



Global eCommerce Transactions Jump in November Due to Earlier Start of Holiday Shopping Season, New Data from ACI Worldwide Reveals

December 4, 2020

Global retail transactions increase 30 percent from Thanksgiving to Cyber Monday 2020 vs. 2019

NAPLES, Fla.--(BUSINESS WIRE)--Dec. 4, 2020-- New benchmark data from [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), revealed a 21 percent increase in eCommerce transactions globally in November 2020 compared to November 2019. This was driven by strong consumer demand for household items and services, especially those providing shipment, remote education and training, and insurance for consumer electronics. According to the data, based on hundreds of millions of eCommerce transactions from global merchants, the retail sector saw a significant increase (30%) over the five-day period from Thanksgiving through Cyber Monday in 2020 compared to 2019.

The Saturday after Black Friday experienced the biggest increase at 47 percent compared to 2019. However, the average ticket price on these peak days declined by 3 percent compared to 2019, down from \$136 to \$132, as consumers are attracted to free shipment and sales.

"This year's holiday season is looking very different from previous years with many merchants starting sales much earlier, as well as continuing promotions beyond the traditional peak days of Black Friday and Cyber Monday. The result is a substantial increase in eCommerce transaction volumes prior to Black Friday," said Debbie Guerra, executive vice president, ACI Worldwide. "In addition, many merchants expanded their buy-online-pick-up-in-store and free next-day delivery options, which attracted many consumers."

Fraud attempt rates by volume increased slightly to 1.7 percent by volume and 3.4 percent by value, similar to prior holiday seasons, as a result of increased genuine consumer spending outpacing fraud. Non-fraud chargebacks increased by 15 percent in October* 2020 compared to 2019, a lower percentage than that of April and May of 2020, mainly due to more people being back at work and call centers being better staffed to deal with consumer calls.

"Although fraud rates have increased only slightly, merchants and consumers do need to be vigilant. Consumers should avoid leaving packages on their doorsteps for long periods of time to avoid porch piracy, as this has been an area of growing concern over the years. As the buy-online-pick-up-in-store channel continues to experience fast growth driven by the pandemic, it is providing greater opportunity for fraudsters," Guerra concluded.

Key Findings:

eCommerce purchasing trends:

- In 2020 to-date (January to November), global eCommerce transactions increased by 20 percent compared to the same period last year.
- Travel and ticketing continued to see a significant dip in November due to the pandemic, declining 60 and 85 percent respectively.
- Transactions in the gaming sector increased 50 percent; this increase was less than previous months, potentially due to market saturation as well as consumers potentially awaiting holiday gift cards for gaming purchases.
- The U.S. saw an increase in transactions of 20 percent and the UK of 19 percent from January through November 2020 compared to the same period in 2019.
 - We continue to see eCommerce spending behaviors change because of lockdown, driving UK purchases earlier this holiday season than ever before

Fraud trends:

- Fraudulent attempt purchase value decreased by \$11 in 2020 compared to 2019; this was the impact of airline, sporting event and concert ticket purchase declines, which have a high average ticket price; genuine purchases value decreased by \$18.
- Fraud attempt rates by volume increased slightly by 1.7 percent and 3.4 percent by value, similar to prior holiday seasons, as a result of increased genuine consumer spending outpacing fraud.

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