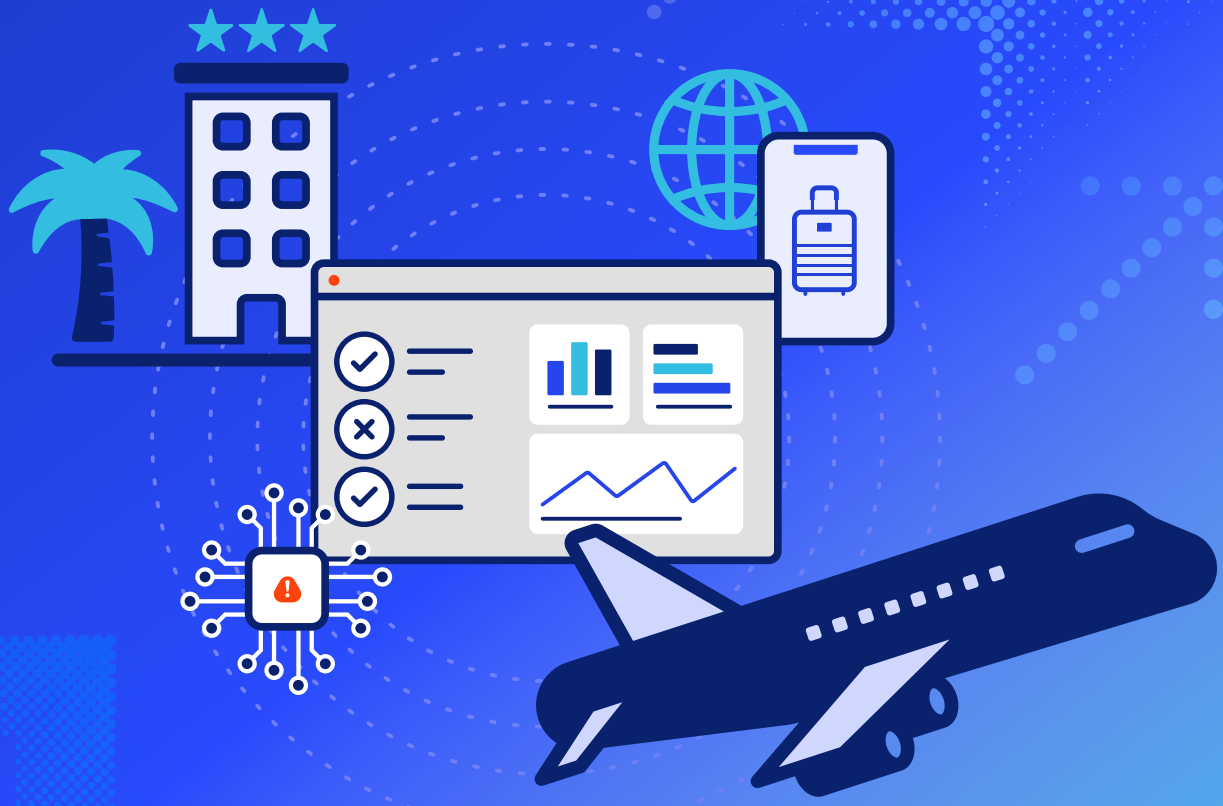
Ravelin

TRAVEL, TICKETING & HOSPITALITY FRAUD TRENDS 2026

A GLOBAL SURVEY REPORT



ravelin.com

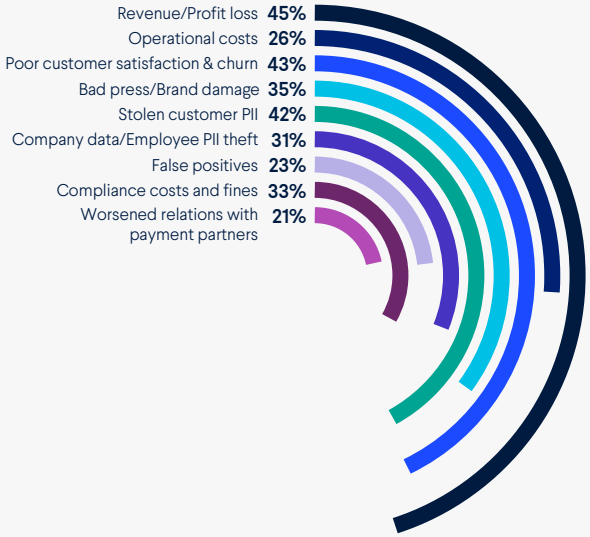
HOW IS FRAUD AFFECTING THE TRAVEL & TICKETING SECTOR IN 2026?

"WHICH OF THESE POTENTIAL CONSEQUENCES OF FRAUD HAVE AFFECTED YOUR COMPANY IN THE PAST 12 MONTHS?"

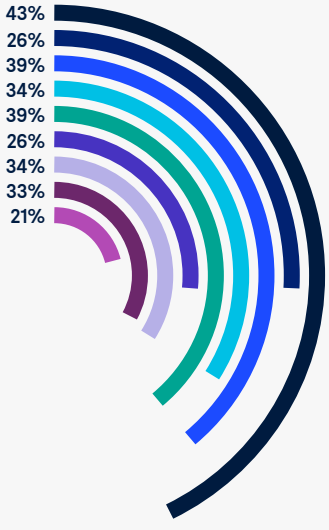
Unlike other sectors, churn and/or drops in customer satisfaction are the biggest pain point for the Travel, Ticketing & Hospitality industry – the only ecommerce sector which ranked it at the top. Lost revenue takes the second spot, reflecting financial concerns familiar to many in 2026. Third came stolen customer PII, also uniquely landing in the top 3 for Travel.

PER SUBSECTOR

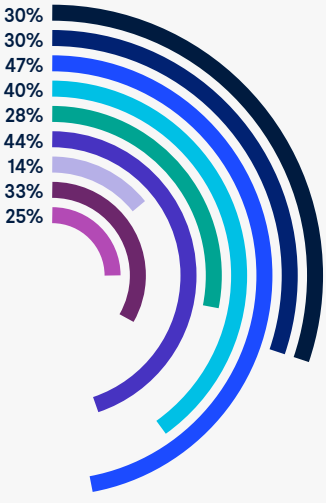
Travel & Hospitality
Accommodation



Travel & Hospitality
Transport Ticketing

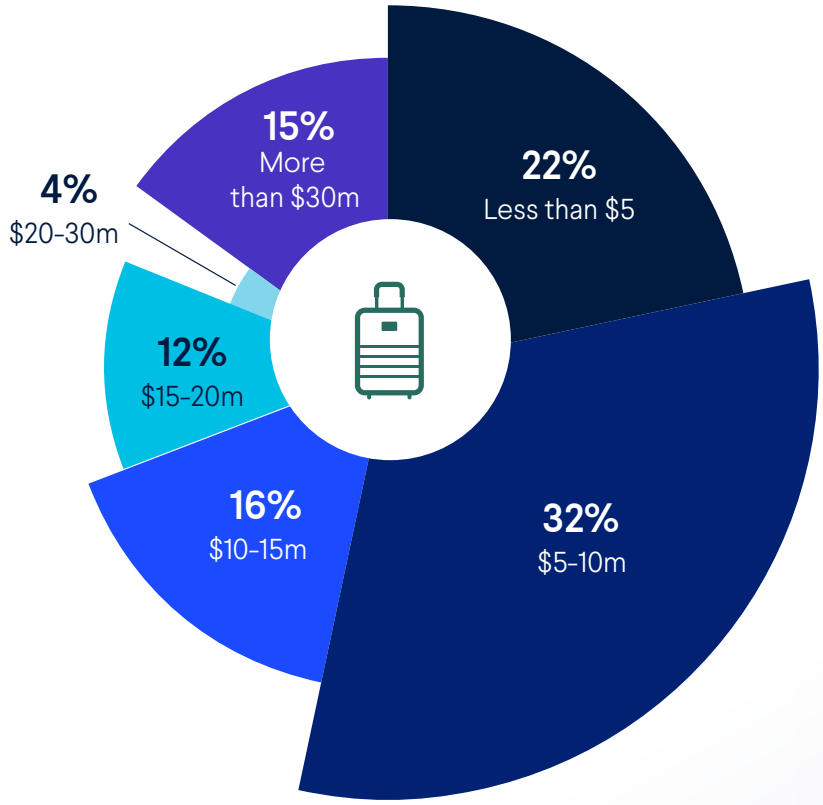


Travel & Hospitality
Other



THE COST OF FRAUD

"HOW MUCH DOES FRAUD COST YOUR COMPANY PER YEAR? (IN USD)"



The Online Travel sector suffered the biggest losses to fraud out of every ecommerce sector surveyed by Ravelin this year. In fact, the industry has seen a **24.5% year-on-year increase in fraud.**

"Fraud has negatively affected our growth as a company."

