



## eCommerce Transactions Expected to Rise to Record Levels During Holiday Shopping Season

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*As consumers gear up for busy shopping season, ACI experts predict an earlier start than usual due to the pandemic*

NAPLES, Fla.--(BUSINESS WIRE)--Oct. 15, 2020-- New benchmark data from [ACI Worldwide](#) (NASDAQ: ACIW) revealed a projected 27 percent increase in global eCommerce transactions over the holiday period October 2020 through December 2020. The data, based on hundreds of millions of eCommerce transactions from global merchants, also projected a 40 percent increase in the buy-online-pick-up-in-store (BOPIS) or click-and-collect channel.

"Although a number of brick-and-mortar stores have closed due to the pandemic, their eCommerce sites remain available. On the other hand, some stores that have reopened haven't seen much foot traffic due to consumers' concern about large crowds. Therefore, as consumers spend more time at home, we expect BOPIS to be the primary delivery channel that consumers use to do their holiday shopping this year," said Debbie Guerra, executive vice president, ACI Worldwide. "Moreover, as we head into the holiday shopping season, we see consumers beginning their shopping in early October as a result of concerns over inventory shortages, as well as shipment delays, but also because merchants are providing sales and deals earlier in the year."

Global eCommerce transactions increased by 21 percent in September 2020 compared to September 2019, according to ACI's data. In addition, fraudsters continued to purchase higher-value items such as electronics—fraud attempt purchase value increased to \$9 in 2020 vs 2019.

"We expect the BOPIS delivery channel to grow for both genuine and fraudulent consumers as merchants both large and small continue to add this as a new option due to the pandemic," Guerra continued. "The accelerated use of digital payment channels due to the pandemic has resulted in both cross-channel journeys such as BOPIS as well as the blurring of the channels themselves—such as the usage of mobile devices and mobile check-out inside physical stores. This digital swing has opened a way to expand merchants' market reach by enhancing the buying journey experience—but it also means more exposure to fraud, which merchants must be prepared for as we get further into the holiday season."

### Key Findings:

#### eCommerce purchasing trends:

- Sectors that continue to experience major increases in purchases in September include gaming (71% increase) and retail (45% increase).
- Sectors that continue to experience major decreases in purchases in September include travel (21% decrease) and ticketing (75% decrease).
- The average ticket price of genuine purchases dropped by \$26 in 2020 compared to 2019.
- Purchase volume increased YoY in all regions driven by back-to-school items such as clothing, e-learning content, stationery, electronics and DIY:
  - U.S. up 17 percent
  - EMEA up 8 percent

#### Fraud trends:

- Transactional value of fraud attempts increased 0.4 percent in September, driven by purchases of electronics, with buy online, pick-up in-store being the channel of choice for fraudsters.
- Driven by electronics, the average ticket price for fraud attempts increased by \$9 in the period January through September 2020, compared to the same period in 2019.
- Non-fraud chargebacks\* increased by 12 percent in September 2020 compared to September 2019; this has been increasing at a declining rate based on months between March and July.

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