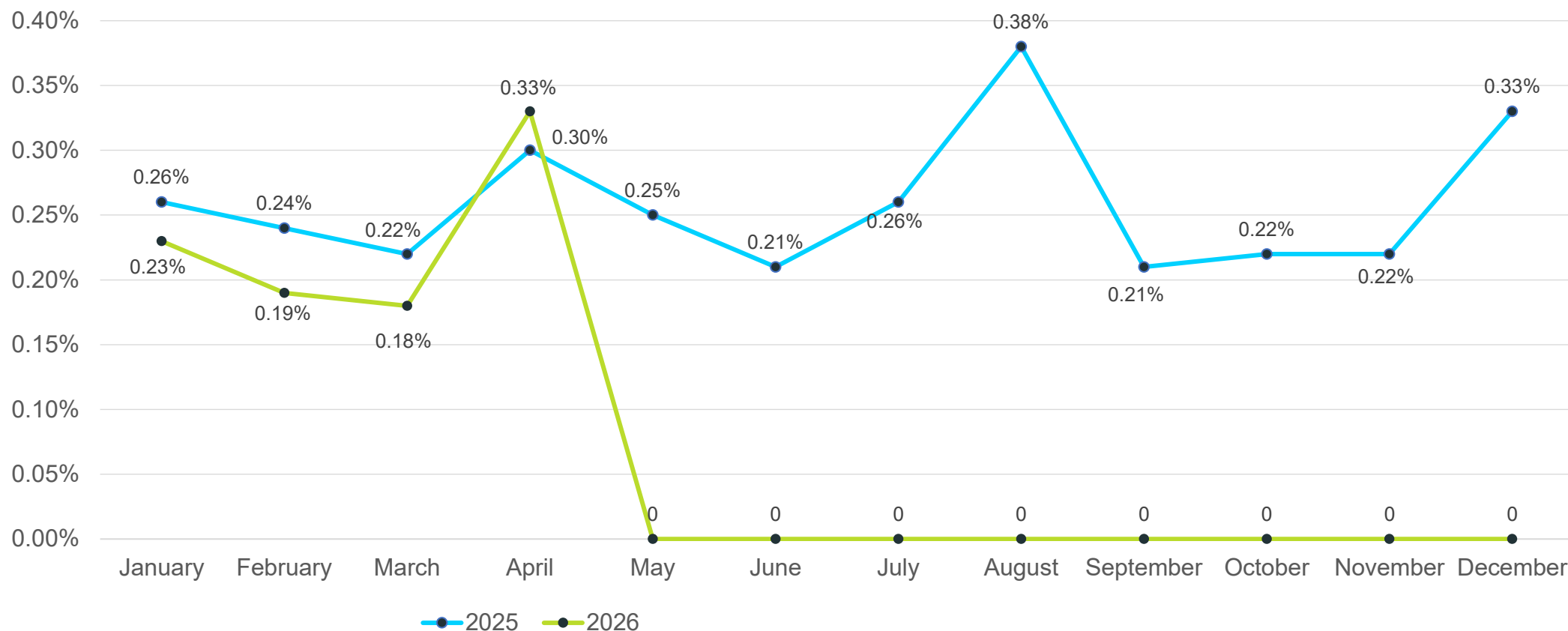
Prioritise APAC hotspots

Focus investigation and control review on higher-pressure and fast-moving departure cities.

