



## Airwallex Optimize 360

**Smarter payments.  
More revenue.  
Less friction.**

Every failed transaction means lost revenue, lost trust, and lost lifetime value. For high-volume merchants, even a small improvement in approval rates translates into millions recovered – yet payment failures, false declines, and checkout friction remain everyday revenue leaks.

**Optimize 360 turns every transaction into an opportunity.**

### The challenge:

The payments landscape is increasingly fragmented. Multiple gateways, regional issuers, and fraud systems make optimisation complex and costly.

**40%**

of customers never return after a failed payment\*

**52%**

abandon checkout if it takes longer than two minutes\*

**78%**

of merchants never recover fraud-related losses\*

**\$51B**

lost to online payment fraud in 2024 (+11% YoY)\*

#### What it means for you:

- Payment Ops lack visibility and control over declines
- Product & Checkout teams struggle to reduce friction without hurting conversion
- CTOs & Engineering teams face complex, risky optimisation projects

\*Sources: Forbes; 2025 AFP Payments Fraud & Control Survey; Oxford Economics Research.

### The solution: Optimize 360

Real-time, AI-driven optimisation embedded at the infrastructure layer.

Unlike bolt-on payment optimisers, Optimize 360 runs on Airwallex's owned global acquiring infrastructure, giving it deeper data, faster decisioning, and higher approval lift. It continuously learns from live issuer behaviour and BIN-level patterns to adapt routing, fraud, retries, and tokenization, in real time, for consistent, measurable improvement.



Metric	Outcome	Business impact
+2.6% uplift in payment success rate	Millions in recovered sales	Direct revenue gain
1.45% false decline rate (up to 3x better than the industry average)	Fewer lost customers	Reduced friction
< 100 ms decision latency	Real-time optimisation	No checkout delay
+31.3% optimised payment traffic YoY	More training data, better pattern recognition	Smarter models and better future performance

## How it works

### ✓ Adaptive AI

State-of-the-art ML models retrain continuously on live transaction feedback, enabling dynamic adjustment of routing, risk thresholds, and cost strategies - without static rule maintenance.

### ✓ Global + local optimisation

Direct acquiring in 35+ markets with issuer-level visibility ensures better performance worldwide.

### ✓ Unified stack

Integrated routing, fraud, and tokenisation remove the need for multiple PSPs and reduce operational complexity.

### ✓ Hands-on expertise

Partner with Airwallex's fraud and data science teams for tailored performance tuning and ongoing ROI reviews.

## Smarter payments, balanced outcomes

Optimize 360 balances conversion, cost, and fraud to keep revenue high and friction low.

Embedded in the Airwallex stack, its real-time AI adapts to issuer behaviour and shopper patterns across the full payment lifecycle, from checkout and routing to fraud and recurring payments.

## Optimise every stage of the payment lifecycle



## Enterprise-grade intelligence & infrastructure

- < 100 ms inference latency for real-time decisions
- Self-monitoring system automatically detects and corrects regressions
- Unified, compliant data layer across regions
- 99.999% uptime / zero critical incidents

## Built different. Proven globally.

- Embedded intelligence at the acquiring layer
- Continuous learning from every transaction
- Unified infrastructure, global reach
- Partner-led optimisation and measurable outcomes

## Payment failures aren't inevitable – they're solvable.

**Airwallex Optimize 360** comes built into our payments platform, ready to use with no separate setup, and no additional fees. Recover revenue, protect customers, and scale globally with intelligence that's already embedded in every transaction.

[Request a demo](#)

[Learn more](#)

**Optimise every transaction. Every time.**