

Ayo Najah

Payments Strategist & Optimisation Consultant

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AN

PROFILE

Payments strategist and optimisation consultant with 13 years across merchant and PSP roles. I advise global enterprise merchants and payment service providers on turning payment performance into revenue: authorisation uplift, network tokenisation, 3DS/SCA strategy, fraud mitigation and involuntary-churn recovery. I own the analysis and the playbooks behind those recommendations, and build the automation and applied-AI tooling that lets them scale past one merchant at a time.

As a Staff Optimization Consultant at Airwallex, I work at the intersection of payments expertise, data, customer advisory and product strategy. My focus is the outcomes that matter most to merchants: payment acceptance, authorisation performance, cost, fraud efficiency and customer experience.

I approach payment performance as an end-to-end system. That means looking beyond a single decline code or dashboard and tracing the full journey from integration and cardholder data quality through authentication, risk decisions, issuer behaviour, routing and authorisation. I turn complex signals into clear priorities, practical interventions and controlled experiments that teams can measure.

I am also passionate about making payment optimisation repeatable. I build playbooks, diagnostic approaches, reusable analyses and operating methods that move teams from reactive case handling to proactive performance management. Increasingly, I use AI-enabled workflows to accelerate research, automate repetitive tasks, synthesise evidence and turn technical findings into concise customer and executive narratives.

FOCUS AREAS

Authorisation uplift

Full-funnel diagnostics from integration to issuer response

Tokens & recurring

Network tokens, account updater, retries, churn recovery

3DS / SCA

Message quality, exemptions, challenge behaviour, PSD2

Fraud strategy

Risk rules and 3DS routing tuned against false declines

PSP & acquirer strategy

Selection, negotiation, multi-PSP and domestic acquiring

Playbooks & applied AI

Repeatable methods, ML levers and diagnostic tooling

EXPERIENCE

Nov 2023 – Present

Amsterdam, The Netherlands

Staff Optimization Consultant · Airwallex

- Advise Airwallex's largest enterprise and strategic merchants on authorisation rate, processing cost, fraud outcomes and payment experience, working from transaction-level data.
- Lead full-funnel performance investigations across integration quality, failed-to-process outcomes, cardholder data, 3DS, risk decisions, issuer behaviour, routing and authorisation.
- Own fraud strategy on the accounts, tuning risk rules and 3DS routing so conversion holds without giving up chargeback performance.
- Design and refine the team's standard optimisation playbooks, methodologies and review frameworks, so complex analysis is easier to repeat and scale.
- Work with Product, Engineering and Data Science on network tokens, card account updater, dynamic SCA and ML-based anomaly alerting, and bring merchant evidence into product decisions.
- Teach payment optimisation to Account Management, Sales and Solution Engineering, with practical guidance, customer narratives and reusable analysis.

- Translate payment data and industry signals into prioritised merchant actions, testable hypotheses and measurable outcomes.
- Support payment-acceptance go-live and post-live performance management: readiness reviews, issue triage, performance monitoring and remediation planning.
- Analyse 3DS (EMVCo) performance through message quality, authentication indicators, challenge behaviour, device patterns, ACS outcomes and data completeness.
- Investigate the interaction between issuer behaviour, fraud controls, acquiring setup, network tokens, recurring-payment indicators and merchant integration choices.
- Engage with card issuers and networks when upstream rules or issuer-specific behaviour are limiting merchant performance.
- Convert merchant feedback and frontline learnings into product opportunities, better internal processes and stronger cross-functional ways of working.
- Use BI, observability and AI tools to move efficiently from evidence to recommendation, while keeping human judgement at the centre of optimisation decisions.

Aug 2023 – Oct 2023
Amsterdam

Senior Payments Manager, Acquiring · Flywire

- Managed card acquiring and payment partner relationships as the subject-matter expert.
- Worked across Operations, Pricing, Product, Legal and Compliance on Flywire's global payments network.

