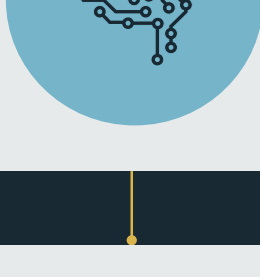


2026

Accertify Fraud Predictions

Fraud is evolving fast. Accertify's five predictions reveal the trends that will reshape the landscape in 2026.

1



Prediction 1: Agentic Shopping is poised to be a significant disrupter in the way consumers make e-commerce purchases.

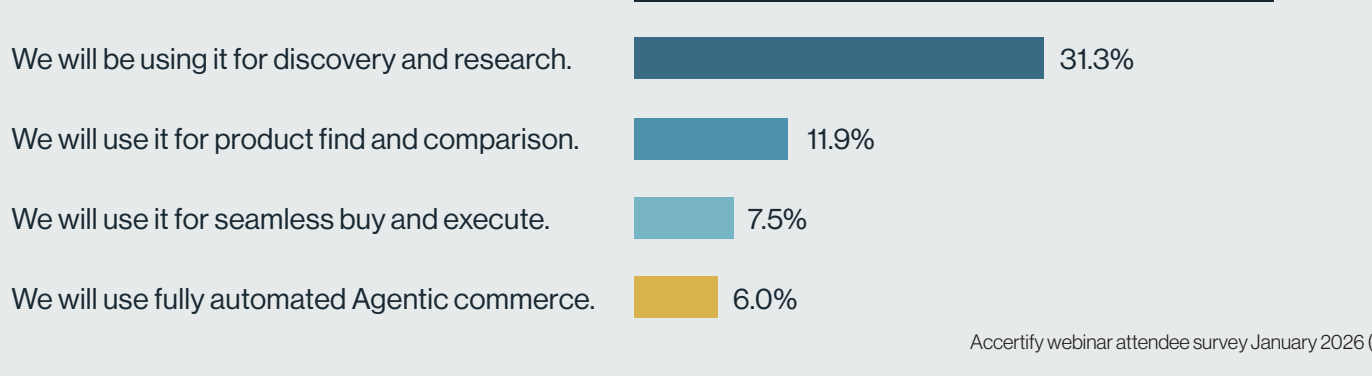
Four levels of Agentic AI shopping

<p>Discovery & Research</p> <ul style="list-style-type: none"> • GenAI tools reshape how shoppers brainstorm and gather product knowledge. • It creates a low friction space where shoppers aren't buying but are open to influence. • Generic or incorrect suggestions can overshadow real brand stories. 	<p>Intelligent Find & Compare</p> <ul style="list-style-type: none"> • Agents deliver curated results with specs, reviews, pricing, and availability. • Shoppers gain clarity and confidence about what's worth considering. • Brands without structured data or accessible APIs risk not appearing. 	<p>Seamless Buy & Execute</p> <ul style="list-style-type: none"> • Agents can handle transactions end to end, including payments and shipping. • With fewer steps, shoppers no longer bounce between websites, tabs, or forms. • Retailers lose traffic and face competition from AI-native shopping tools. 	<p>Autonomous Agentic Commerce</p> <ul style="list-style-type: none"> • AI agents shop independently using deep insights into user preferences. • Shoppers exert little effort, shifting loyalty from brands to the AI layer. • Retailers risk disintermediation unless they're in the agent's preferred network.
--	--	---	---

<https://www.kantar.com/north-america/inspiration/retail/the-four-levels-of-agentic-ai-commerce-and-emerging-shopper-paths>

In what way will your company focus on Agentic commerce over the next 12 months?