86% agree

"We have delayed entering a new market or launching a new product specifically because of fraud concerns."

63% agree

2026 **$13.7m**

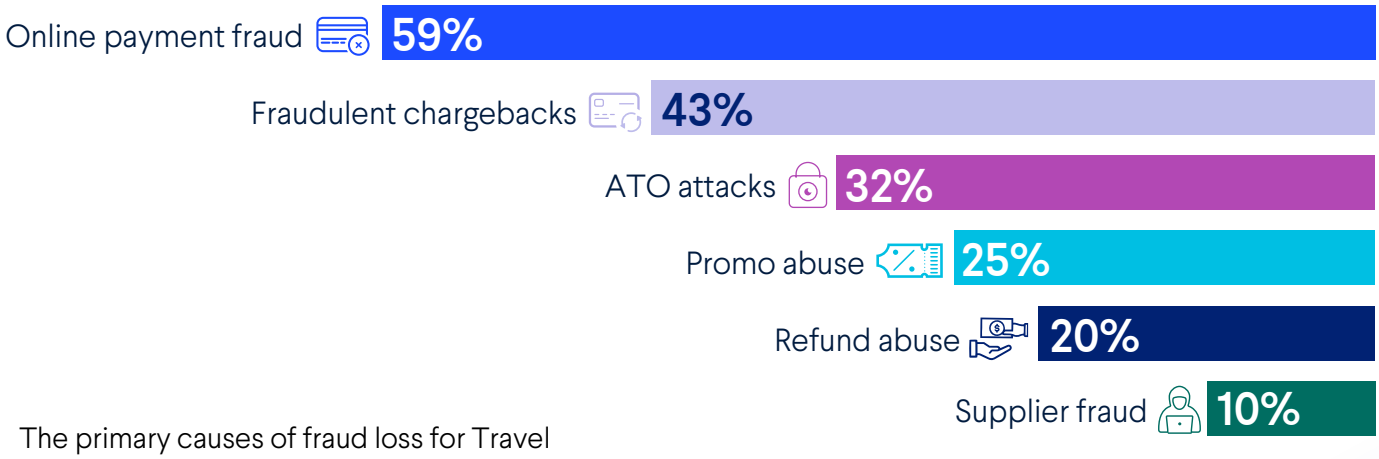
2025 **$11m**

annual loss to fraud for the average travel company*

*Estimated average based on the midpoint of each range, and $40m used for "More than $30m".

THE MOST EXPENSIVE TYPES OF ONLINE FRAUD FOR TRAVEL, TRANSPORT & HOSPITALITY

"WHICH TYPE OF FRAUD COSTS YOUR BUSINESS THE MOST? CHOOSE UP TO 2."



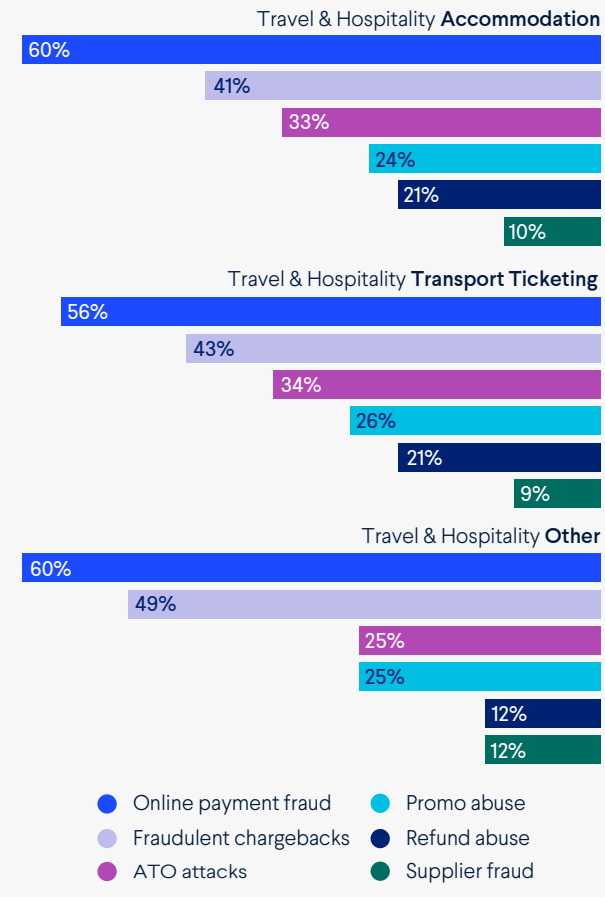
The primary causes of fraud loss for Travel remain financial fraud-related, both from third parties (online payment fraud) and first parties (fraudulent chargebacks). Account takeover attacks take third place for this sector, driven by data within accounts that is highly valuable to criminals, such as passport information, and popular, persistent loyalty programs.

"We pose this question to the industry: Do chargebacks still truly make up the bulk of fraudulent revenue losses?

As fraud changes and evolves, we should evolve with it – not only in our technical capabilities but in how we conceptualize and quantify the threat."

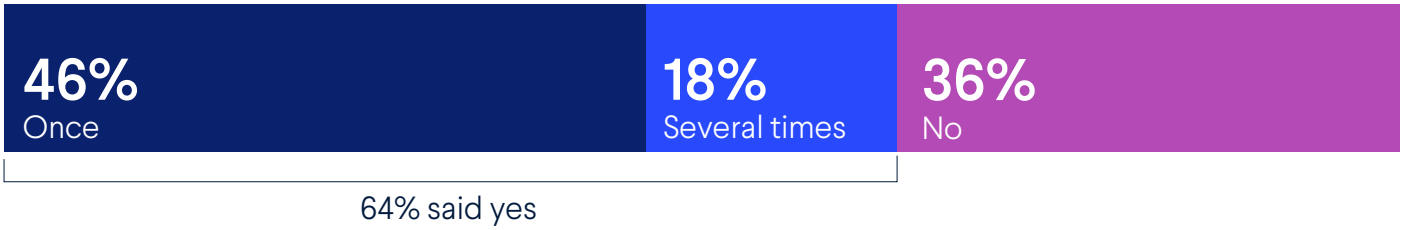
Mairtin O'Riada
Co-Founder & COO at Ravelin

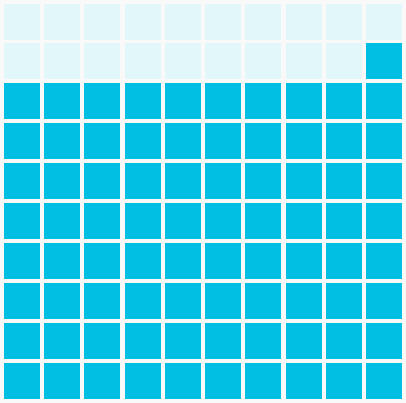
PER SUBSECTOR



MEDIA EXPOSURE IMPACT ON CUSTOMER LOYALTY

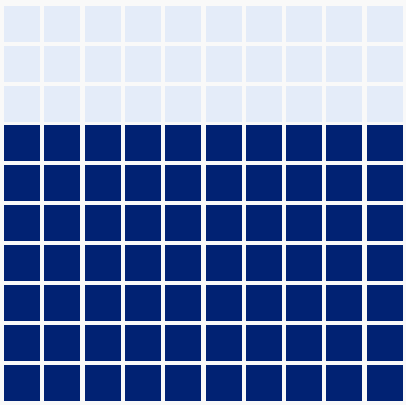
"HAS YOUR COMPANY BEEN FEATURED IN THE PRESS OR SOCIAL MEDIA AS A RESULT OF FRAUD IN THE PAST 12 MONTHS?"





