

singula
decisions

Singula Recovery

Bad Debt Triage

Some debt is worth chasing. Some isn't.
Singula tells you which is which.



THE ACCUMULATED-DEBT PROBLEM

Every recurring-revenue operator has a debt pile. The retry cycle catches the easy wins. What survives — overdue, multi-cycle, ageing — is where the next-best decisions get made, and where most operators are flying blind.

5-12%

Monthly failure rate

Across UK streaming, telco and energy verticals

30-40%

Typical aged-debt recovery

Of accumulated overdue, when chased blindly

£15-30

Cost-to-collect per case

Multi-channel, multi-cycle dunning operations

1 in 4

Cases uneconomic to chase

Cost exceeds expected recovery — net negative

THE DECISIONING GAP

Operators can run a dunning workflow. They can't decide, per-customer-per-case, who to chase, how hard, with what tone, on what cadence — and crucially, who to stop chasing. That decision is currently made the same way for every case in the pile.

WHY FIXED-CYCLE DUNNING LOSES MONEY

The standard 1-3-7-14 retry cadence is the same for every customer. But every overdue case is different — and treating them all alike costs operators on three fronts.

01

AGGRESSIVE DUNNING ACCELERATES CHURN

Customers showing voluntary disengagement signals (low engagement, prior cancel attempts) respond to hard chasing by walking away. The operator recovers the debt — and loses the customer.

02

BLANKET CHASING WASTES SPEND

Roughly a quarter of overdue cases are uneconomic to chase: cost-to-collect exceeds expected recovery. Continuing to chase them spends money to lose money. Most operators don't separate them.

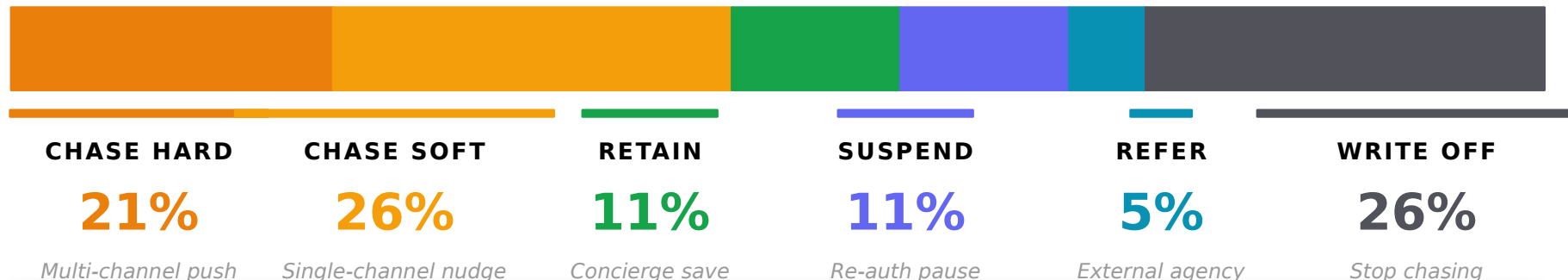
03

VOLUNTARY VS INVOLUNTARY

Failed-payment data alone can't tell a card-on-file expiring (involuntary) apart from a customer quietly deciding to leave (voluntary). The right action for each is the opposite. Treating them identically misfires both.

SIX TREATMENTS, NOT ONE

Bad Debt Triage routes every overdue case to one of six treatment classes — including the one most operators forget: the courage to stop chasing.



THE STRATEGIC INSIGHT

Competitors only ever recommend more activity. Bad Debt Triage's most valuable recommendation is the one that says: stop chasing this 26% — they're costing you more than they'll ever return.

THE BAD DEBT TRIAGE CONSOLE

Single-screen workbench for finance-ops and credit-control. Every overdue case classified, ranked, and routed — with a full economic case for the recommended treatment.

01

PORTFOLIO VIEW

£169K outstanding · 3,500 cases · live treatment ribbon. Sort by net expected, owed, probability, days overdue. Filter to any treatment with one click.

02

CASE-LEVEL DRAWER

Recovery Health Score breakdown across four factors. Voluntary signals listed. Recommended treatment with plain-English reasoning and net-expected pound value.

03

SIMULATION & APPROVAL

Side-by-side: status quo vs Singula triage. Modelled monthly lift, annualised number, customer churn averted. Schedule the recommended treatments for execution.

RECOVERY HEALTH SCORE — FOUR FACTORS

Every overdue case scored on four independent factors. The combined score routes the case to its treatment — and produces a defensible, per-pound economic justification.

