



Back-to-School Season Spurs Increase in Global eCommerce Transactions, According to Latest ACI Worldwide Data

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Stationery, DIY desks, digital course material, apparel and electronics among popular back-to-school items purchased online amidst pandemic

NAPLES, Fla.--(BUSINESS WIRE)--Sep. 14, 2020-- New data from [ACI Worldwide](#) (NASDAQ: ACIW) shows global eCommerce transactions increased by 24 percent in August 2020 compared to August 2019. The analysis of hundreds of millions of eCommerce transactions from global merchants showed that sales of back-to-school items, which increased 56 percent from January through August 2020 compared to the same period in 2019, were among the main drivers, along with sporting, outdoor, pet supplies and DIY goods.

"The increase in eCommerce transactions in August compared to the previous month can be attributed primarily to back-to-school purchases as students and families face the new normal this fall," said Debbie Guerra, executive vice president, ACI Worldwide. "With countless students experiencing various curriculum scenarios—from exclusively online to a hybrid approach—there is an increased need for in-home educational items such as online course material, digital content, computers and desks. Moreover, clothing merchants have seen an increase in school and college wear purchases for those planning to attend school in-person."

The gaming sector continued to see significant growth in August (109%) compared to July (52%), driven by new game releases as well as stay-at-home restrictions that are forcing consumers to find indoor entertainment. Pet supplies also saw increased demand (94%) from January through August 2020 compared to the same period in 2019. "Recreational activities from gaming indoors to spending more time with pets—due to a surge in pet adoption—has driven much of the increase in purchases within those sectors," Guerra continued.

Key Findings:

eCommerce purchasing trends:

- Educational product purchases (pens, pencils, notebooks, digital books, course materials) increased 56 percent.
 - Purchase of course materials increased 75 percent.
- Sectors that continue to experience major increase in purchases in August include gaming (109% increase) and retail (44% increase).
- Sectors that continue to experience major decrease in purchases in August include travel (13% decrease) and ticketing (80% decrease).
- The average ticket price of genuine purchases dropped by \$26 in 2020 compared to 2019.
- Purchase volume increased YoY in all regions:
 - U.S. up 11 percent, driven by back-to-school items such as clothing, stationery and electronics
 - EMEA up 13 percent, driven by purchases of back-to-school and DIY items

Fraud trends:

- Transactional value of fraud attempts increased 0.4 percent in August, driven by purchases of electronics, with buy online, pick-up in-store being the channel of choice for fraudsters.
- The average ticket price for fraud attempts increased by \$7 in the period January through August 2020, compared to the same period in 2019.
- Non-fraud chargebacks* increased by 17 percent in August 2020 compared to August 2019.

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