Keep the metric in context

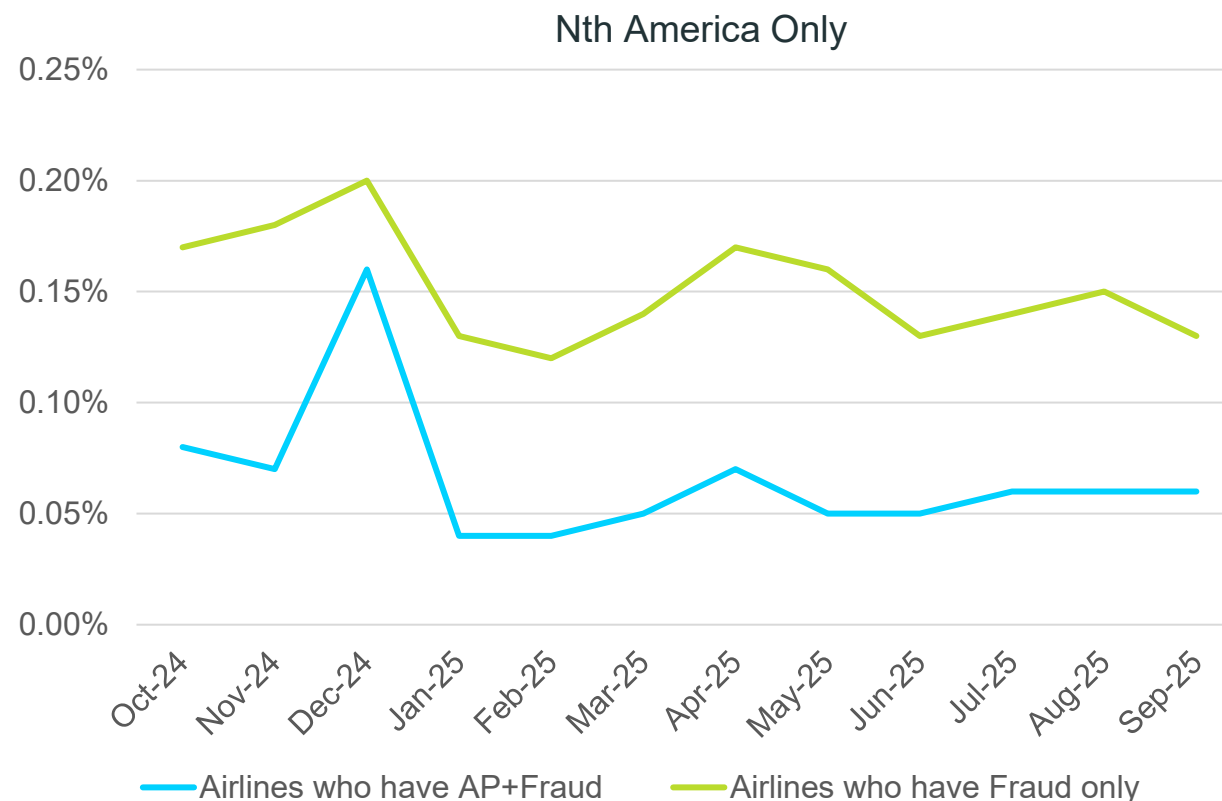
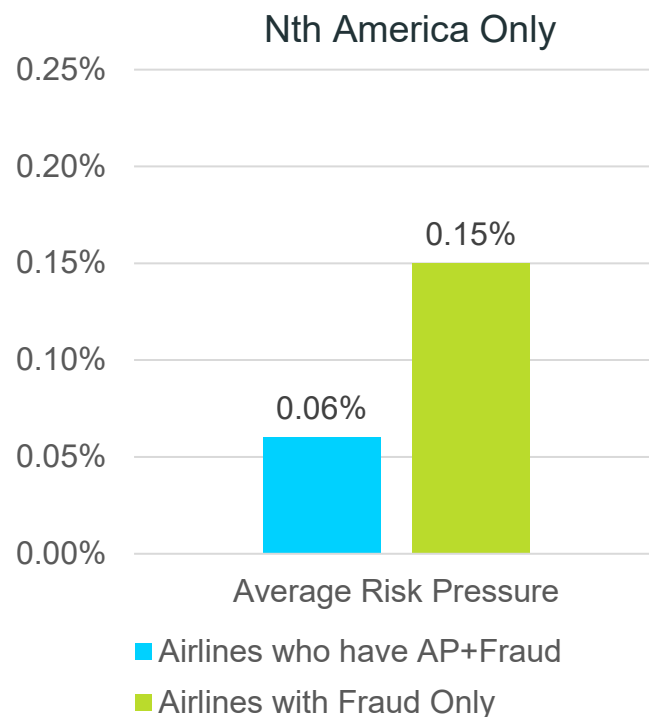
A higher rate means the platform intervened more often relative to bookings. It does not mean fraud losses were higher.

Industry Risk Pressure 2025-2026 (Global)



Source: Accertify client data, 2025-2026.

What We're Seeing: Fraud-Cyber Convergence Impact on Airline Risk Pressure



Source: Accertify client data, 2024-2025.

Fraud-Cyber Convergence

We have a landmark study that shows:

- That fraud-cyber convergence is a priority today
- That fraud and cyber are converging today
- That the ROI of fraud and cyber converging is significant
- That there is a right way and wrong way to converge

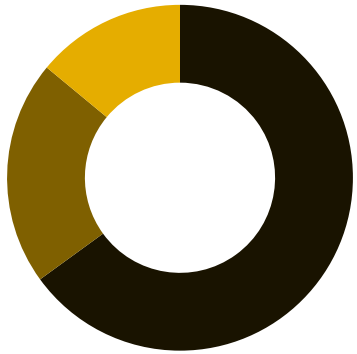
50%

Of financial institutions and large retailers will have fraud reporting to the CISO by 2031

Source: The Future of Online Fraud Prevention, Gartner

Whom did we study?