01	PROBABILITY <i>0-96%</i>	Likelihood of full recovery. Modelled from failure reason, days overdue, engagement decay, tenure, and prior failure history.
02	FUTURE VALUE <i>£</i>	Forward LTV at risk. Tenure × ARPU × probability the customer would have stayed. The number that retains-vs-chase decisions hinge on.
03	VOLUNTARY SIGNAL <i>0-100%</i>	Aggregate score of disengagement: complaint count, manual cancel attempts, plan downgrades, last-watched recency, support contacts.
04	COST-TO-COLLECT <i>£</i>	Per-case operational cost: channel fees, agent time, admin overhead, escalation costs. Scales with cycle count and days overdue.

STREAMHAUS — £1M ANNUALISED LIFT, MODELLED

StreamHaus — UK streaming operator profile, ~500K subscribers, 6.2% monthly failure rate. Modelled outcome of applying Bad Debt Triage's recommended treatments to a 3,500-case overdue snapshot vs the operator's current fixed-cycle approach.

STATUS QUO · Fixed-cycle dunning

−£44,709

monthly net to operator

£37,829 recovered · £52,558 spent · 297 customers walked

SINGULA TRIAGE · Per-case decisioning

+£39,120

monthly net to operator

£64,999 recovered · £23,338 spent · 29 customers walked

+£83,829 / month · £1,005,948 annualised · 268 customers retained

DANIEL AHMED · THE COURAGE TO STOP CHASING

Customer profile. Lite tier, 4 months tenure. Owes £39.96 across four cycles. 92 days overdue. Six failed retry attempts. Today, Streamhaus would still be chasing him.

DANIEL AHMED · CUS-007842

Plan	Lite — £9.99/mo
Tenure	4 months
Owed	£39.96 across 4 cycles
Days overdue	92
Last watched	78 days ago
Engagement score	4 / 100
Failure reason	Stop payment order
Cancel attempts	2 manual

RECOMMENDED TREATMENT

Write Off

Net expected: -£0.50 admin only

4% probability of recovery on £39.96 against £11.40 cost-to-collect. Net return is negative — every contact spends more than it returns. 92% voluntary signal: he's already gone. Stop spending. Redeploy collections capacity to recoverable cases.

SARAH PATEL · THE DISCIPLINE TO CHASE THE RIGHT ONES

Customer profile. Premium tier, 47 months tenure. Owes £79.96 across four cycles. Card-on-file expired 14 days ago. Watched the platform 2 days ago. Still here, still engaged — and Singula knows the difference.

SARAH PATEL · CUS-000001

Plan	Premium — £19.99/mo
Tenure	47 months
Owed	£79.96 across 4 cycles
Days overdue	14
Last watched	2 days ago
Engagement score	89 / 100
Failure reason	Card expired
Voluntary signal	8% — low

RECOMMENDED TREATMENT

Chase Hard

Net expected: +£69.44

81% probability against £79.96 owed. Engagement strong, voluntary signal 8%. Card-on-file is a fixable involuntary failure. Multi-channel push plus an account-updater attempt expected to recover the full balance at £5.04 cost — and preserve a 47-month customer.

WHY SINGULA

Three things that separate Bad Debt Triage from billing-platform dunning features and B2C collections specialists.

01

DUNNING IN PRODUCTION

Singula's core platform runs dunning workflows for pay-TV, sports, telco and streaming operators today. We know the issuer quirks, the soft-decline patterns, the comms cadence that converts versus the cadence that kills retention.

02

DECISIONING DNA

Decision Moments™ — Singula's underlying intelligence framework — has been deployed across multiple subscriber-intelligence products. The model isn't being invented for this market; it's being adapted to it.

03

PRICED ON OUTCOMES

Performance-based pricing as the default. We take a percentage of recovered revenue, not a fixed licence. Operators commit zero upfront capex — the engine pays for itself or it doesn't get paid.

The Pilot

30 days. Connect us in shadow. We tell you what we'd have recovered.

DAY 0

CONNECT

API integration to your billing platform — Stripe, Recurly, Chargebee, Zuora, Adyen, Singula's own platform, or bespoke. Read-only access to overdue case data. Zero changes to your live dunning operation.

DAYS 1-30

RUN IN SHADOW

Bad Debt Triage classifies every overdue case in your portfolio and produces per-case treatment recommendations — daily. Your existing workflow runs untouched. We track what we'd have recovered.

DAY 31

SETTLE

Joint review. Modelled vs realised recovery. Voluntary churn averted. Cost-to-collect saved. If the lift's there, switch us to live treatment routing on a performance fee. If not, walk.

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