

singula
decisions

Pre-Failure Radar

Predict the failures. Stop them before they happen.

Singula Recovery



THE PROBLEM

Every recurring-revenue business loses 5-12% of its monthly billings to failed payments. Across the UK, that adds up to £4.8 billion of leakage every year — and the majority of it is preventable.

5-12%

Monthly failure rate

Typical for streaming, telco, and energy operators

£4.8B

Annual UK leakage

Failed billings across recurring-revenue businesses

60%+

Preventable

Predictable from signals before the issuer ever sees a decline

0

Vendors doing this

Existing 'smart dunning' is fixed-schedule retries with cosmetic AI

THE OBSERVATION

Failed payments aren't a payments problem. They're a prediction problem. The signals exist — expiring cards, decaying engagement, fragile issuers, mandate drift — but no one is acting on them before the decline lands.

WHAT'S BROKEN TODAY

Today's dunning stack is reactive. The issuer declines a card; some hours later, an automated workflow retries it. By then, the customer is already on the back foot — and most of the damage is done.

Fixed-schedule retries

Day 1, Day 3, Day 7, Day 14 — for everyone, regardless of why the card failed. Industry data shows intelligent retry timing alone recovers 15-30% more revenue. Almost nobody has productised it.

One-size-fits-all comms

Same email, same tone, same cadence. 2-4% click-through rates treated as normal. The aggressive-vs-soft dunning balance is set globally, never per customer.

Reactive-only

By the time a payment fails, you're paying customer-facing friction (the decline screen, the dunning email, the support call) that triggers voluntary churn cascades.

Card-on-file decay ignored

Network tokenisation and account updater services exist (VAU, Mastercard ABU) but adoption is patchy. Meaningful 'involuntary' churn is actually a card the operator could have updated and didn't.

The cheapest payment *is the one that never fails.*

20%

of post-failure cost

Pre-failure intervention costs roughly a fifth of post-failure recovery — silent token refreshes, well-timed prompts, light retention nudges.

2×

the success rate

Pre-failure interventions succeed at 60-80%. Post-failure recovery languishes at 30-50%.

0

decline-event friction

Customers never see the decline screen, never receive the dunning email, never trigger the voluntary-churn cascade that follows a failure.

WHAT PRE-FAILURE RADAR DOES

A decisioning layer that sits above any billing platform. Ingests your upcoming-billings stream, scores each one, recommends the right pre-emptive action — silent for most, light-touch for some, concierge for the high-value compound-risk cases.

01 PREDICT

For every upcoming billing in the next 30 days, score the probability of failure. Per customer. Per cycle. Refreshed daily.

02 PRESCRIBE

Map the score to a treatment from the Singula treatment library — eight states from silent VAU refresh to concierge customer-service outreach.

03 DEFLECT

Most interventions are silent or near-silent. The ones that aren't are calibrated to each customer's tolerance for contact. No-one gets spammed.

WHERE THE FAILURES COME FROM

Three signal families drive nearly every preventable failure. The Radar weights them differently for every customer based on their history, behaviour, and payment context.

60%

CARD LIFECYCLE

Card expiring soon. Network token absent. Issuer BIN flagged as fragile. Card type known to fail at scale. Mostly invisible to the customer — silent VAU refreshes catch the bulk.

78% savable

25%

BEHAVIOURAL DRIFT

Engagement decay. Plan downgrade in last 90 days. Recent customer-service contact. Open-rate collapse. Voluntary-leaning signal, not a payments signal — retention plays, not dunning.

42% savable

15%

ISSUER / CONTEXTUAL

Direct debit timing on weekend / bank holiday. Issuer-level decline-rate spike. Mandate validity decay after a bank change. Long-tail operational risk worth the small intervention.

38% savable

THE TREATMENT LADDER

Eight intervention states, ranked by intrusiveness. The Radar picks the lightest-touch treatment that's likely to succeed — never escalating without justification.

