

# Optimise every transaction

Improve conversion rates, reduce fraud, and cut costs with natively integrated, real-time AI.

Real-time AI works inside every transaction – analysing payment performance, risk signals, and network behaviour to optimise outcomes as they happen.

TXN-001 Approved Risk: 4% €180.00 FR \*\*\*\* 8754

TXN-002 Approved Risk: 14% €29.00 FR \*\*\*\* 8754

TXN-003 Approved Risk: 14% €29.00 FR \*\*\*\* 3360

Total to pay 38.84 USD  
1 USD = 1.512282 AUD  
Total to pay 58.92 AUD

Payment success rate: 98.45%

Network signals

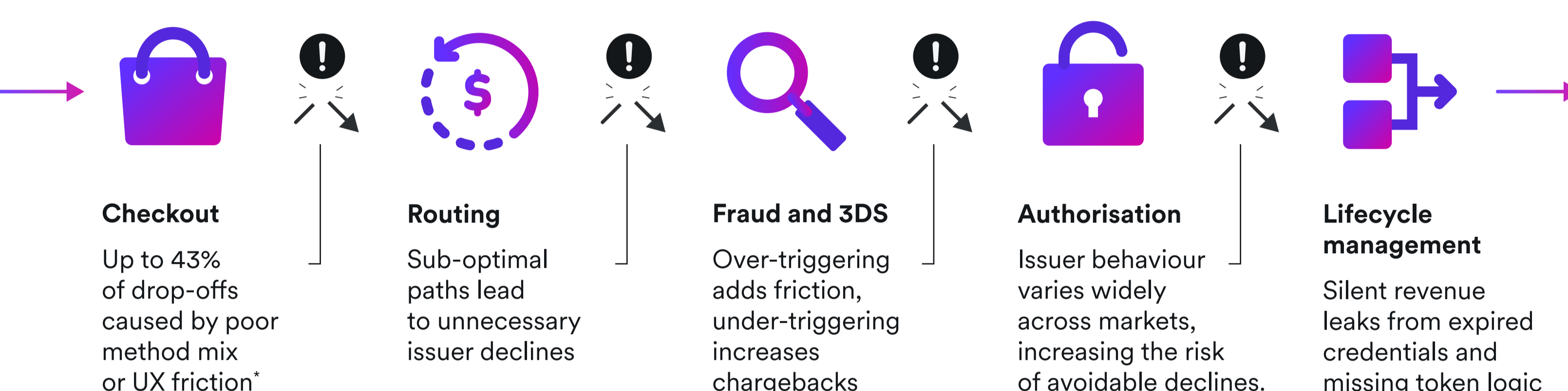
Device fingerprints

Behavioural history

Higher approvals • Lower fraud • Lower cost per transaction

## The payment journey: where revenue is lost

Every payment faces friction. Billions are lost annually to preventable failures.



Most merchants lose 2–5% of revenue to avoidable technical and trust-related failures

\*Source: Baymard Institute

## Optimize 360 improves every stage of the payment flow

**MAXIMISE**  
**Unlock revenue that would otherwise be lost**  
Recover approvals and prevent unnecessary declines using real-time decisioning, smart retries, intelligent routing, and ISO-aligned requests.

**SUSTAIN**  
**Keep payments flowing & prevent silent revenue loss**  
Maintain recurring and repeat transactions with resilient tokenisation, automatic credential updates, smart recovery pathways, and ML-based performance alerts.

**SECURE**  
**Stop fraud without stopping good customers**  
Defend against fraud with adaptive AI, smart 3DS authentication, evolving risk scoring, and full PSD2/SCA compliance – maintaining conversion while reducing false declines.

**SETUP**  
**Smarter checkouts that convert**  
Reduce early-stage failures and boost first-attempt approvals with adaptive checkout flows, market-specific payment methods, and local currency support.

**AI-led payment optimisation**

## AI in action: What makes Optimize 360 different

Smarter architecture. Smarter outcomes.

- Natively integrated AI optimisation**
  - Embedded directly in Airwallex’s global payments stack
  - Applies intelligence across fraud, acceptance, routing, and recovery
  - <100ms latency for in-path decisions
- AI that adapts in real time**
  - Retrains on live transactions to improve outcomes
  - Actively evaluates and applies advanced optimisation and detection techniques
  - Self-monitoring: detects regressions and alerts for anomalies
- Enterprise-grade by design**
  - 99.999% global uptime
  - Unified, compliant data layers across markets
  - No additional integration or tooling required
- Global depth, locally tuned**
  - Learns from issuer, shopper, and market signals
  - Optimised performance across 35+ acquiring markets
  - Better outcomes across mature and emerging markets

## Small improvements. Massive gains.

AI-optimised payments deliver compounding value across the entire revenue funnel.

- +2.6%** approval rate lift (from real-time optimisation across routing, retries, 3DS, and method mix)
- 1.45%** false decline rate (vs industry’s 2–5%)
- +31.3%** optimised payment traffic YoY
- 45%** increase in dollars saved from fraud losses YoY

More approvals | Lower fraud, fewer false positives | Smarter routing decisions | Lower total cost of payments | Reduced churn for recurring transactions

## Optimisation, built into every payment

Airwallex Optimize 360 is built into our payments platform, ready to use with no separate setup or additional fees. Recover revenue, protect customers, and scale globally with intelligence embedded in every transaction.

[Request a demo](#) [Learn more](#)

Optimise every transaction. Every time.