Geography



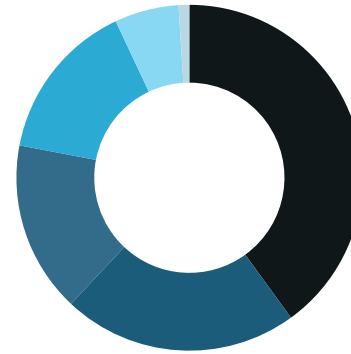
- North America 65%
- Asia-Pacific 21%
- Europe 14%

Job Level



- C-Suite 34%
- Vice President 30%
- Sr. Director 22%
- Director 14%

Business Function



- Risk 40%
- IT Security 22%
- Operations 16%
- Compliance 15%
- Finance 6%
- Trust & Safety 1%

Industry



- Retail / eCommerce 20%
- Entertainment & Media 20%
- Marketplaces 20%
- Travel 20%
- Restaurants / QSR 20%

Source: Proprietary Research, Accertify + Liminal Partners, April 2026. N=250

How industries differ in fraud performance

Fraud Metric	Retail / eCommerce	Entertainment & Media	Marketplaces	Travel	Restaurants / Food Service
Dollar Volume Approval Rate	98.2%	97.5%	97.8%	97.7%	97.8%
Fraud Chargeback Rate (Dollars)	15.9 bps (.159%)	23.7 bps (.237%)	24.9 bps (.249%)	23.2 bps (.232%)	23.4 bps (.234%)
Legitimate Customer Pass-Through Rate	94.2%	94.2%	90.8%	93.3%	94.2%
Manual Review Rate	1.90%	2.00%	1.87%	1.69%	2.49%

Source: The Convergence Dividend: Quantifying What Fraud-Cyber Convergence Actually Delivers , Accertify + Liminal, 2026. n=250.

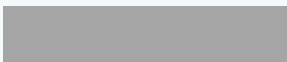
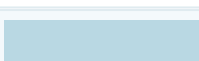
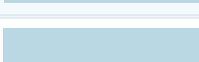
How much do organisations want convergence – and why?

Is fraud-cyber alignment an explicit strategic priority?

