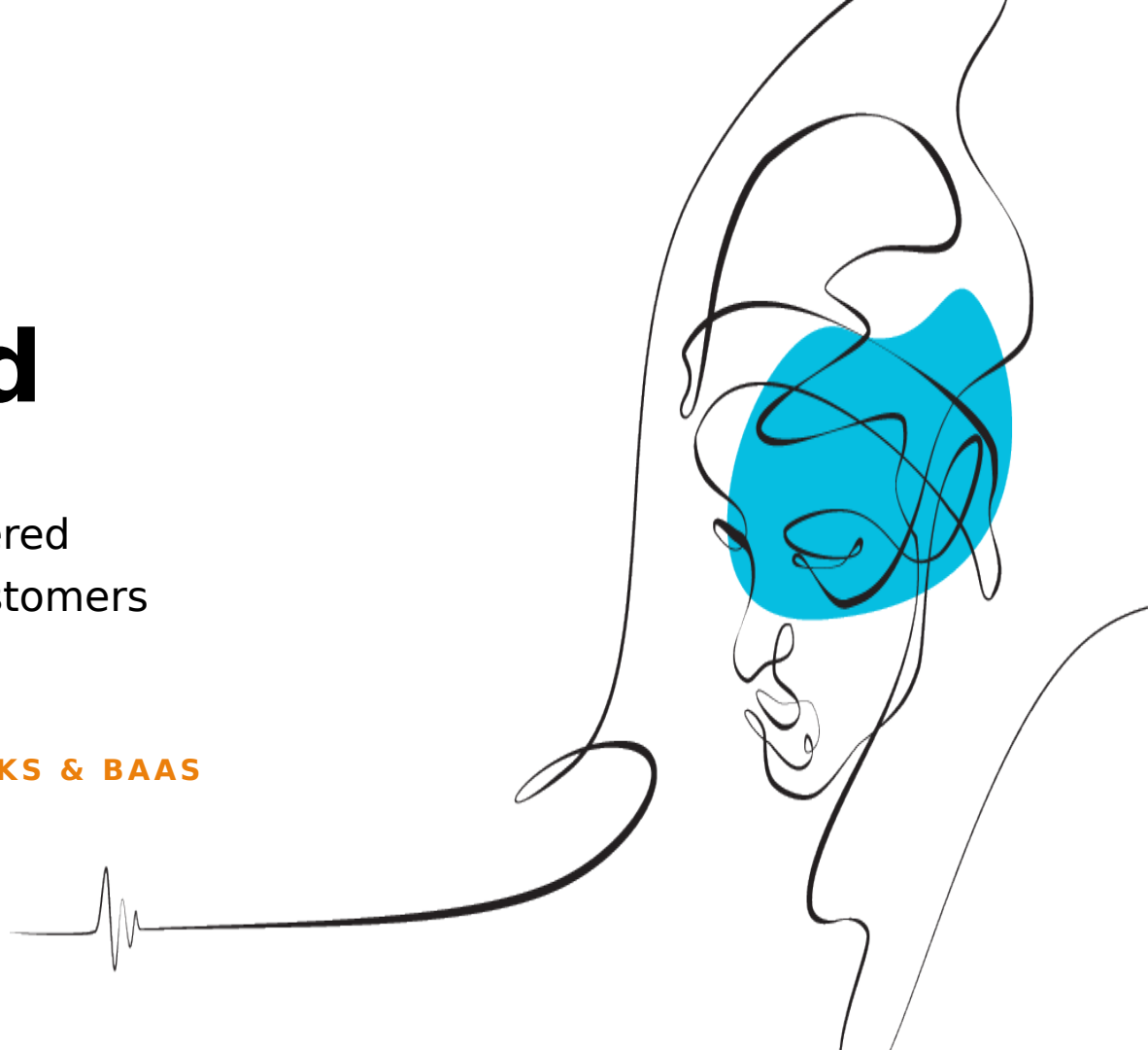


singula
decisions

Bank Embed

Subscription decisioning, rendered native inside the bank your customers already trust.

A WHITE-LABEL ENGINE FOR BANKS & BAAS PARTNERS



Your customers' subscription decisions are being made — just not in your app.

Consumer fintech apps and aggregators have spent the last decade training bank customers that subscription management lives somewhere else. Each cancellation, each switch, each pause is a moment of trust and engagement — and right now, those moments are migrating outside your perimeter.

£312

Average yearly leak per UK consumer

Forgotten and unused subscriptions, 2025 industry data

67%

Of UK adults with 5+ active subs

Have never audited their subscription portfolio

11.4x

App engagement uplift

When subscription tools live inside the bank app

WHAT BANK EMBED IS

A complete subscription decisioning engine — embedded native inside your app.