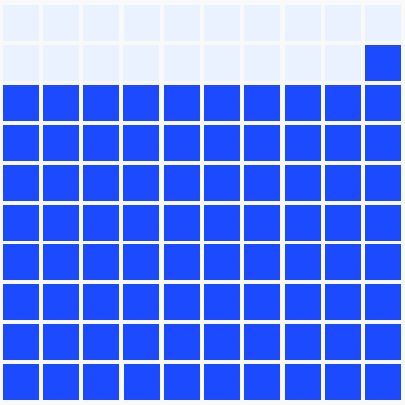
81% agree

*"When customers see reports of fraud against our company or customers, they **become less loyal to us.**"*



70% agree

*"Media or social media reports of fraud abuse against our company have **caused our stock price to drop.**"*



81% agree

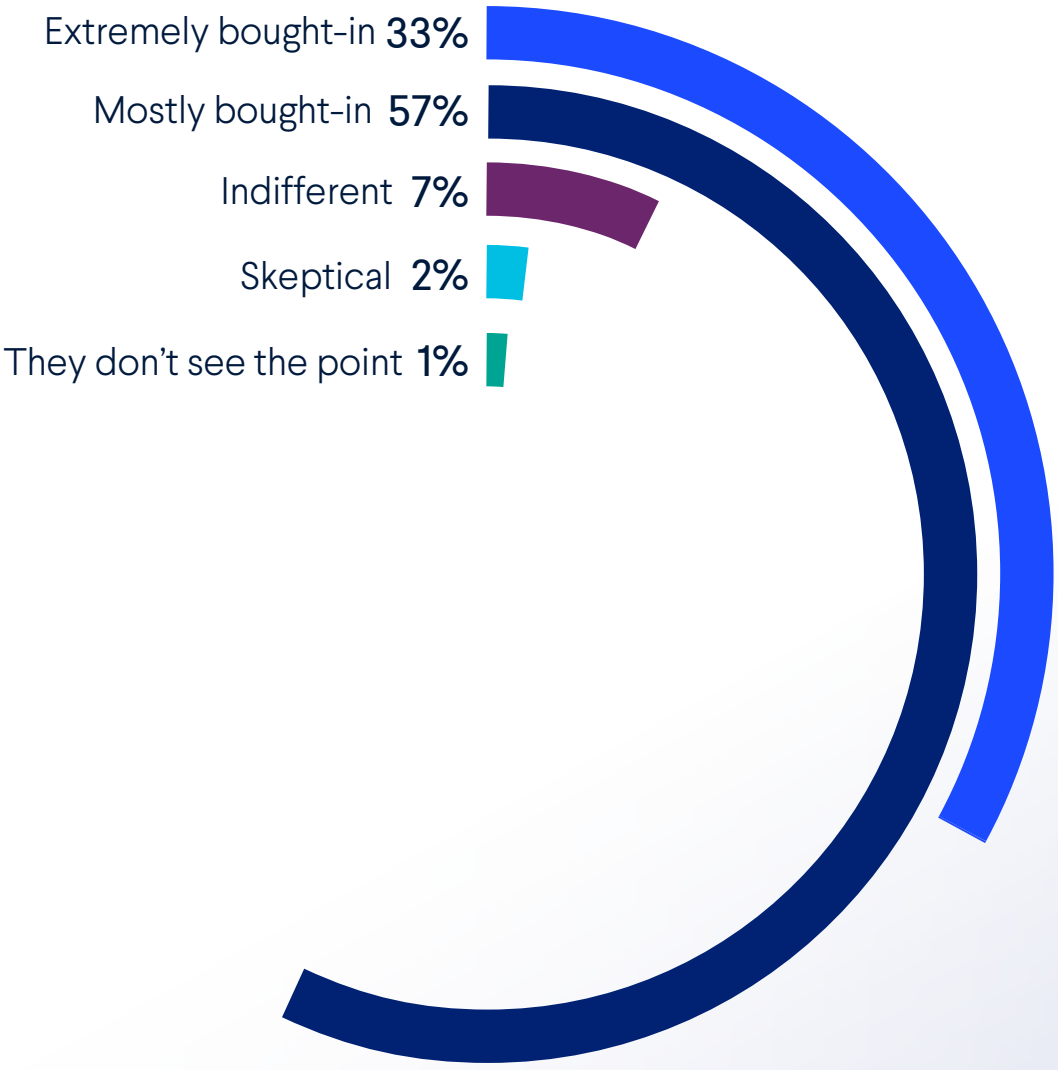
*"Customers don't trust companies **perceived to have weak fraud protection.**"*

Responses to this category of question highlight the importance of public image for Online Travel companies, which scored all these questions higher than their peers.

Truly, customer trust is key for this sector – and customers and the media agree, giving them increased coverage.

LEADERS' ATTITUDES TO FRAUD

"HOW BOUGHT-IN ARE LEADERS AT YOUR COMPANY ON THE IMPORTANCE OF STOPPING FRAUD/OR ABUSE?"



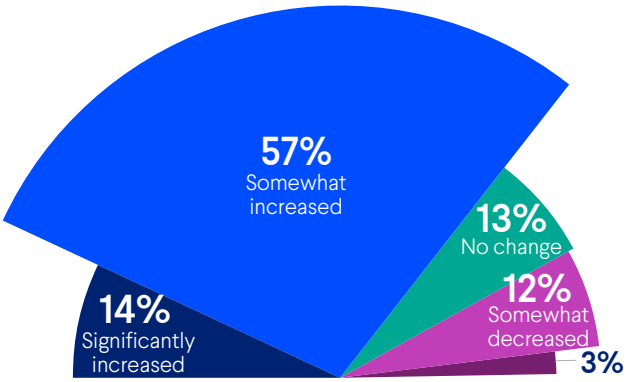
"Mainstream media has been paying increased attention to fraud and cybersecurity more generally – with more reports as a result.

Merchants would be wise to consider the impact fraud has on their brand image, including social media mentions and discussions."

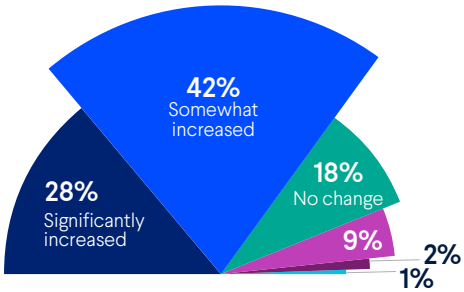
Nick Lally
Co-Founder & CFO at Ravelin

FRAUD ON THE INCREASE IN THE TRAVEL INDUSTRY

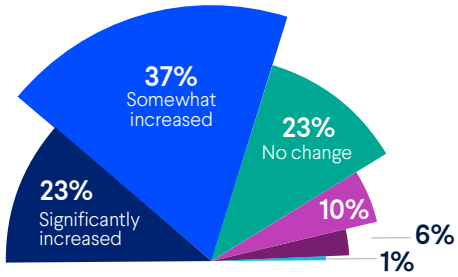
"IN THE PAST 12 MONTHS, HAVE YOU NOTICED A CHANGE IN THE VOLUME OF FRAUD THAT AFFECTS YOUR COMPANY?"