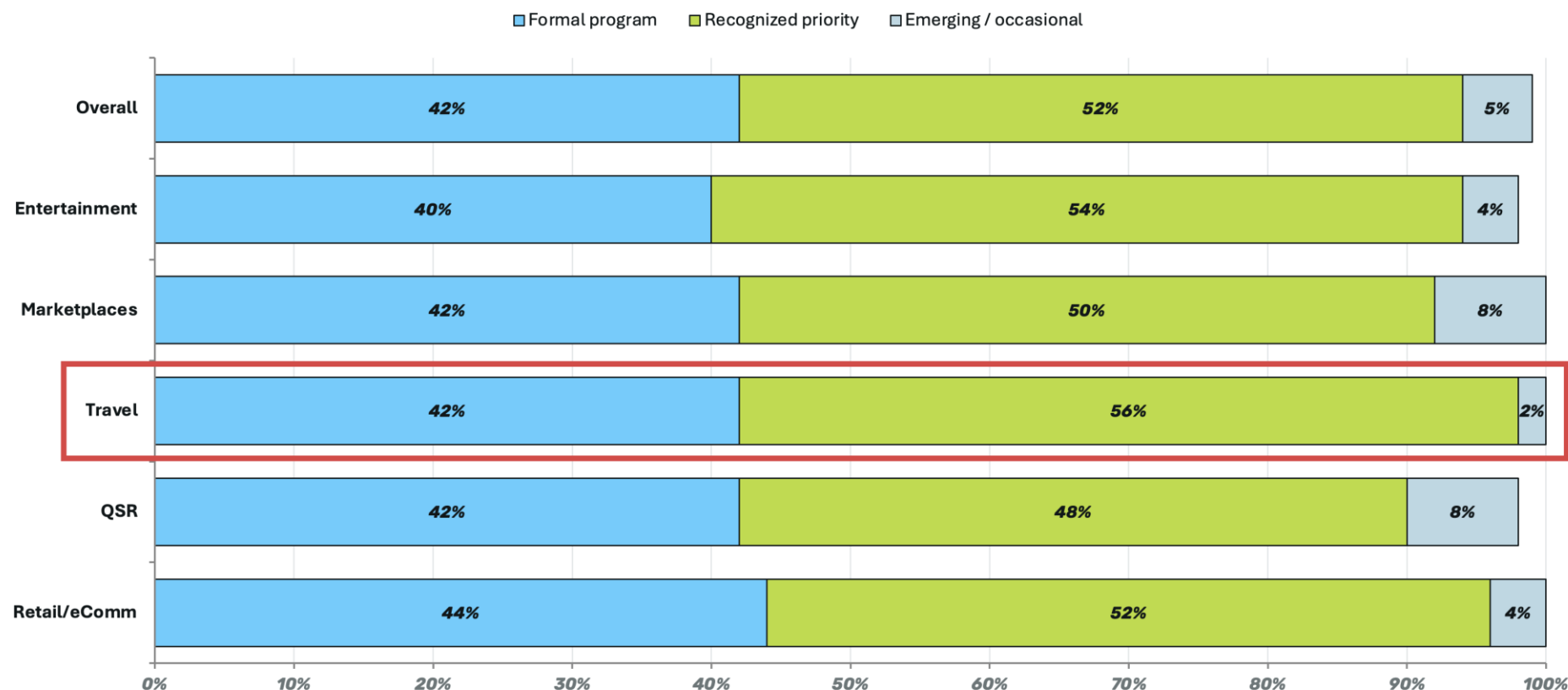
94%

Call fraud-cyber alignment a formal or recognised priority

Which outcomes most strongly justify investment in converged solutions?

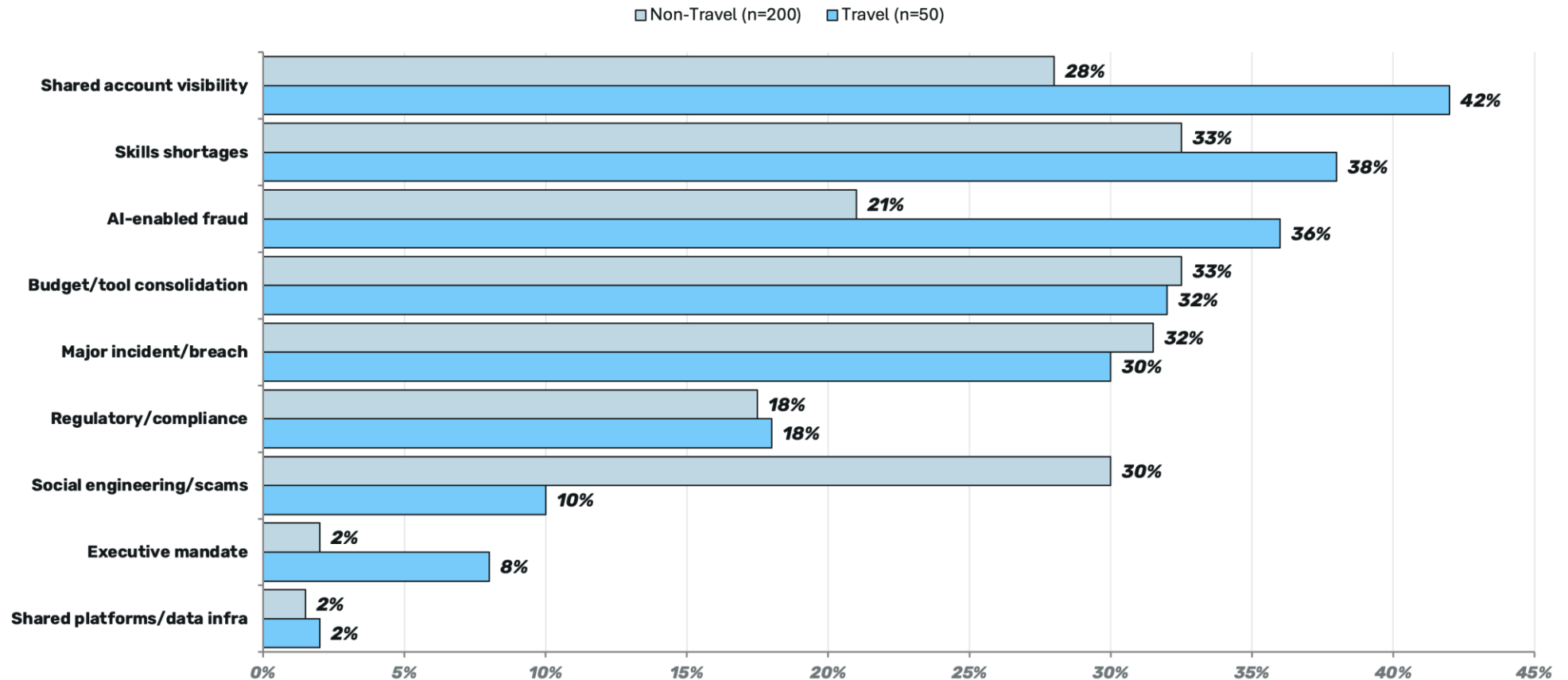
Improved customer experience		66%
Faster incident response		52%
Reduced operational workload		37%
Improved margins		37%
Lower fraud or loss rates		36%
Improved detection accuracy		32%
Reduced chargeback expenses		26%
Higher revenue growth		7%
Stronger regulatory / audit posture		6%

