

Travel and Ticketing Sectors Drive Growth of Global eCommerce Transactions by 15 Percent in First Half of 2021, According to New Data from ACI Worldwide

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- *Travel and Ticketing Sectors show strong signs of recovery with 122 percent rise in transactions in Q2 2021*
- *Payment methods such as BNPL, mobile in-app payments, eWallets and social media purchases and delivery channel BOPIS continue to grow in popularity*
- *Fraud attacks on new channels like Mobile and BOPIS are on the rise, report warns*

MIAMI--(BUSINESS WIRE)--Aug. 12, 2021-- New benchmark data from [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), reveals that global eCommerce transactions continue to grow at a rapid pace. According to [ACI's eCommerce Fraud Index](#) global eCommerce sales increased 15 percent during the first half of 2021, compared to the same period in 2020. The increase was driven partly by a 122 percent rise in travel and ticketing sales, which showed strong signs of recovery in the second quarter of this year compared to Q2 2020. The digital entertainment and home improvement sectors also recorded strong sales as shoppers continue to invest in DIY projects and gamers find new ways to interact within their gaming communities.

"As travel restrictions begin to ease, more merchants are offering greater booking flexibility, allowing consumers to change dates and times as needed and giving them confidence in spending on travel," said Debbie Guerra, executive vice president, ACI Worldwide. "As more people look to get away, we expect the travel and ticketing sector to continue this long-awaited boost in sales."

ACI's eCommerce Fraud Index also highlights that fraudsters have been adapting quickly to new customer buying and payment journeys as a result of the pandemic and are actively targeting new channels. According to the research, mobile fraud increased by 1.22 percent in the first half of 2020 and 1.32 percent in the first half of 2021. The increasingly popular BOPIS channel (*Buy online & pick up in store*) saw a 6.17 percent increase in fraud attempts in Q1 2021, with the average value rising by \$4 versus Q1 2020. The gaming and telco sectors experienced the highest fraud attempt rates in the first half of 2021 while fraud attempt rates in other sectors have been declining this year.

"The global eCommerce market continues to grow at a rapid pace as customer buying journeys have changed permanently due to the pandemic," Guerra continued. "However, the rise of eCommerce has also created a radically new fraud environment in which old ways of detecting and preventing fraud will no longer work. Merchants embracing payments innovation, to keep pace with digital demands, must also deal with the challenges of an evolving fraud landscape, or risk losing customers and ultimately revenues."

The data also reveals that the average transaction value of fraudulent purchases dropped from \$179 in Q1 2020 to \$114 in Q1 2021; however, it rose back up to \$139 in Q2 2021.

"Fraudsters have shifted from high-value travel purchases to low-value gaming purchases. Such low-value purchases are used by fraudsters to test whether a merchant will accept their fraudulent payment before moving to bigger ticket items. Moreover, we saw clear evidence of BOT attacks migrating to mobile toward the end of 2020 and into 2021. Merchants must pay close attention to very low-value purchases to keep fraudsters at bay," Guerra concluded.

Key Findings ACI eCommerce Fraud Index

Global eCommerce Transactions

- eCommerce purchases increased 15 percent in H1 of 2021 compared to H1 of 2020
- Top performers in volume of transactions H1 2021 vs H1 2020

-Telco – 20 percent
-Ticketing – 20 percent
-Travel – 19 percent
-Gaming – 18 percent

- Transactions in the travel and ticketing sector rose 122 percent in Q2 2021 compared to Q2 2020

Fraud Trends

- Mobile fraud increased from 1.22 percent in H1 2020 to 1.32 percent in H1 2021
- Non-mobile fraud rates increased by almost 2 percent (0.59 percent in H1 2020; 1.71 percent in H1 2021) driven primarily through gift cards and gaming purchases
- Average transaction value of fraudulent purchases dropped from \$179 in Q1 2020 to \$114 in Q1 2021, it rose back up to \$139 in Q2 2021

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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