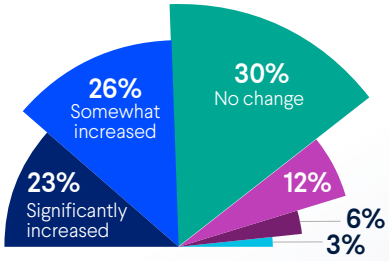
All fraud types



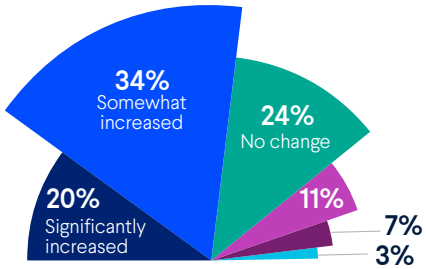
Online payment fraud



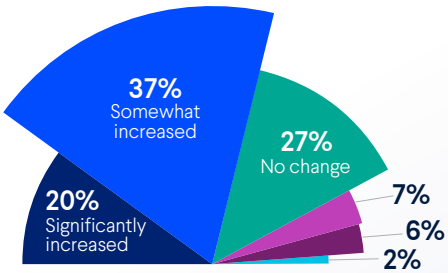
Fraudulent chargebacks



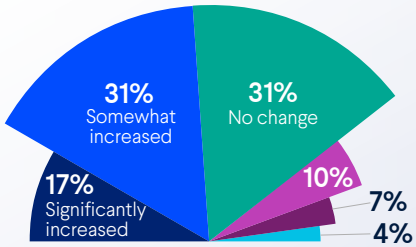
ATO attacks



Promo abuse

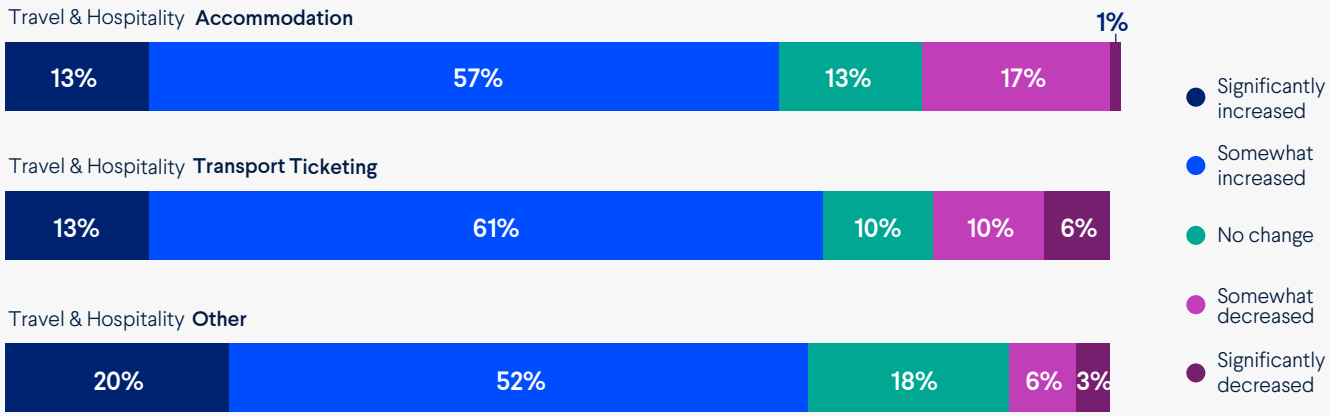


Refund abuse



Supplier fraud

PER SUBSECTOR



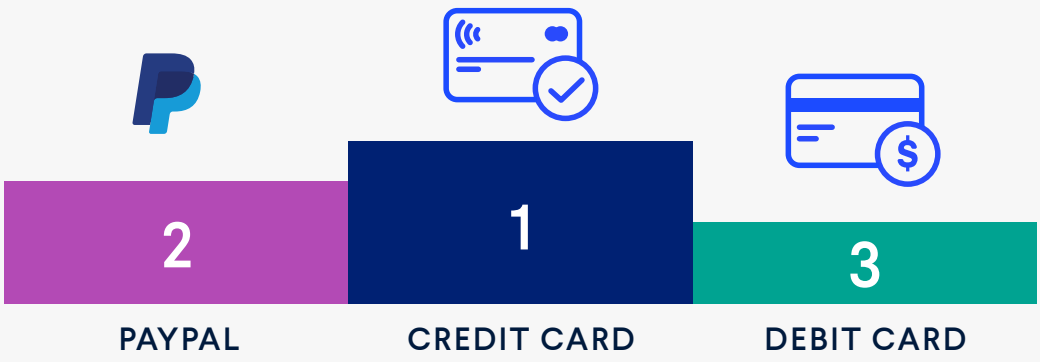
TRENDS IN CHARGEBACKS AND DISPUTES

THE AVERAGE TRAVEL MERCHANT...

2026	challenges **56%** of disputes...	...and is successful with **64%** of these
2025	challenged **38%** of disputes...	...and was successful with **41%** of these

Major year-on-year improvements were reported by travel merchants in the area of chargebacks. The volume of disputes challenged by the average merchant rose by +18%. Despite challenging more often, which could have had a detrimental effect on success, this rate also increased by +23%. This hints at a more mature approach, with travel merchants potentially gathering evidence more methodically.

LEAST SUCCESSFUL PAYMENT METHODS WHEN CHALLENGING DISPUTES



PRE-DISPUTE ALERT USE

TRENDS IN REFUNDS & REFUND ABUSE

67%

feel **pressured to refund customers** even when there is evidence they are misrepresenting the quality/condition of items.

63%

struggle to quantify the scale of their refund abuse/policy abuse problem.

65%

have difficulty telling **when a legitimate cardholder is misrepresenting the truth** to gain money or items, or making a genuine claim.

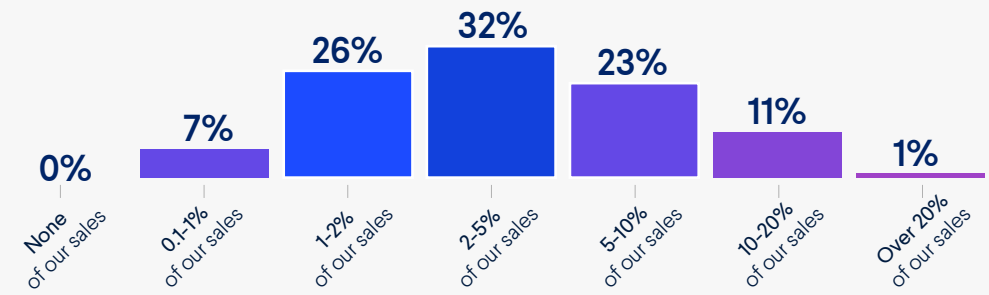
63%

say their **Customer Service team(s) lack the tools** and training to effectively challenge suspicious refund claims.

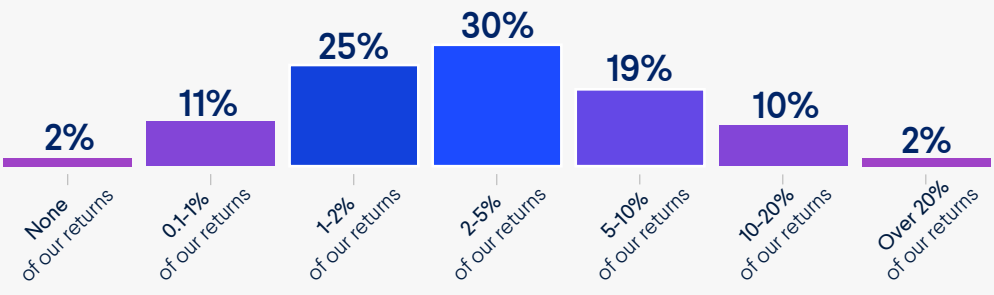
73%

of travel companies **consider customer loyalty and brand reputation more important** than stopping refund abuse.