Jan 2023 – Jul 2023
London, UK

Payments Performance Manager · Checkout.com

- Led client engagement for the launch of Intelligent Acceptance, Checkout.com's AI-driven acceptance optimisation engine.
- Ran tailored optimisation programmes for the highest-value Tier-1 merchants: acceptance diagnostics, network token adoption, retry logic and routing strategy.
- Served as the internal and external expert on optimisation strategy for Tier-1 merchants, ensuring high-value account satisfaction.

Mar 2022 – Dec 2022
London, UK

Director, Merchant Intelligence · Checkout.com

- Built the merchant-facing insight layer that turned transaction data into commercial conversations for Customer Success and Sales, including self-serve reporting and personalised insight reports for merchant QBRs.
- Drove payment performance improvement and share-of-wallet growth across the enterprise merchant portfolio.
- Collaborated with cross-functional teams to enhance customer engagement and drive revenue impact.

Sep 2016 – Feb 2022
London, UK

Head of Payments Optimisation · Financial Times

- Owned online payments end to end for the FT's global subscription business across web, app and print.
- Set and ran the FT's payments strategy: PSP and acquirer selection, commercial negotiation, and the multi-PSP architecture that secured domestic acquiring in key markets.
- Raised acceptance through issuer-level analysis, decline-code diagnostics and retry strategy, and built the reporting the business ran on.
- Cut involuntary churn on recurring subscriptions with account updater, network tokenisation, intelligent retry rules and targeted customer contact.
- Optimised the signup and payment flow for conversion, and widened the payment-method mix: PayPal, Apple Pay, direct debit and local methods.
- Owned payments compliance: card scheme rules, PCI DSS, PSD2/SCA, and recurring-transaction regulation including the RBI mandate in India.
- Single point of contact for payments across Product, Customer Care, Accounts Payable/Receivable, Legal and Procurement.

- Oct 2014 – Sep 2016

London, UK

Product Manager – Payments · IMImobile

- Owned the payments product and its roadmap: functional specifications, development coordination, QA and release.
 - Led client engagement through pre-sales and delivery, translating commercial requirements into technical specifications.
- Sep 2013 – Sep 2014

Paris, France

Direct Carrier Billing Manager · Digital Virgo

- Single point of contact for mobile network operators and payment providers across the Direct Carrier Billing portfolio: commercial, technical and legal.
 - Coordinated technical delivery to keep carrier billing flows live across multiple markets.
- Oct 2012 – Sep 2013

Vienna, Austria

Intern – Operations Associate · DaoPay GmbH

- Supported PSP relationship management, supplier evaluation and cost/margin modelling.
 - Managed partner integrations, financial reconciliation and partner KPI reporting.
- May 2012 – Aug 2012

Casablanca, Morocco

Intern – BA & Finance · Safran Engineering Services

EDUCATION

- Sep 2026 – Feb 2030

In progress

BSc in AI & ML (online) · Amsterdam Tech

Alongside work: machine learning, data engineering, AI agents and applied AI.
- Mar 2023

Completed

International MBA (online) · University of Sunderland

Modules passed: International Trade; Financial Management and Control.
- Sep 2009 – May 2012

Completed

BSc in Business Administration & Finance · Université Mundiapolis, Casablanca

Finance and accounting track, with module records from the Université Grenoble 2 (IUT2) DUT programme.

SKILLS

PAYMENTS & RISK

Payment Acceptance

Payments Optimisation

3D Secure

PSD2 / SCA

Network Tokenisation

Payment Card Processing

Payment Gateways

Payment Operations

Fraud Prevention

Fraud Investigations

Risk Management

Risk Assessment

STRATEGY & ADVISORY

Enterprise Advisory

Strategic Consulting

Management Consulting

Business Strategy

Product Strategy

Stakeholder Management

Strategic Partnerships

DATA & AI

Artificial Intelligence (AI)

Machine Learning

A/B Testing

Business Analytics

Data Analysis

PRODUCT & TECHNOLOGY

Product Management

Product Development

APIs

E-Commerce

FinTech

LANGUAGES

English — Native or bilingual
French — Native or bilingual