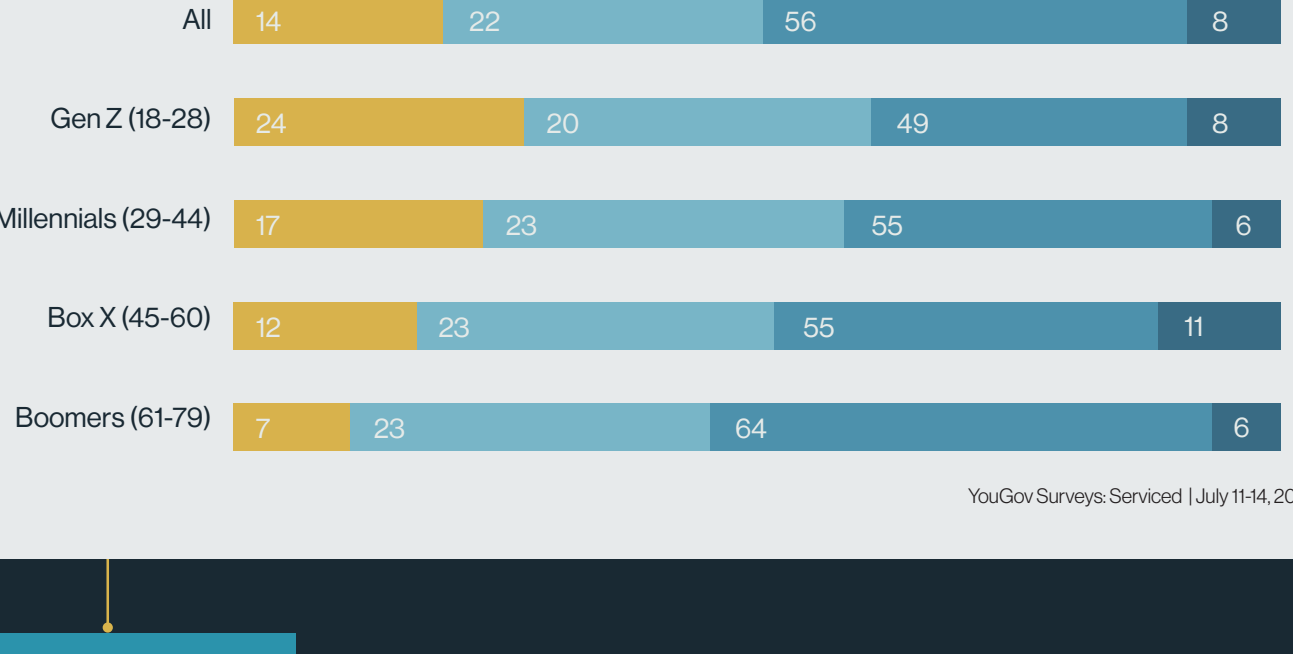
Response Statistics



Accertify webinar attendee survey January 2026 (N=69)

Have You Ever Used an AI Shopping Assistant?

"An AI shopping assistant helps shoppers find, evaluate, and purchase products online by providing personalized recommendations, answering questions, and streamlining the shopping process. Have you ever used an AI shopping assistant (e.g., via website, app, or smart speaker, etc.)?" (%)



YouGov Surveys: Serviced | July 11-14, 2025

2



Prediction 2: In 2026, scams will evolve with agentic AI into nearly autonomous fraud tools, requiring minimal human involvement.



Massive Annual Scam Losses

\$1.03 Trillion USD lost in 2024 according to the Global Anti-Scam Alliance.

Source: 2024 Report: <https://www.gasa.org/research>

3



Prediction 3: Merchants will make major investments into identifying First-Party Abusers, as financial losses grow beyond Third-Party Fraud in 2026.

Why First-Party Fraud Will Continue to Rise

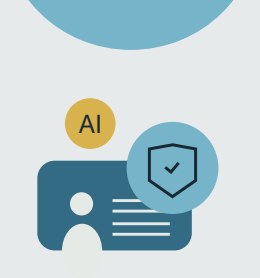
<p>Behavioral Factors</p> <p>Over 35% of consumers admit to first-party misuse, with younger groups showing lower ethical resistance.</p>	<p>Economic Factors</p> <p>Inflation and budget constraints drive consumers to exploit lenient policies for financial relief.</p>	<p>Technological Advancements</p> <p>Generative AI enables fraudsters to create convincing narratives and synthetic documentation.</p>	<p>Agentic Commerce & Social Media</p> <p>Agentic commerce obscures buyer intent; social media shares and fraud playbooks.</p>
--	--	---	---

Source: Report: Council adopts position on PSD3 and PSR - key take-aways - July 2, 2025

4



Prediction 4: The push to adopt better ID verification and authentication tools will increase in urgency due to the challenges of AI.



- AI is rapidly advancing the techniques used in identity fraud.
- Adaptive, resilient authentication systems will become a priority.

5



Prediction 5: Companies that don't take a holistic platform approach to fraud to make continuous trust decisions across the entire customer journey will be more vulnerable to losses.

Summary: Why Continuous Trust Assessment Across the Journey Wins

Touchpoint	Fraudster intent	Why This Matters
Account Creation	Create synthetic or mule accounts	Stop fraud at the earliest possible point
Login	Credential abuse/ account takeover	Detect compromised accounts before damage occurs
Account Changes	Take over identity & update details	Catch abnormal behavior and prevent profile misuse
Browsing & Cart	Bot activity, scraping, reconnaissance	Identify automation and suspicious behavior early
Checkout	Execute payment fraud	Final opportunity to block fraudulent transactions
Post-Purchase	Refund abuse, return manipulation	Prevent non-payment fraud and protect revenue