01 SILENT Silent VAU refresh Account-updater lookup overnight. No customer touch.	02 LIGHT In-app card prompt Gentle refresh on next session. Natural placement.	03 LIGHT Email card-expiry note Timed to engagement window. No urgency framing.	04 LIGHT Channel-switch nudge 'Move to direct debit' offer for repeat-failure cards.
05 MEDIUM Light retention outreach Value reminder for engagement-drift cases. No payment ask.	06 HIGH Concierge CS outreach Phone or live-chat for high-value compound-risk cases.	07 NONE Watch only Cost of intervention exceeds expected save. Do nothing.	08 NONE Pre-emptive write-down High prob, low intervention success. Forecast the loss now.

A WORKED EXAMPLE

Marcus Ellington

CUS-014782 | Premium £19.99/mo | 26 months tenure | Next billing in 11 days

PRE-FAILURE SCORE

84

HIGH RISK

WHY THE SCORE IS WHAT IT IS

- Visa card on file expires in 18 days — before the next two billings
- Network token absent; account-updater service has not been queried in 11 months
- Engagement is healthy — 14 sessions in last 30 days, no churn signal
- Issuer (HSBC UK) has stable decline rates — risk is purely card-lifecycle

RECOMMENDED ACTION

Silent VAU lookup tonight. If no token is returned, gentle in-app card-refresh prompt on next session. Zero customer friction. £480 LTV protected.

THE ECONOMICS

Modelled on a fictional UK streaming operator with 512K subscribers and a 6% monthly failure rate. The numbers scale linearly with billing volume.

WITHOUT RADAR

£412K

revenue at risk over 30 days

30,720 expected failures hit the issuer. Recovery Console catches what it can. Voluntary churn cascades silently in the customers who got declined.

WITH RADAR

£165K

revenue at risk over 30 days

Radar deflects 18,520 failures pre-issuer. The remaining 12,200 become Recovery Console's job. Total leakage falls 60%.

THE PILOT — HOW WE PROVE IT

The integration is light. The conversation is frictionless. We connect for 30 days, score every upcoming billing, and show you what we'd have saved. You pay a percentage of what we recover. No upfront fee. No success, no fee.

WK 1

Connect

API ingest set up against your billing platform — Stripe, Recurly, Chargebee, Zuora, Adyen, or Singula's own.

WK 2-3

Score

Every upcoming billing scored daily. Treatment recommendations queued. You see the dashboard from day one.

WK 4

Deflect

Selected treatments dispatched on a controlled subset of customers. Counterfactual measured against held-out control.

WK 5+

Decide

We hand over the deflection report. You decide whether to scale, extend, or walk away. Performance fee on what we recovered.

WHY SINGULA

Recovery is what we've been quietly doing for years inside subscription operators. Pre-Failure Radar productises the decisioning layer above it — and it sits comfortably above any billing platform, including ours.

Real-world dunning expertise

We've run production dunning workflows for paying broadcast and streaming clients. We know the issuer quirks, the comms patterns, the failure modes that fintech-flavoured competitors don't.

Cross-vertical from day one

The same product sells into streaming, telco, energy, insurance, B2B SaaS — without the verticalisation overhead a CRM or marketing tool would need.

Decisioning DNA

The Decision Moments framework, Subscription Scorecard, and Action Library patterns transfer cleanly. Every failed payment becomes a decision moment, not a workflow trigger.

Performance-priced

We get paid on what we recover. No upfront fee, no implementation drag, no procurement friction. The conversation aligns with how CFOs already think.

Connect us for 30 days.

We'll show you what we'd have saved.

NO UPFRONT FEE

Performance pricing only. We get paid on what we recover. Walk away cost-free at any point.

LIGHT INTEGRATION

API ingest from any billing platform — Stripe, Recurly, Chargebee, Zuora, Adyen, or Singula.

30-DAY READOUT

Full counterfactual report at the end. You decide if it's worth keeping. Most prospects do.

hello@singuladecisions.com | singuladecisions.com | Singula Recovery

singula
decisions