98% of Travel Industry Respondents Say Fraud-Cyber convergence is formally underway or a recognized priority



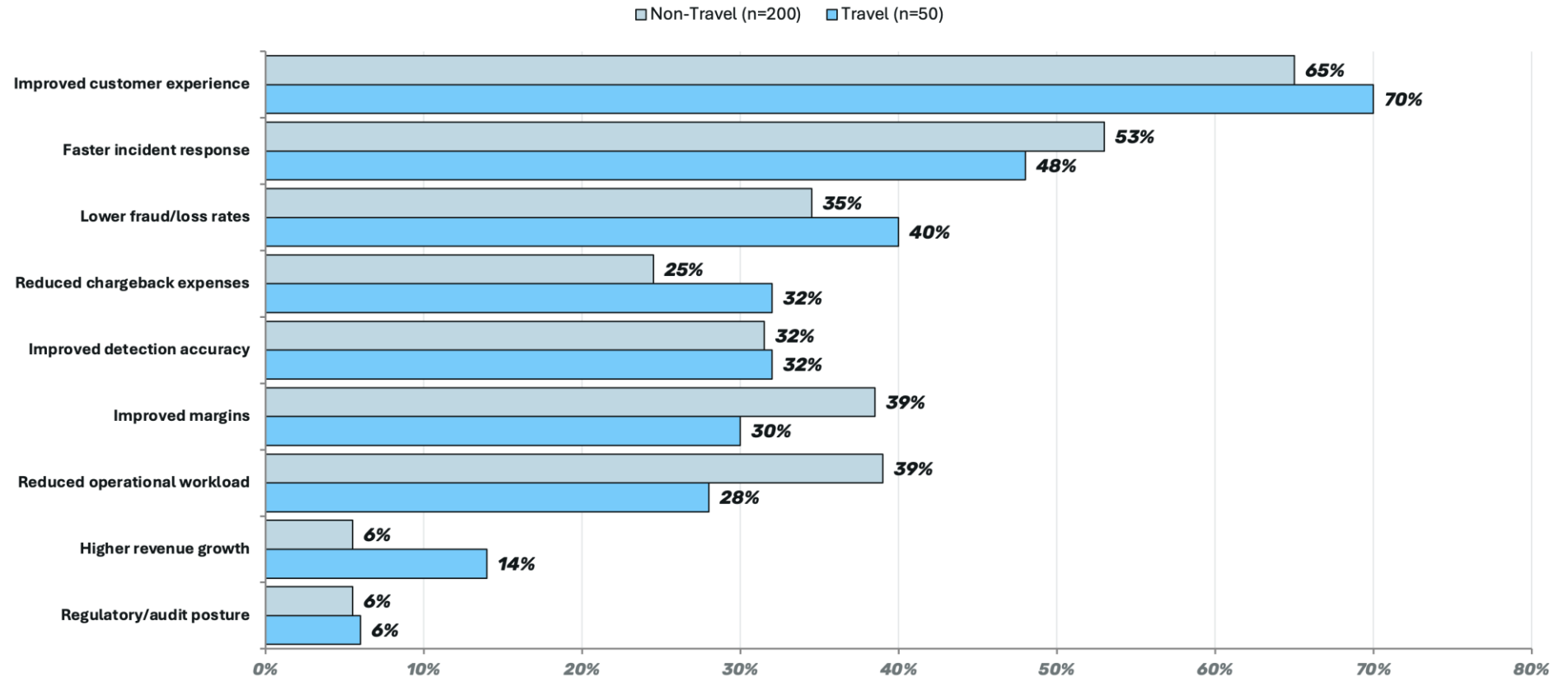
Source: The Convergence Dividend, Accertify + Liminal, 2026. Base: Travel n=50, non-Travel n=200.

