

New ACI Worldwide Benchmark Data of Top Global Merchants Shows eCommerce Transactions Increased by 21% During Holiday Shopping Season

2015 holiday fraud attempt rates spiked on Thanksgiving and Christmas Eve

NAPLES, Fla.--(BUSINESS WIRE)-- The 2015 holiday shopping season saw fraud attempts rise, with rates soaring on key dates, according to new benchmark data from [ACI Worldwide](#) (NASDAQ: ACIW). The data*, based on hundreds of millions of transactions from global retailers during the 2014 and 2015 holiday shopping season (starting on Black Friday and ending on December 31), details what led to a huge increase in omni-channel shopping transaction volume growth and a corresponding sizable increase in fraud attempts.

Principle findings include:

- | From Thanksgiving to December 31, 2015 vs. the same dates in 2014, the number of eCommerce transactions grew by 21 percent, while fraud attempts grew by 8 percent
- | Fraud attempt rates were highest on Christmas Eve (2.4 percent), Thanksgiving (2 percent), Black Friday (1.8 percent) and holiday shipment cut-off days (1.6 percent). This is a result of two key trends:
 - | Electronic gift cards, which have the highest fraud attempt rates across all products, were a popular last-minute gift purchase
 - | Buy online/pick-up in-store, which has a higher fraud attempt rate than other modes of delivery, increased
- | Increase in attempted fraud rates for buy online/pick up in-store (47 percent increase--[even more than ACI predicted](#)) as well as next day and overnight delivery (50 percent increase)
- | International sales for global merchants increased by 29 percent by volume and 22 percent by value—a trend driven by favorable currency rates, shipment costs, and regional-specific products

"Global commerce has seen a huge increase in the past year, and it is critical for merchants to have integrated fraud prevention monitoring with cross-border payment acceptance, along with single tokenization and a single view of the customer," said Mike Braatz, senior vice president, Merchant and Risk Solutions, ACI Worldwide. "Merchants must implement a sophisticated multi-layered, multi-dimensional approach to fraud prevention for all transaction channels."

- | Key shopping dates by volume— year-over-year transaction volume growth:
 - | Thanksgiving to Cyber Monday: 28%
 - | Cyber Monday: 25%
 - | Black Friday: 12%
- | During 2015, the number of fraud attempts based on total population increased compared to the same time in 2014
 - | In 2015, 1 out of every 67 transactions was a fraudulent attempt
 - | In 2014, 1 out of every 72 transactions was a fraudulent attempt

At the [NRF Annual Convention & Expo](#), January 17-20, 2016 in New York City, ACI will showcase its [Universal Payments](#) (UP) Retailer Payments solution (booth #3153) with omni-channel and [eCommerce payment](#) capabilities which now includes PAY.ON and ACI ReD Shield.

ACI's UP Retailer Payments Solutions provide a holistic security and fraud solution designed to address PCI compliance requirements. It offers retailers a platform that supports consumer payments from all channels—whether the retailer is processing high-volume credit and debit card-based payments from thousands of retail locations, deploying a pre-paid solution via a mobile wallet, or processing multi-national payments. UP Retailer Payments Solutions are a key component of ACI's UP portfolio of solutions, which orchestrate all aspects of payments processing for any payment type, any channel, any currency and any network.

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Notes to editors:

*Research Methodology

Global ACI ReD Shield retailer customers for holiday period 2014 and 2015.

Date Range:

November 27, 2014 to December 31, 2014

November 26, 2015 to December 31, 2015

Terminology:

- | Volume is number of transactions, compare last year to this year, like for like global retail customers
- | Value is number of transactions, compare last year to this year, like for like global retail customers
- | Fraud Attempt Rate : a transaction associated to any one or more of the following:
 - | Transaction data confirmed as fraudulent as a result of a merchant verification
 - | Transaction data matched a record in our ReD Shield global screening negative database—chargebacks, credit card numbers being sold online in underground chat channels, or reported as fraud by an issuer
 - | Pattern matching a recent confirmed fraud behaviour

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers electronic payments for more than 5,000 organizations around the world. More than 1,000 of the largest financial institutions and enablers as well as 300 of the leading [global retailers](#) rely on ACI to execute \$14 trillion each day in payments. In addition, thousands of organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software and SaaS-based solutions, we deliver real-time, any-to-any payments capabilities and enable the industry's most complete omni-channel payments experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

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