

## Global Ecommerce Transactions Expected to Grow 23 Percent Between Thanksgiving and Cyber Monday, ACI Worldwide Reports

November 22, 2021

- 22 percent growth in transactions expected on Black Friday, 21 percent on Cyber Monday
- Fraud attempts to increase during the holiday season, with gaming, travel, and ticketing sectors at risk
- Transactions through BOPIS (buy online, pick up in store) delivery channel expected to rise 98 percent during the holiday season

MIAMI--(BUSINESS WIRE)--Nov. 22, 2021-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software](#), is projecting a busy holiday shopping season with eCommerce transactions to rise 23 percent between Thanksgiving and Cyber Monday, according to ACI's eCommerce intelligence. Global eCommerce transactions for the whole holiday season (October – December 2021) are expected to rise 14 percent, with ticketing (414%), travel (113%), telco (11%) and gaming (7%) sectors expecting the highest gains.

In September, Global eCommerce transactions increased six percent compared to the same month in 2020, indicating shoppers started planning for the holiday season earlier than in previous years.

Transaction figures for Singles Day, November 11, which has become a key date for retailers worldwide to attract customers with discounts and new products, also indicate a strong season ahead. Singles Day transactions increased 12 percent compared to last year, with an average ticket price increase of 7 percent, while fraud attempts doubled.

"The holiday shopping season started in September this year with consumers looking for gifts and bargains early," said Debbie Guerra, head of merchant payments, ACI Worldwide. "Merchants offered deals and discounts much earlier than in previous years to promote early shopping, giving them greater flexibility to accommodate any supply chain challenges. Retailers continue to grapple with shortages in labor and delivery delays due to the ongoing pandemic."

ACI eCommerce intelligence also shows that new payment methods and channels continue to grow, with a projected 98 percent increase in eCommerce transactions through the buy online, pick up in-store (BOPIS) delivery channel during the 2021 holiday season compared to the 2020 holiday season.

The BNPL (buy now, pay later) channel has also grown significantly—in the first half of 2021, it more than quadrupled (450 percent) compared to the same period last year. BNPL also has the highest acceptance rates (98% on average compared to 96% on credit/debit cards), indicating a continued upward trajectory.

"The surge in online purchases of higher value items, such as home electronics has, in part, driven the substantial increase in popularity of BNPL," continued Guerra. "Merchants offering this payment method have a real opportunity to attract new customers and improve the experience of existing ones. This holiday season could be a game-changer for merchants offering BNPL options for consumers."

As more consumers increase their spending on travel and ticketing, fraud attempts are expected to increase. The travel sector is likely to see fraud increase by 2.7 percent, while the ticketing sector could see a 0.7 percent increase this holiday season. The average ticket price for fraud attempts is also expected to increase by 2 percent in the travel sector and a whopping 32 percent in the ticketing sector.

### Key trends at a glance:

#### eCommerce predictions for the 2021 holiday season (October – December 2021) compared to the same period in 2020:

- Overall growth in transactions from Thanksgiving to Cyber Monday +23 %
- Thanksgiving Day +20%
- Black Friday +22%
- Saturday after Black Friday +26%
- Sunday prior to Cyber Monday +27%
- Cyber Monday +21%
- Green Monday +15%
- Christmas Eve +14%
- Christmas Day +15%
- Boxing Day +12%
- New Year's Eve +10%

#### eCommerce purchase predictions by industry:

##### Volume of transactions

- Travel + 113%
- Ticketing +414%

- Retail +0.5%
- Gaming +7 %
- Telco + 11%

*Average ticket value*

- Travel +19%
- Ticketing +85%
- Retail +4%
- Gaming +27%
- Telco + 5%

*Average ticket price for fraud attempts*

- Travel +2%
- Ticketing +32%
- Retail +15%
- Gaming +13%
- Telco +28%

*Fraud attempts*

- Travel +2.7%
- Ticketing +0.7%
- Retail + 1%
- Gaming +0.5%
- Telco +0.7%

*Fraud attempted transaction value*

- Travel +1.3%
- Ticketing: +0.3%
- Retail +0.1%
- Gaming -0.3%
- Telco +1%

**eCommerce purchases by payment types**

*Volume of transactions*

- **Mobile payments:** predicted to increase by 18 percent
- **eWallets:** predicted to increase by 87 percent

*Average ticket value*

- Mobile payments: predicted to increase by 17 percent
- eWallets: predicted to increase by 12 percent

*Fraud attempts*

- Mobile payments: predicted to increase by 0.3 percent
- eWallets: predicted to increase by 0.7 percent

*Fraud attempted transaction value rate*

- Mobile payments: predicted to increase by 0.3 percent
- eWallets: predicted to increase by 0.3 percent

**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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**Media**

Dan Ring

[dan.ring@aciworldwide.com](mailto:dan.ring@aciworldwide.com)

Nidhi Alberti

[Nidhi.alberti@aciworldwide.com](mailto:Nidhi.alberti@aciworldwide.com)

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