Shared Account Visibility Is Travel's #1 Convergence Driver Skills Shortages Is #2



Source: The Convergence Dividend, Accertify + Liminal, 2026. Base: Travel n=50, non-Travel n=200.

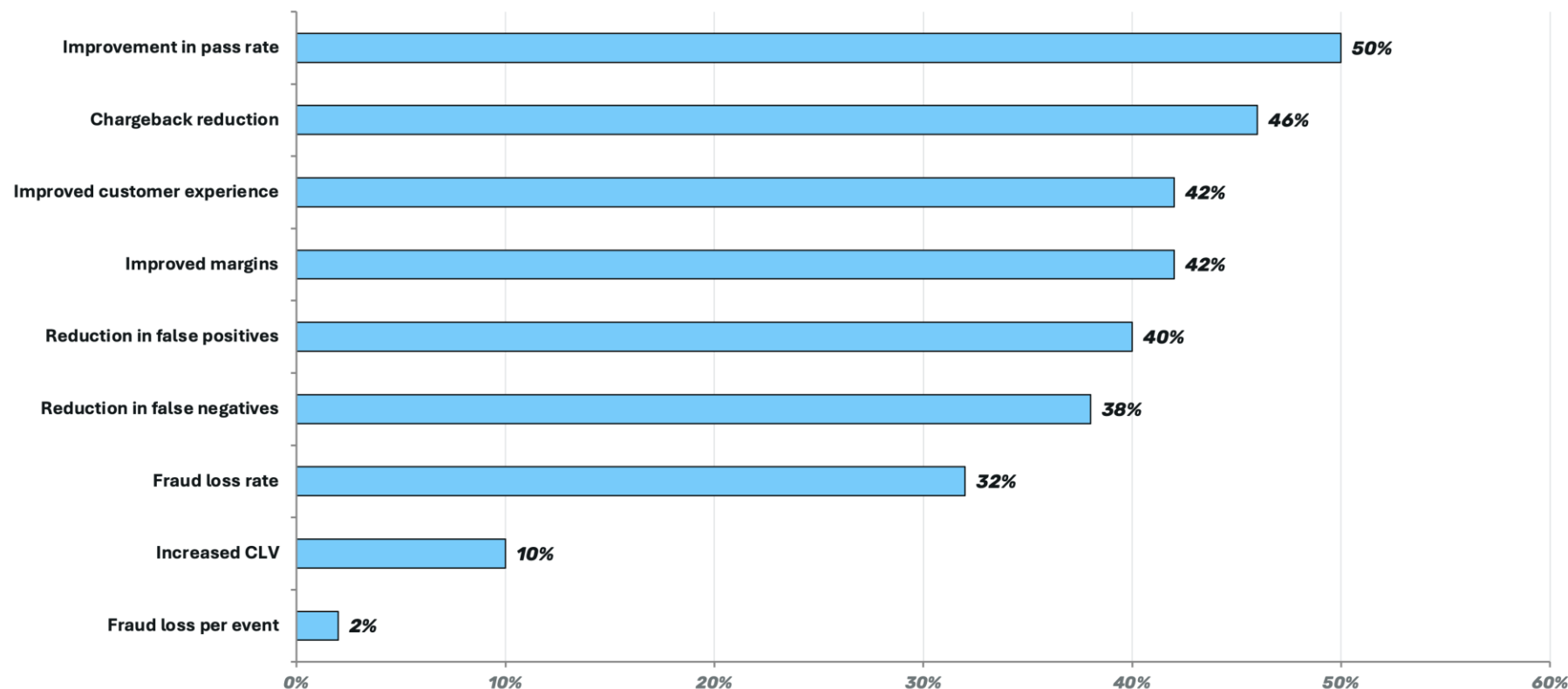
Customer Experience Leads Travel's Fraud-Cyber Convergence Investment Case; Faster Incident Response is #2



Source: The Convergence Dividend, Accertify + Liminal, 2026. Base: Travel n=50, non-Travel n=200.

