



## 2021 Peak Holiday Shopping Sees Notable Increases in BNPL, BOPIS, Early Shopping and Fraud ACI Worldwide Reports

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- Buy now, pay later (BNPL) transactions increased nearly 30 percent during the 2021 holiday period
- Supply chain fears prompted early shopping with a 28 percent increase in October
- Buy online, pick up in-store (BOPIS) transactions increased 68 percent during the holiday season
- Fraud attempts increased 14 percent within the retail sector between Thanksgiving and Cyber Monday—particularly with electronics items; average ticket price for fraud also increased within booming travel and ticketing sectors

MIAMI--(BUSINESS WIRE)--Jan. 18, 2022-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software](#), revealed a 28 percent increase in buy now, pay later (BNPL) transactions from October to December 2021 compared to the same period in 2020, according to ACI's eCommerce intelligence. The data showed that BNPL transactions peaked more than 43 percent in October as shoppers began their 2021 holiday shopping early.

Overall, the value of transactions globally increased 28 percent in October 2021 compared to October 2020 as concerns of delivery delays and low inventory drove consumers to begin their holiday shopping early, according to ACI's data tracking.

Buy online, pick up in-store (BOPIS) adoption continued to increase 68 percent from October to December 2021 compared to the same period in 2020. Within October 2021, a peak at 99 percent was recorded compared to the same period in 2020. Consumers are also showing a continued interest in picking up their orders from in-store lockers as merchants adopt this fast and safer self-service method.

"Worldwide shopping continues to evolve as consumers rapidly embrace new ways to pay or receive their goods – driven by merchant modernization and rapid consumer adaptability," said Debbie Guerra, head of merchant payments, ACI Worldwide. "As the popularity of BNPL continues to gain traction, we saw a significant increase in the number of consumer transactions via this payment method over the 2021 holiday season. In addition, BOPIS has shown no signs of slowing down as safety measures due to the spread of Omicron have driven more consumers toward picking up their items from in-store lockers."

ACI's data showed that transactions in the travel and ticketing sectors nearly doubled (99%) between October to December 2021 compared to 2020, with November being the strongest month. Tickets for sports and entertainment events increased four times between Thanksgiving and Cyber Monday. In addition, the travel industry's special offers, including flexible booking and last-minute travel bookings, resulted in a 2.5x increase in travel packages. The increase in travel and ticketing purchases also drove up the average ticket price for fraud attempts in these sectors (ticketing: over \$220; travel: over \$132).

"As COVID restrictions lifted slightly and vaccination rates increased, more consumers felt comfortable traveling over the holidays and attending in-person events," Guerra continued. "However, fraudsters also followed this trend using tactics such as account takeover, synthetic fraud, and friendly fraud. Merchants and consumers must be more vigilant during peak season as it's prime time for fraudsters to strike. Having fraud solutions in place that can easily detect a genuine transaction versus a fraudulent one is key."

Between Thanksgiving and Cyber Monday, fraud attempts increased 14 percent compared to the same period last year, with fraudsters targeting electronic items.

### Key trends at a glance:

#### Global eCommerce (like for like Merchants and payment methods)

- Value of transactions increased 16 percent in November 2021 vs. 2020
- Value of transactions increased 12 percent in December 2021 vs. 2020

#### BNPL

- North America and Europe in particular experienced a 31 percent increase in BNPL transactions between October to December 2021 compared to the same period in 2020.

#### Shipment Cut-off

- Shipment cut-off transactions increased as consumers aimed to get presents shipped on time. In Europe, shipment cut-off priority experienced a 39 percent increase in volume of transactions compared to 2020.
- Consumers using mobile devices spent \$31 more than consumers using non-mobile devices.

#### Boxing Day (Europe)

- Boxing Day in Europe experienced a 10.5 percent increase in volume of transactions, with the average ticket value decreasing by \$17; this was likely driven by better deals, smaller basket values and clearance sales.

#### 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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