

eCommerce Transactions Remain High During Pandemic — Outdoor Equipment Sales Highest Since Start of Summer According to Latest ACI Worldwide Data

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Fraud attempts continue to increase — driven by high-value items such as electronics

NAPLES, Fla.--(BUSINESS WIRE)--Aug. 12, 2020--

Global eCommerce transactions increased by 19 percent in July 2020 compared to July 2019, according to analysis by [ACI Worldwide](#) (NASDAQ: ACIW) of hundreds of millions of eCommerce transactions from global merchants. The data also showed that sales of outdoor items saw the highest year-over-year (YoY) increase from nine percent in 2019 to 12 percent in 2020.

Fraud continues to increase as criminals take advantage of card-not-present methods of payment, including buy-online-pick-up-in-store or click-and-collect methods. While fraudulent transactions by volume were slightly lower in 2020 (2.3%) compared to 2019 (2.6%), the data showed that fraud transactions by value were higher in 2020 (4.4%) compared to 2019 (3.7%).

“Fraudsters are targeting higher value items like electronics and luxury brand names, especially within newer channels such as curbside pick-up and in-parking lot pick-up,” said Debbie Guerra, executive vice president, ACI Worldwide.

Overall eCommerce sales continued to increase YoY in the U.S. (13%), U.K. (17%) and APAC (43%). This was driven by sub-sectors such as DIY, apparel, alcohol, digital downloads and gaming.

“We continue to see a huge increase above industry averages in eCommerce sales year-over-year,” Guerra continued. “As more brick-and-mortar stores reopen with COVID restrictions, we are seeing card-present transactions slightly increase; however, we expect the eCommerce trend to continue post-COVID as consumers experience the convenience and speed of digital payments.”

Key Findings:

eCommerce purchasing trends:

- Sectors that continue to experience a major increase in spending in July include gaming (52% increase) and retail (48% increase).
- Sectors that continue to experience a major decrease in spending in July include travel (16% decrease) and ticketing (86% decrease).
- Consumers spent \$52 on average per order of PPE items.
- The average ticket price of genuine purchases dropped by \$26 in 2020 compared to 2019
- Purchase volume increased YoY in all regions:
 - EMEA up 17 percent, driven by purchases of DIY items
 - U.S. up 13 percent, driven by gaming and apparel purchases
 - APAC up 43 percent, driven by gaming and alcohol purchases

Fraud trends:

- Transactional value of fraud attempts was 3.5 percent in July, driven by purchases of electronics such as laptops, TVs and webcams.
- The average ticket price for fraud attempts increased by \$10 in the period January through July 2020, compared to the same period in 2019.
- Non-fraud chargebacks* increased by 23 percent in June 2020 compared to June 2019.

*As chargebacks take approximately 45 days to process, the most current complete data is from June 2020.

About ACI Worldwide

ACI Worldwide powers [digital payments](#) for more than 6,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises, through the public cloud or through ACI's [private cloud](#), we provide [real-time payment](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience.

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