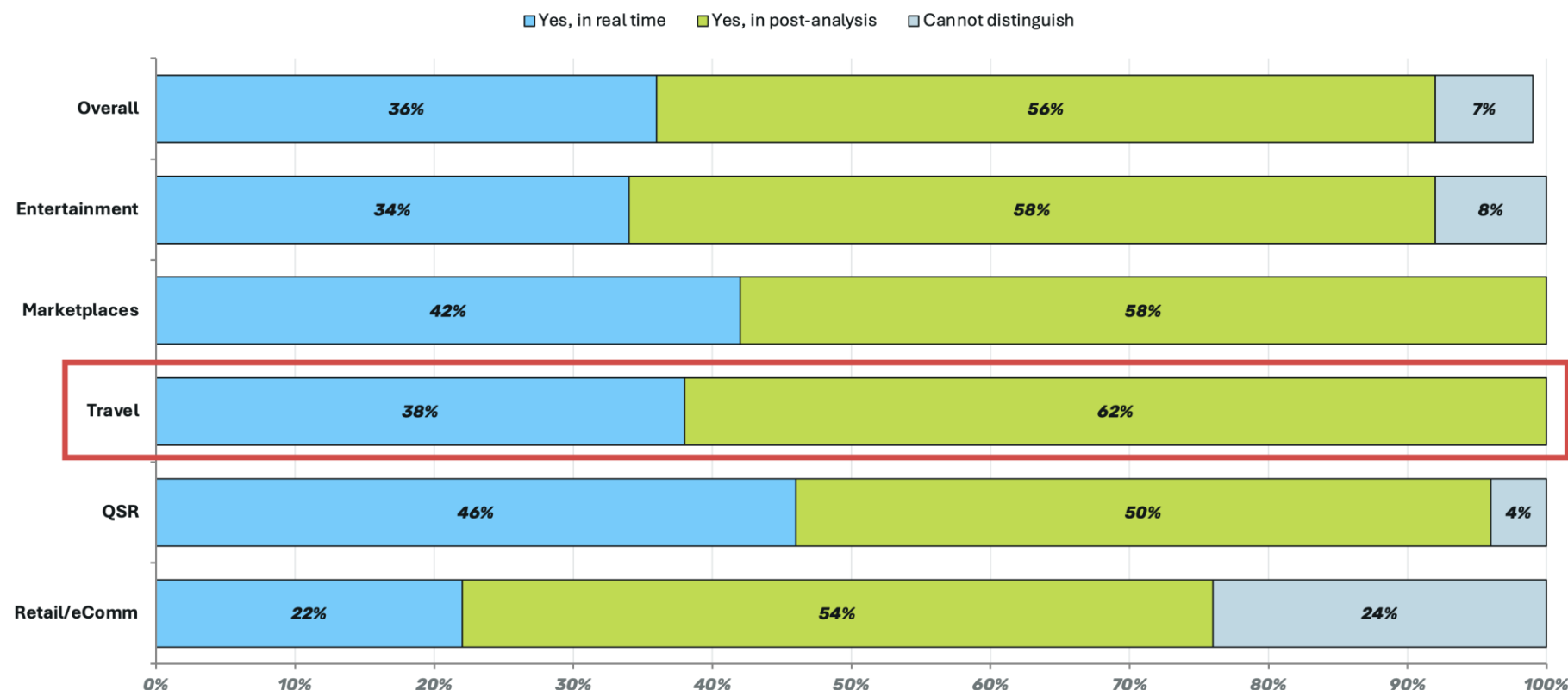
Improving Pass/Approval Rate Is Travel's #1 ROI Lens; Chargeback Reduction is #2

Which ROI outcomes are most critical when evaluating fraud and cyber investments? Travel, n=50



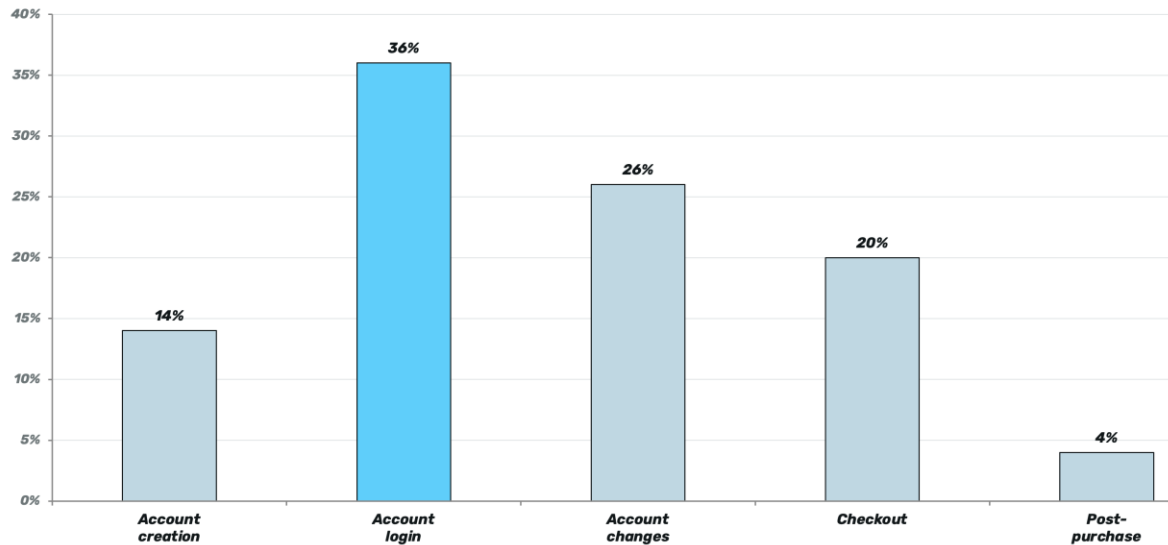
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Travel Mostly Distinguishes Fraud Attacks From Cyber Attacks After the Fact, Not in Real Time