"IN THE PAST 12 MONTHS, WHAT PERCENTAGE OF YOUR SALES DID YOU RECEIVE REFUND REQUESTS ON?"



"IN THE PAST 12 MONTHS, WHAT PERCENTAGE OF ALL RETURNS OR REFUNDS DO YOU ESTIMATE TO BE A RESULT OF POLICY ABUSE?"

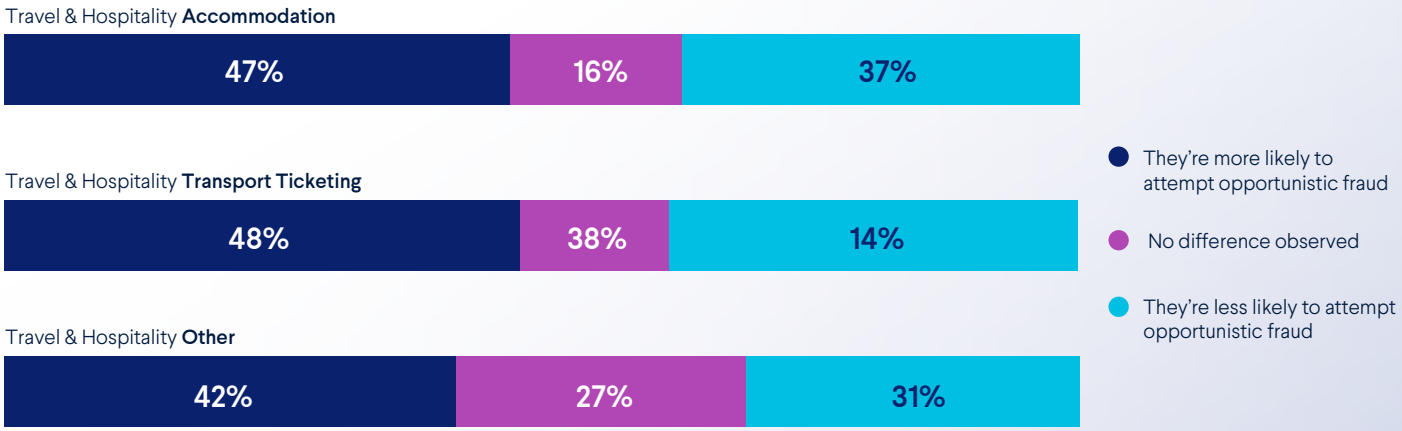


FIRST-PARTY FRAUD & ABUSE TRENDS

"HAVE YOU NOTICED A CHANGE IN CUSTOMER/LEGITIMATE CARDHOLDER BEHAVIOR OVER THE PAST 12 MONTHS?"

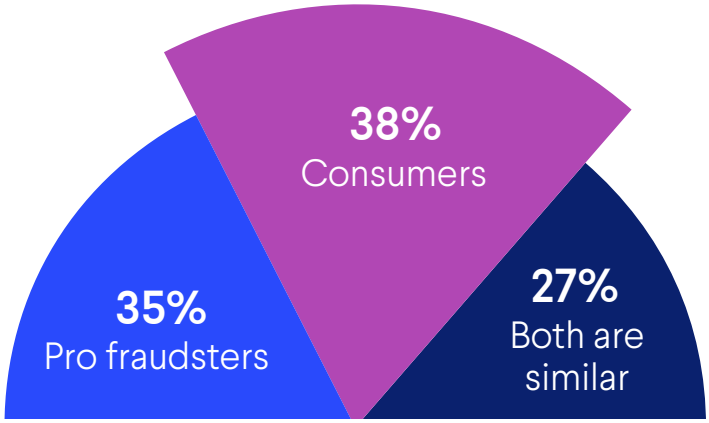
Travel & Hospitality **Overall**

PER SUBSECTOR



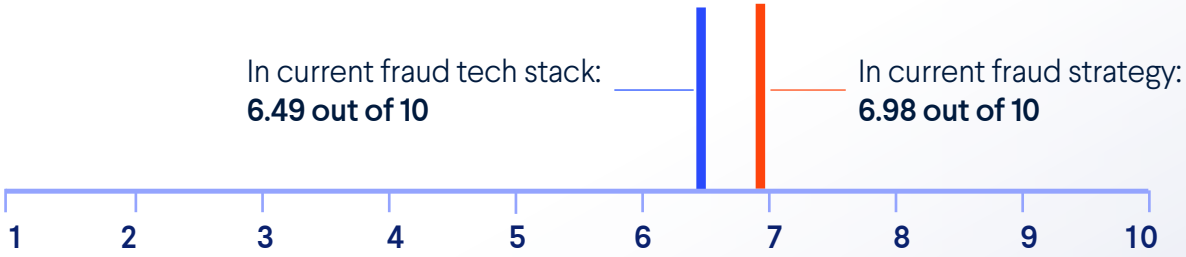
FRAUDSTER VS CONSUMER THREAT

"WHO POSES MORE OF A THREAT TO YOUR COMPANY?"

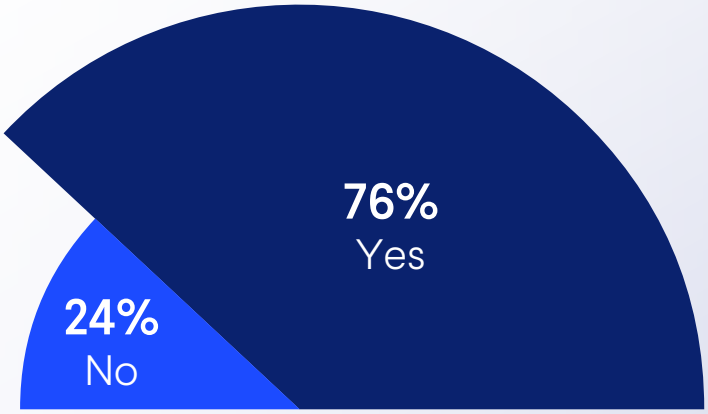


FRAUD TOOLS & STRATEGIES

LEVELS OF CONFIDENCE

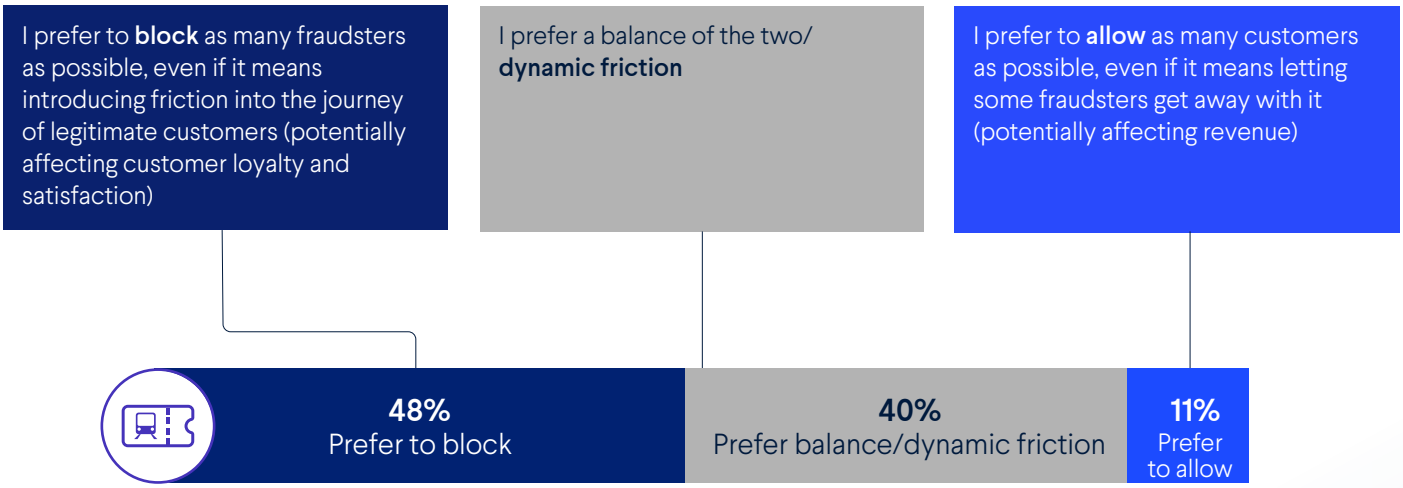


"ARE YOU CURRENTLY USING MACHINE LEARNING (ML), LARGE LANGUAGE MODELS (LLM) OR ANY OTHER AI TECH TO DETECT/PREVENT FRAUD?"

