



New Data from ACI Worldwide Shows Increase in Global eCommerce Transactions Over the 2020 Holiday Period; Retail and Gaming Sectors See Significant Increase

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Merchants that offered the “buy online, pick up in store” delivery channel pre-pandemic experienced 70 percent increase in volume in 2020 compared to 2019

OMAHA, Neb.--(BUSINESS WIRE)--Jan. 13, 2021-- New benchmark data from [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), revealed a 24 percent increase in eCommerce transactions globally in December 2020 compared to December 2019.

In particular, eCommerce transactions in the retail sector increased 31 percent and the gaming sector increased 90 percent, comparing December 2020 with December 2019.

While many merchants initially implemented the buy online, pick up in store (BOPIS) delivery channel during the pandemic, those that already had this option available pre-COVID-19 experienced an increase of 70 percent by volume and 58 percent by value in 2020. However, BOPIS fraud has also seen a significant increase, with a 7 percent fraud attempt rate compared to 4.6 percent with other delivery channels.

“In 2020, we saw the pandemic drive the highest number of merchants implementing the BOPIS delivery channel for the first time in one year,” said Debbie Guerra, executive vice president, ACI Worldwide. “We expect this channel to increase as more consumers get used to the convenience of shopping at home and the speed of in-store pickup. However, this is also a channel to watch closely for fraud, as these same benefits appeal to fraudsters.”

ACI’s data also showed that non-fraud chargebacks increased 26 percent in December 2020 compared to December 2019, driven by shipment delays over the holiday period. “Non-fraud chargebacks continue to rise since the low that was experienced in April 2020,” Guerra continued. “Similar to prior years, porch pirates were active in 2020, which impacted the increase in non-fraud chargebacks as fraudsters follow delivery trucks. In addition, shipment delays consumers experienced over the holiday period as well as a backlog of returns processing and product back orders have also contributed to the increase in non-fraud chargebacks.”

Key Findings:

eCommerce purchasing trends:

- December 2020
 - Travel and ticketing continued to see a significant dip in December due to the pandemic, declining 27 and 76 percent, respectively.
 - Transactions in the gaming sector increased 90 percent.
- In Q4 2020, global eCommerce transactions increased 22 percent compared to Q4 2019.
- January to December 2020
 - Global eCommerce transactions increased by 19 percent compared to 2019.
 - The UK saw an increase in transactions of 28 percent and the US of 14 percent from January through December 2020 compared to the same period in 2019.
 - The gaming sector increased 84 percent January to December 2020 compared to 2019.
 - The retail sector increased 48 percent January to December 2020 compared to 2019.

Fraud trends:

- Fraudulent attempt purchase value decreased by \$10 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. Average value of genuine purchases decreased by \$18 .
- Fraud attempt rates by value increased slightly by 0.2 percent to 3.4 percent, 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 November 2020.

About ACI Worldwide

[ACI Worldwide](#) is a global software company that provides mission-critical [real-time payment solutions](#) to corporations. Customers use our proven, scalable and secure solutions to process and manage [digital payments](#), enable [omni-commerce payments](#), present and process [bill payments](#), and manage [fraud and risk](#). We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

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