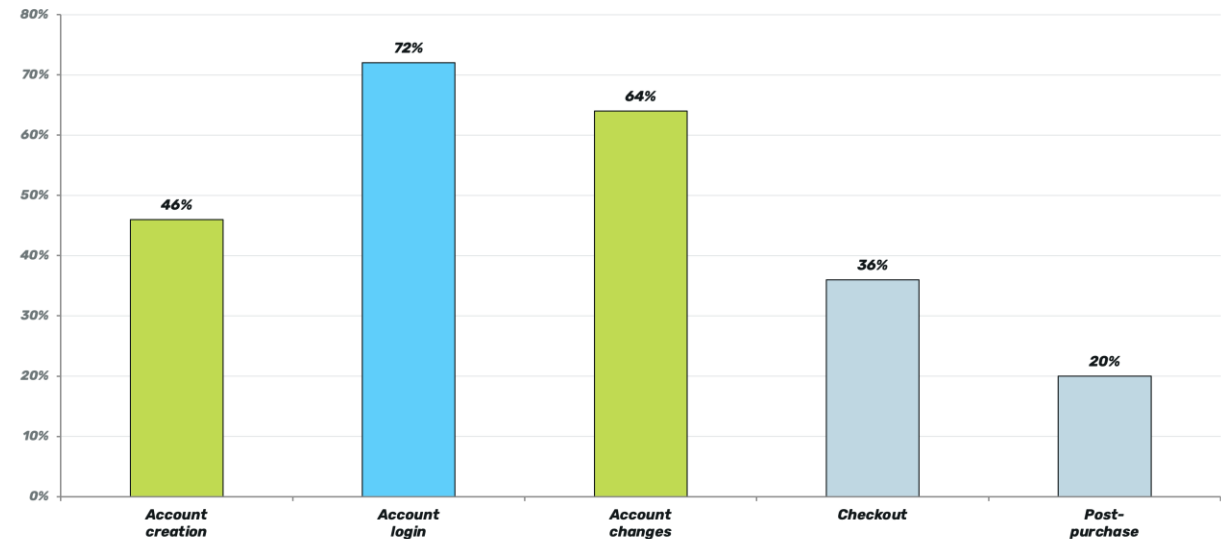


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Account Login Is Where Travel Focuses Fraud Controls Today

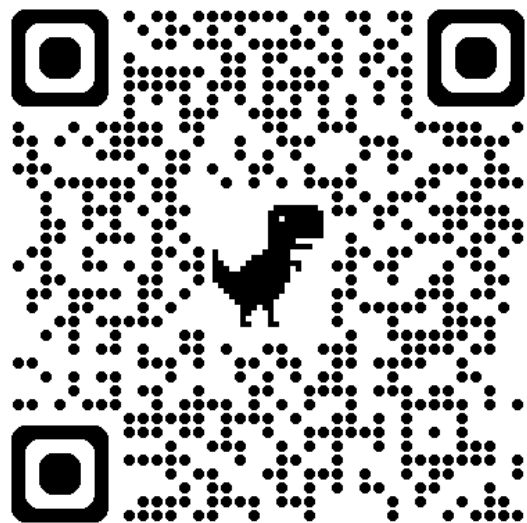


Travel Is Expanding Controls at the Account Layer



Source: The Convergence Dividend, Accertify + Liminal, 2026. Base: Travel n=50, non-Travel n=200.

Accertify **Q2 Global Air Travel Fraud** Report



The **Convergence Dividend** Report