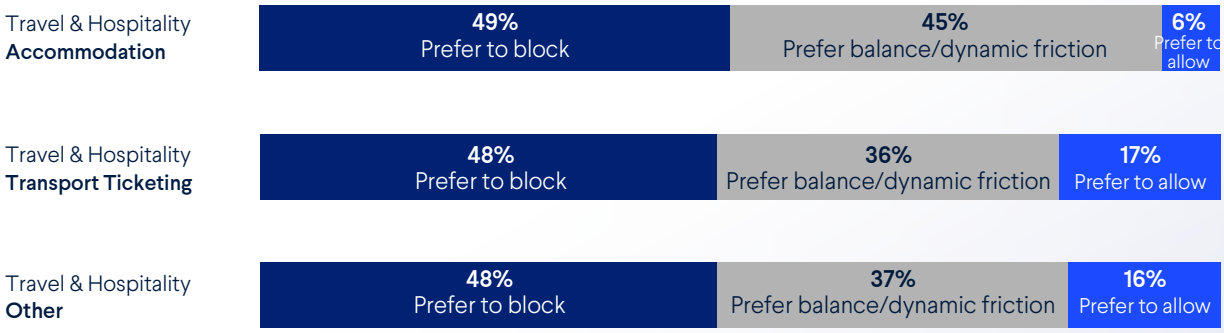


SMOOTH JOURNEYS VS SECURITY: A MERCHANT'S DILEMMA

"WHERE DO YOU STAND ON FRICTION VS SECURITY FOR ONLINE PURCHASES?"



PER SUBSECTOR

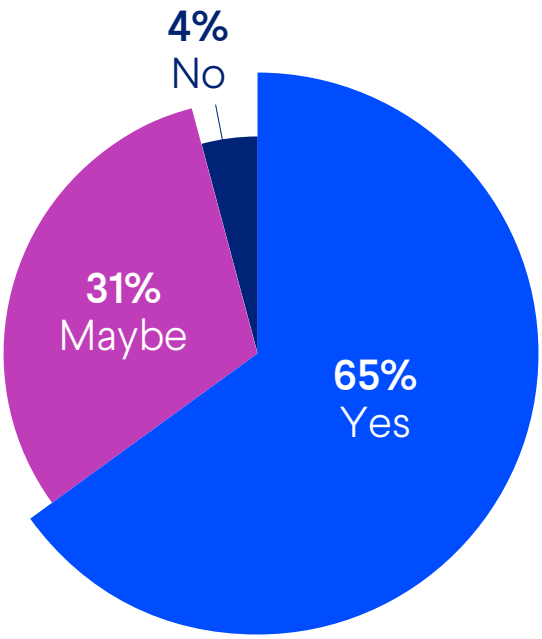


"That merchants hesitate to be more decisive with fraud for fear of introducing friction signals a level of uncertainty in decisioning which may hinder efficiency and increase risk."

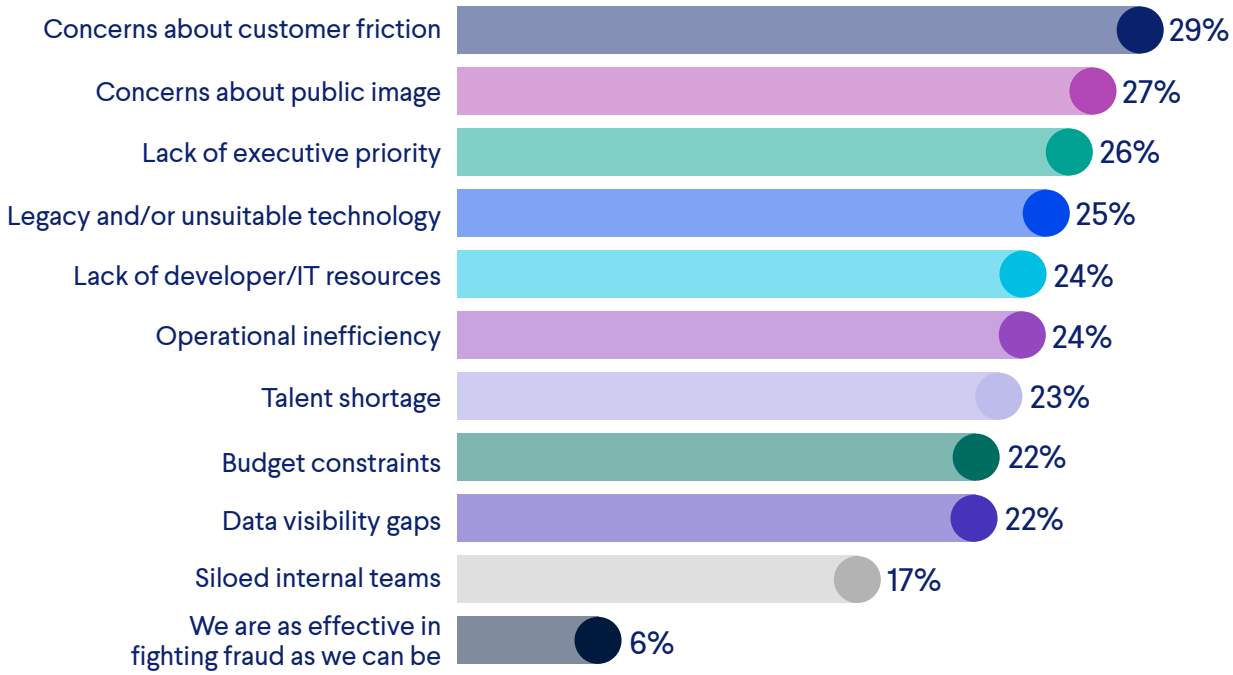
Mairtin O'Riada
COO at Ravelin

COULD WE TRY HARDER?

"DO YOU BELIEVE YOUR COMPANY SHOULD BE DOING MORE TO BATTLE FRAUD?"



