



eCommerce Transactions Will Soar During Holiday Shopping Season as Pandemic Leads to More Lockdowns, per New Data from ACI Worldwide

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As consumers prepare for holiday shopping season, concern over lockdowns drives early shopping with a 53 percent increase in the retail sector in October 2019 vs. 2020

NAPLES, Fla.--(BUSINESS WIRE)--Nov. 12, 2020-- New benchmark data from [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), revealed a 23 percent increase in global eCommerce transactions in October 2020 compared to October 2019. This increase was driven by the retail, gaming, DIY and digital sectors as consumers prepare for further lockdowns. In addition, the data, based on hundreds of millions of eCommerce transactions from global merchants, showed a projected 25 percent increase in volume of transactions for all sectors combined (including those impacted by the pandemic, such as airline and ticketing) in Q4 2020 compared to Q4 2019.

ACI's data also showed that the second wave of COVID-19 lockdowns in the EMEA region has already resulted in a more than 100 percent increase in eCommerce transactions in the retail sector from November 1-4, 2020.

"With the U.K. already in another lockdown and the U.S. potentially heading toward one, we're seeing consumers prepare to hunker down for the holidays and get their shopping done earlier than ever," said Debbie Guerra, executive vice president, ACI Worldwide. "Related, merchants are offering deals earlier, which has also driven increases in transaction volumes in October compared to the same time last year. We're expecting this trend to continue as we move further into the holiday season."

ACI's data from October 2020 showed a slight increase to 4.1 percent in the value of fraud attempts compared to the same period in 2019 as genuine consumers continue to outpace fraudulent consumers.

The gaming sector continued to see record levels of transactions, with a 90 percent increase in October 2020 compared to 2019. Sectors that continue to see a decline in transactions include travel (33%) and ticketing (79%).

"Lockdowns have led many consumers to cancel any plans to travel—such as holiday getaway vacations—or attend large group gatherings, leading to an even greater decline in airline and ticketing compared to the previous year," Guerra concluded.

Key Findings:

eCommerce purchasing trends:

- Sectors that continue to experience major increases in purchases in October include gaming (90% increase) and retail (53% increase).
- Sectors that continue to experience major decreases in purchases in October include travel (33% decrease) and ticketing (79% decrease).
- The average ticket price of genuine purchases dropped by \$21 in 2020 compared to 2019, driven by declines within the airline and ticketing sectors, which yield higher ticket prices on average.

Fraud trends:

- Transactional value of fraud attempts increased 0.4 percent in October, driven by purchases of electronics, with buy online, pick-up in-store (BOPIS) being the channel of choice for fraudsters.
- The average ticket price for fraud attempts decreased by \$9 in the period January through October 2020, compared to the same period in 2019.
- Non-fraud chargebacks* increased by 10 percent in October 2020 compared to October 2019; this has been declining compared to March-June 2020. Reasons include the following:
 - Backlog of processing returns since employees have been unable to work due to stay at home restrictions, and safety concerns around opening boxes due to COVID-19
 - Call centers were not staffed for several days in March to answer incoming customer calls
 - Shipment delays
 - Product back order

*Chargebacks often take approximately 45 days to process.

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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