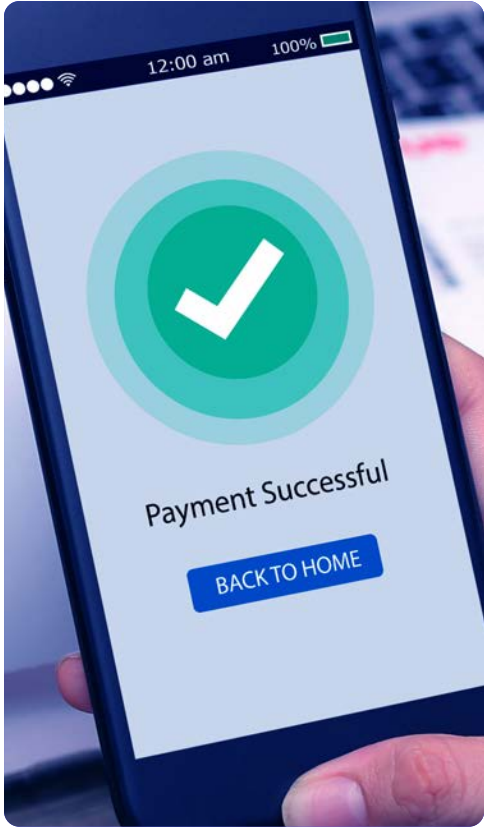




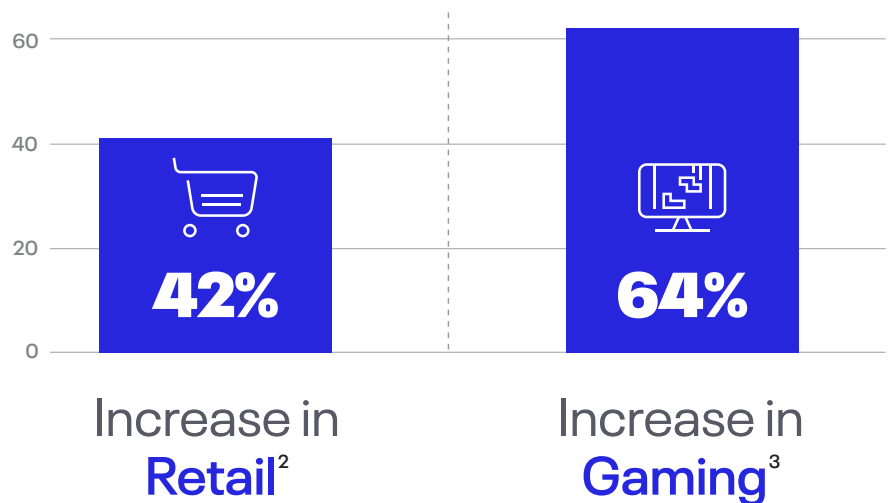
Supercharged Success: 2020 was the Year of eCommerce and Digital Payments

As a result of COVID-19, 2020 saw an uplift in eCommerce transactions throughout the world.



20%

Increase in **Transactions** Year on Year¹
Led By...



How Can Retailers Capitalize on This Momentum?

Here Are 2020's Top Trends:



Physical and digital stores will continue to collide

Social distancing and a lack of love for cash has consumers increasingly switching between channels to browse and buy. **Retailers must deliver a seamless, consistent, omni-channel experience.**



Consumers love "click and collect"

Estimates say the "click and collect" channel will grow by 34% globally in 2021.⁴ Increasingly, consumers also want walk-by checkouts, pay-in-aisle apps and curbside pick-up options. **Adding these channels is a great way to collect more shoppers.**



New digital payment options drive growth

New payment methods are the single biggest investment focus for a quarter of all online merchants and a top-three investment for over half of in-store merchants.⁵ Why? Because offering at least three different payment methods can drive conversions by up to 30%.⁶ **A lack of options could lead to a lack of conversions.**



Consumers are shouting for IoT and voice

The Internet of Things (IoT) and voice are primed to become significant differentiators for merchants, with 50% of trailblazers planning to support sales through digital assistants, such as Alexa, and other forms of connected devices.⁷ **Shout it from the rooftops—IoT and voice are essential.**



Use pay-after-delivery to win now

With more consumers experiencing economic uncertainty, pay-after-delivery services boost consumer confidence by allowing them to get products, try them and pay later. **Offering longer payment terms and options to delay or split payments will help consumers balance their spending—and drive loyalty.**

To find out more, visit
www.aciworldwide.com/ecom

¹ ACI Worldwide data
² Ibid
³ Ibid
⁴ ACI Worldwide data

⁵ Ovum Culture of Innovation Index, September 2019
⁶ ACI Worldwide data
⁷ Ovum Culture of Innovation Index, September 2019