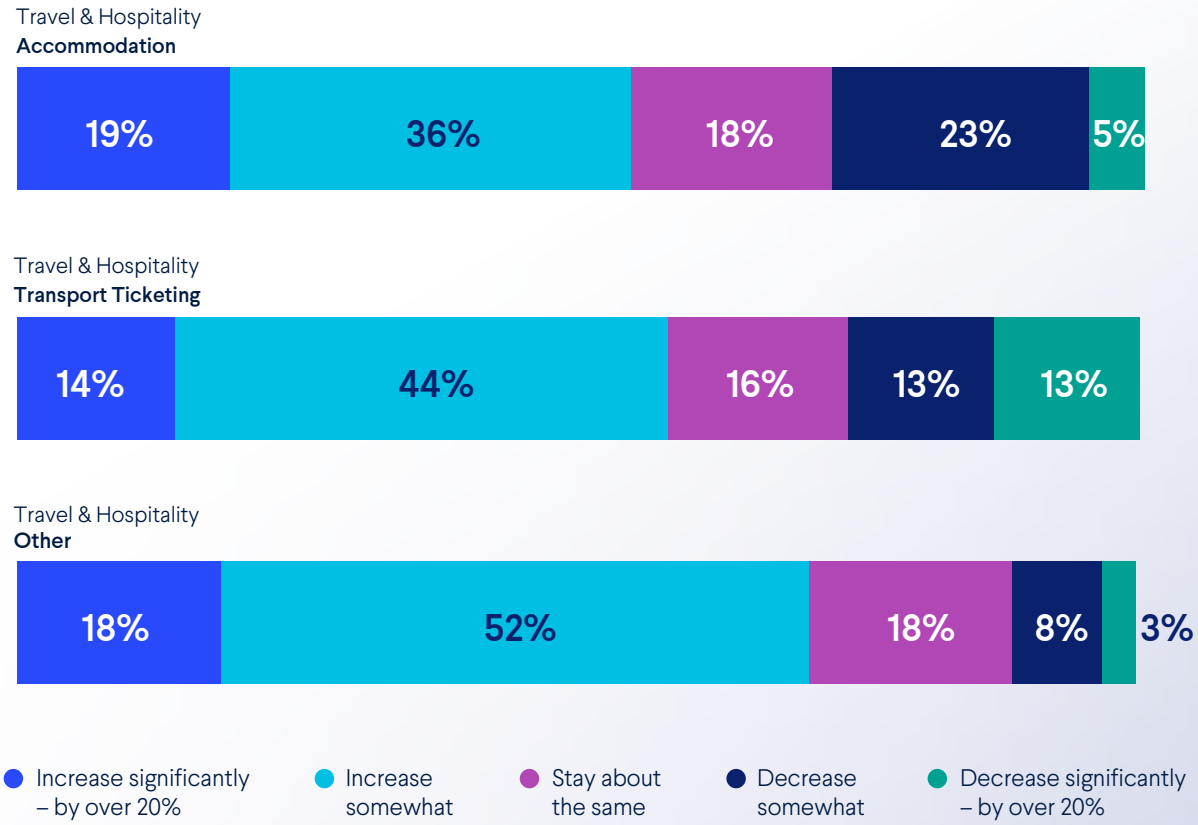
PERCEIVED OBSTACLES TO BETTER FRAUD PREVENTION



THE FUTURE OF TRAVEL FRAUD

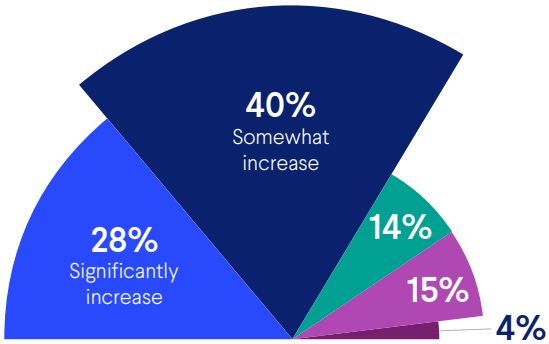
"DO YOU EXPECT FRAUD AGAINST YOUR COMPANY TO INCREASE OR DECREASE IN THE NEXT 12 MONTHS?"

PER SUBSECTOR

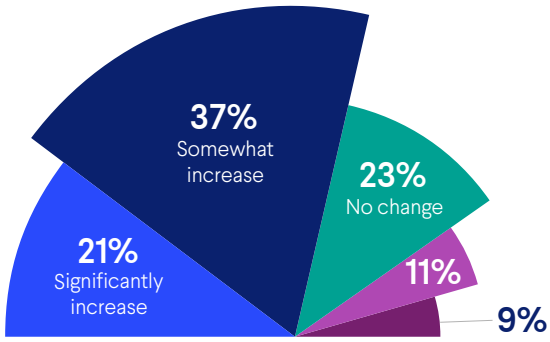


THE FUTURE OF TRAVEL FRAUD – BY TYPE

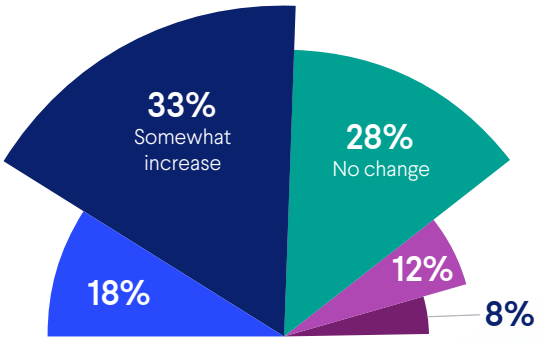
"WHICH TYPES OF FRAUD DO YOU THINK WILL INCREASE IN THE NEXT 12 MONTHS, AND BY HOW MUCH?"



