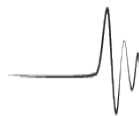


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decisions

Singula Recovery

Failed payments, finally recovered.

The decisioning layer that sits above your billing platform.
Per-customer-per-failure recovery for any recurring-revenue
business.



THE COST OF FAILED PAYMENTS

Every recurring-revenue business loses 5–12% of monthly revenue to payment failures. Industry retry success sits at ~63%. The other ~37% is recoverable revenue treated as involuntary churn.

5-12%

Monthly failure rate

Streaming, telco, energy, insurance, B2B SaaS

63%

Industry recovery rate

Via fixed-schedule retry workflows

37%

Recoverable revenue lost

Mis-classified as involuntary churn

+20pts

Achievable uplift

With per-customer-per-failure decisioning

WHAT THIS LOOKS LIKE AT SCALE

On £100M ARR with 6% monthly failure: £6M/month at risk → ~£3.78M recovered → £14.6M/year recoverable revenue currently written off as churn.

WHY YOUR EXISTING PLATFORM DOESN'T FIX IT

Stripe, Recurly, Chargebee, Zuora, Adyen — they all sell "smart dunning". It isn't smart. It's a workflow engine wrapped in marketing language.

WHAT THEY DO

- Fixed-schedule retries (Day 1, 3, 7, 14)
- One email template per failure reason
- Same tone for every customer
- Treat every failure the same way
- Account-updater bolted on, not orchestrated

WHAT THEY DON'T

- **Per-customer retry-timing calibration**
- **Per-failure channel selection**
- **Tone calibration to LTV and engagement**
- **Voluntary-vs-involuntary classifier**
- **Account-updater orchestrated by recoverability**

DUNNING WORKFLOW IS MATURE. DUNNING INTELLIGENCE IS EMPTY.

Two markets. One mature. One waiting for a category leader.

THE WORKFLOW MARKET

Mature · crowded · commoditised

Stripe Billing

Recurly

Chargebee

Zuora

Adyen

Cleeng

THE INTELLIGENCE MARKET

Empty · waiting for a category leader

SINGULA RECOVERY

First product to decide which retry, when, through which channel, with what tone — per-customer-per-failure.

PER-CUSTOMER-PER-FAILURE DECISIONING

When a payment fails on your platform, Singula returns the right treatment — informed by who the customer is, why it failed, and what's most likely to recover the revenue without damaging the relationship.

01 INGEST

Failed-payment events arrive via REST API from your billing platform — within seconds of the failure.

02 DECIDE

Composite recoverability score across customer signal, issuer signal, failure context, and voluntary classifier.

03 RECOMMEND

Treatment from a calibrated library: timing, channel, tone, account-updater query, escalation path.

04 TRACK

Outcomes flow back. Treatments improve. Performance compounds across the failure portfolio.

ABOVE YOUR BILLING PLATFORM — WORKS WITH ANY OF THEM

We don't displace your billing stack. We sit above it, ingest failure events via REST, and return a single decisioning recommendation per failure. Integration is typically 1-2 days of operator engineering.

CUSTOMER · Failed payment event



YOUR BILLING PLATFORM

Stripe · Recurly · Chargebee · Zuora · Adyen · Singula · Bespoke

↑↓ REST API ↑↓

SINGULA RECOVERY

Decisioning layer · ingests failure events · returns treatment recommendations

WHY SINGULA

Production dunning expertise that fintech-flavoured competitors don't have, plus the decisioning DNA to productise it.

01

PRODUCTION DUNNING EXPERTISE

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

02

DECISIONING DNA

Decision Moments™ — the framework underpinning Recovery — has been deployed across multiple subscriber-intelligence products. The intellectual property isn't being invented for this market; it's being adapted to it.

03

INDUSTRY-AWARE

We talk to operators, not to fintech buyers. We understand voluntary-vs-involuntary churn, ARPU economics, retention triggers, and the operational realities of running a recurring-revenue business at scale.

STREAMHAUS — £108K/MONTH RECOVERED, £1.1M ANNUALISED

Streamhaus: a UK streaming operator profile, ~500K subscribers, 6.2% monthly failure rate. Modelled outcomes from one month of Singula treatment vs the operator's existing fixed-schedule retry workflow.

14,200

Failures in queue

£540K at risk this month

£344K

Current recovery

63.8% recovery rate

£453K

Singula recovery

83.9% recovery rate

+£108K

Monthly uplift

+20.1pts recovery rate

NET TO YOUR BUSINESS

£92,383 / month · £1.1M / year

After 15% performance fee on recovered uplift.

You only pay us when we recover money you'd otherwise have lost.

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FOUR LEVERS, WEIGHTED PER FAILURE

Most fixed-schedule platforms only address timing — and only crudely. Singula calibrates four levers per customer, weighted by what each individual failure actually needs.

TIMING



+£39K · 36%

When to retry, calibrated to pay-cycle, decline class, prior-failure pattern

CHANNEL



+£31K · 29%

Email vs SMS vs push vs agent — picked per customer's engagement state

TONE



+£20K · 18%

Aggressive vs soft, calibrated to LTV and voluntary-classifier signal

ACCOUNT UPDATER



+£18K · 17%

Visa/Mastercard updater queries orchestrated by recoverability score

SARAH PATEL — ONE CUSTOMER, +£7.39 UPLIFT

Sarah is one of 14,200 failures in the Streamhaus queue this month. The decisioning logic is the same for every case — but the outcome is per-customer.

PROFILE

Premium subscriber · 4-year tenure · £19.99 monthly plan · Salary on 28th · Engaged (last open 6d ago) · Insufficient funds, attempt #1

YOUR PLATFORM TODAY

Standard 1-3-7 retry

Day 1 retry → fails (still pre-payday)

Day 3 retry → fails again

Day 7 retry → may succeed

41%

recovery probability · £8.20 projected

SINGULA

Standard cycle-aligned

Skip Day 1 retry (wasted — Sarah is broke)

Wait for pay-cycle (28th)

Retry Day 5 with soft email

78%

**recovery probability · £15.59
projected**

CONNECT FOR 30 DAYS.

Pay only if we recover.

DAY 0

Connect

REST API connection to your billing platform's failure feed. 1-2 days of operator engineering effort. No platform replacement.

DAYS 1-30

Run in shadow

Singula returns treatment recommendations alongside your existing dunning. Both run. We measure outcomes against fixed-schedule baseline.

DAY 31

Settle

We show you what we'd have recovered. You pay 15% of recovered uplift. If we recover nothing, you pay nothing.

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