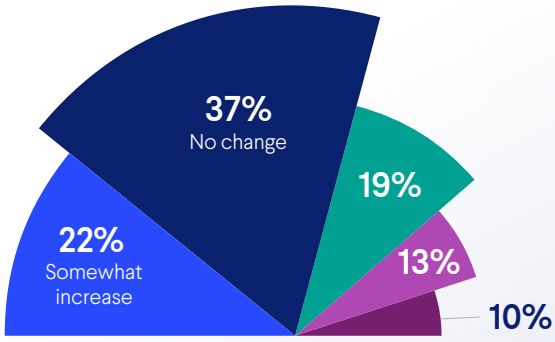
Online payment fraud



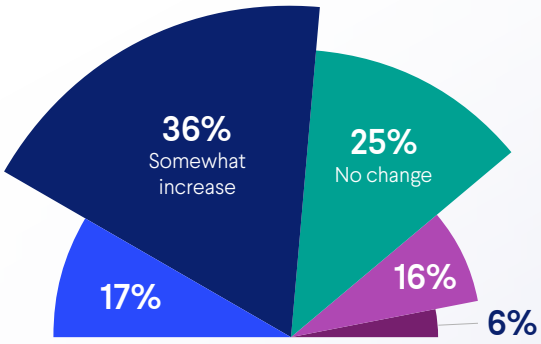
Fraudulent chargebacks



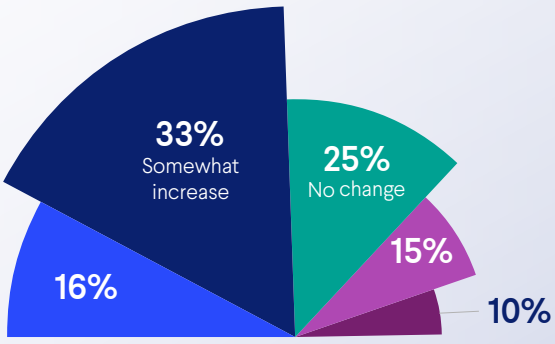
ATO attacks



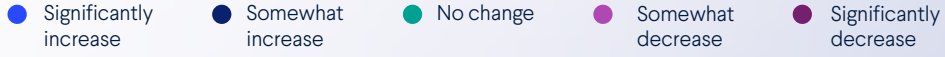
Refund abuse



Promo abuse



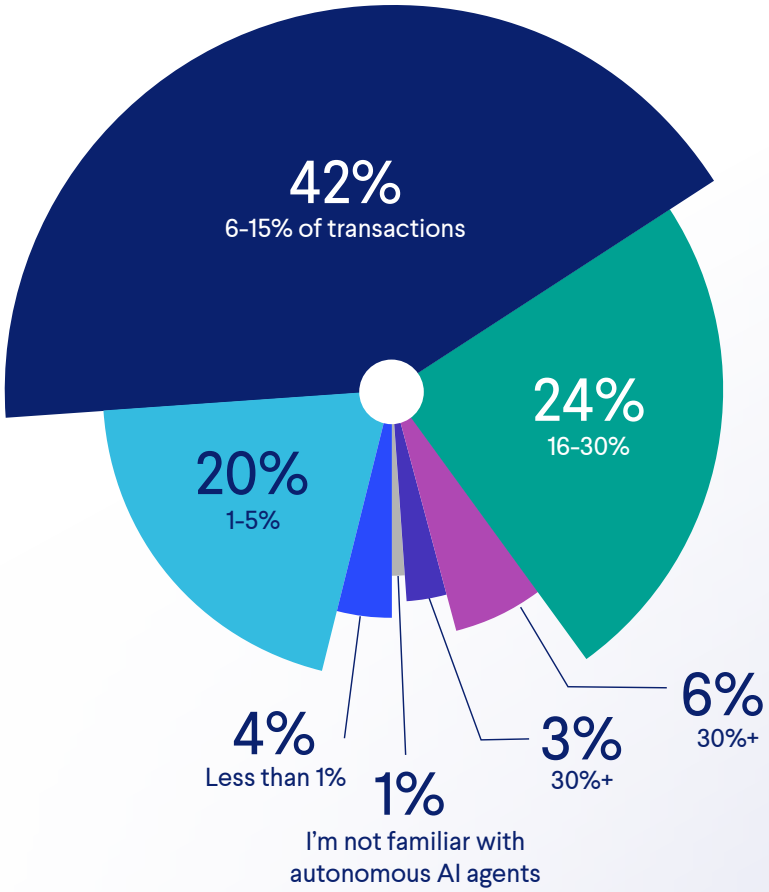
Supplier fraud



AGENTIC COMMERCE – TRUST & PREDICTIONS

"WHO IS MORE TRUSTWORTHY? AI OR HUMANS?"

"WHAT PERCENTAGE OF YOUR ECOMMERCE TRANSACTIONS DO YOU PREDICT WILL BE INITIATED BY AUTONOMOUS AI AGENTS BY 2029?"



Ravelin has conducted extensive research into agentic AI commerce trust, and fraud, and we have plenty more findings to share with you.

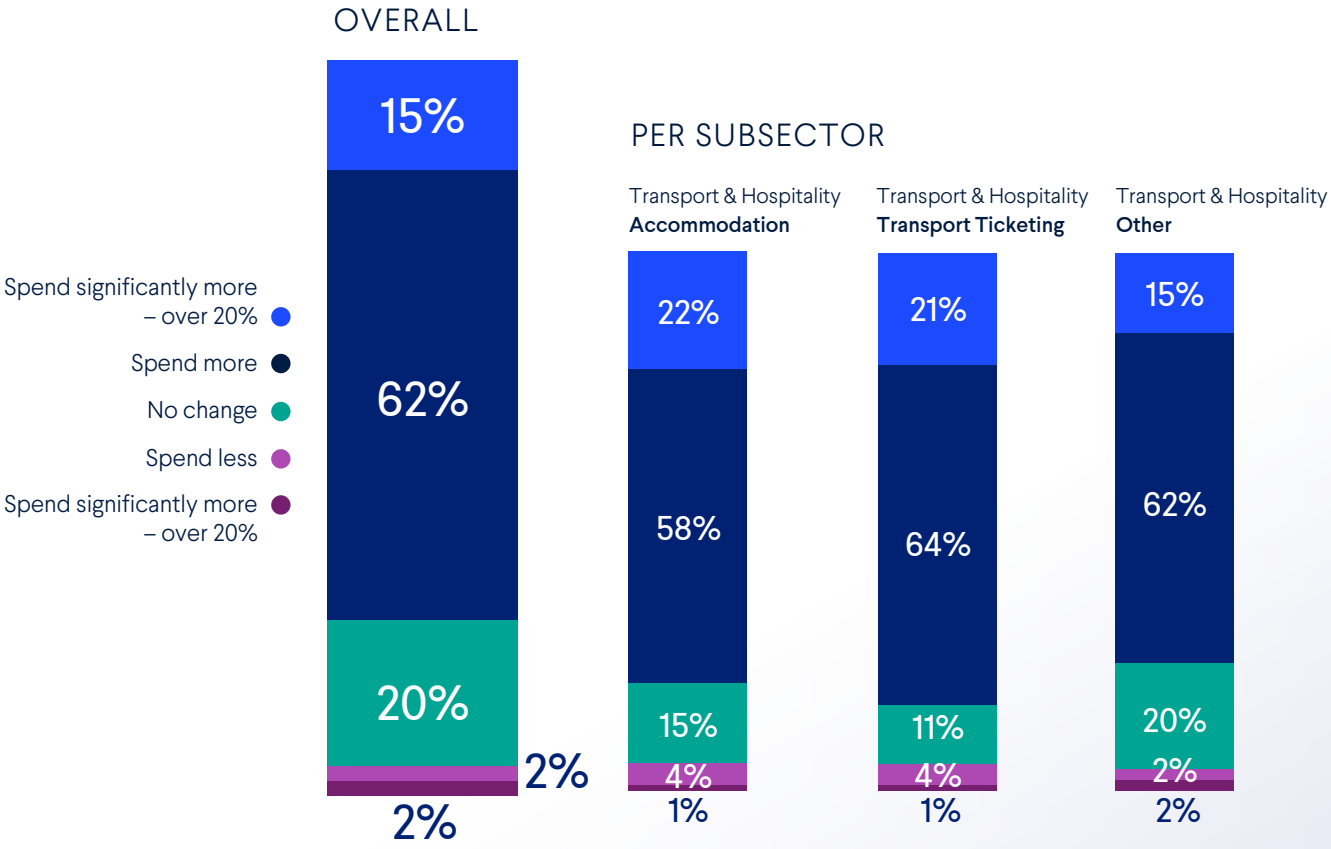
Get all the data by following this link to Ravelin's Agentic Commerce & Fraud report.

FUTURE FRAUD SPEND

"IN THE NEXT 12 MONTHS, DO YOU EXPECT TO SPEND MORE OR LESS ON COMBATING FRAUD, INCLUDING TOOLS/SOLUTIONS, CONTRACTORS, FRAUD LOSSES, RESOURCES, ETC.?"

77%

of travel merchants expect their fraud spend will increase



"Fraud perpetration is in that category of disciplines that are perfect candidates for agentic AI automation.

With 1 in 3 merchants not using AI as part of their defenses, it is very probable that career fraudsters are adopting AI faster than all but the most nimble businesses."

Mairtin O'Riada
COO at Ravelin

Online fraud can be a challenge for the Travel sector.

Ravelin has built solutions to address all these pain points, learning from your historical data to inform **a fraud prevention strategy that works for your specific landscape – and no-one else's.**

Get in touch today to chat about payment fraud, account takeover attacks, refund abuse, voucher, promo & policy abuse, transaction optimization, 3D Secure, link analysis or supplier fraud.

Book a call at ravelin.com/contact-us.

25.2+ billion
transactions per year

$1.4 trillion
processed annually

167,500+
merchants protected

METHODOLOGY & DEMOGRAPHICS

In January 2026, Ravelin commissioned research provider Qualtrics to carry out an online survey of **1504** fraud and payments professionals from around the world, with a focus on the UK, USA, Canada, France, Germany, Italy, Spain, Australia, Brazil, and Mexico.

Participants belonged to the C-suite or Fraud/Risk, Finance/Payments, Compliance/Operations or Product teams of enterprises in the following industries: Online Retail, Travel, Transport & Hospitality, Digital Goods & Subscriptions, Online Marketplaces. Enterprises were defined as businesses with more than $50 million in annual revenue and/or over 500 employees, which sell their products either online or both online and offline.

They were asked questions around their observations, attitudes and predictions related to fraud, payments and ecommerce in the past 12 months, at present, as well as in the future.

All data in this report pertains to the overall findings for the Travel, Ticketing & Hospitality sector, except where otherwise noted.

All 2025 data referenced is from Ravelin's Global Fraud Trends: Fraud & Payments Survey 2025. All 2024 data referenced is from Ravelin's Global Fraud Trends: Fraud & Payments Survey 2024.

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Thank you for reading our Travel Fraud Trends Report.

Questions? Comments? Please write to marketing@ravelin.com.

We frequently release new findings in fraud and payments.

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