YOU BRING

Transaction data

Already on your platform — no AISP licence, no aggregator integration.

The customer relationship

Trust, identity, the app real estate they open every day.

Brand & design tokens

Colour, typography, radius, motion, microcopy — your design system.

SINGULA BRINGS

The detection engine

240+ UK merchants, 94% precision recurrence detection at the edge.

Scoring & decisioning

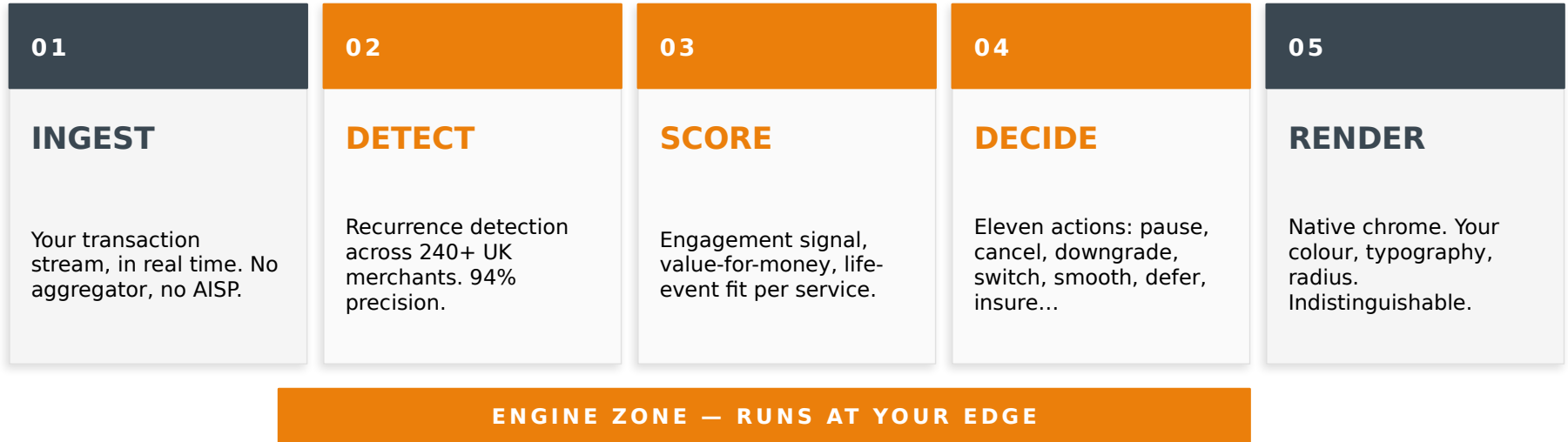
Engagement, value-for-money, life-event fit. Eleven canonical actions.

The merchant network

192 live merchants for switch routing, win-back offers, life-event partners.

HOW IT WORKS

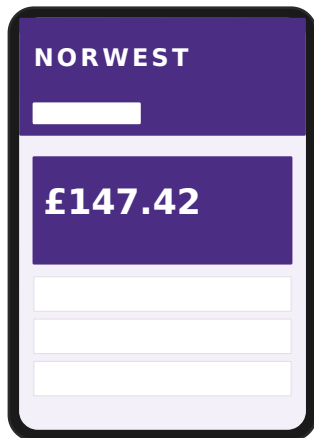
Five stages, all running at the bank's edge — your data never leaves your perimeter.



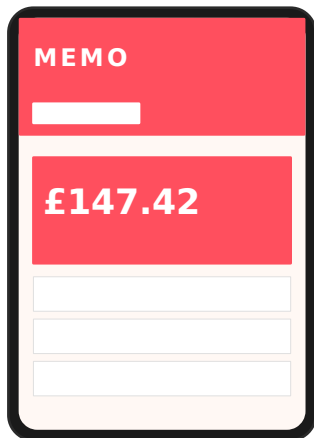
ONE ENGINE, ANY HOST BRAND

Toggle a host bank — the embed re-skins in real time.

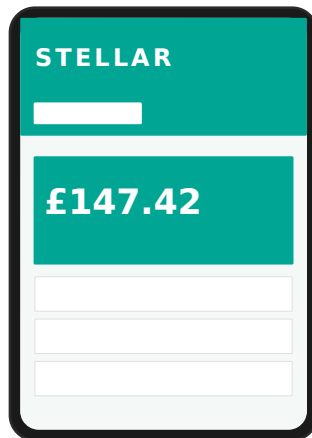
Same Sarah Patel. Same 11 subscriptions. Same Singula engine. Different host. Brand tokens drive every pixel — colour, typography, corner radius, motion. Native at design depth, not skin-deep.



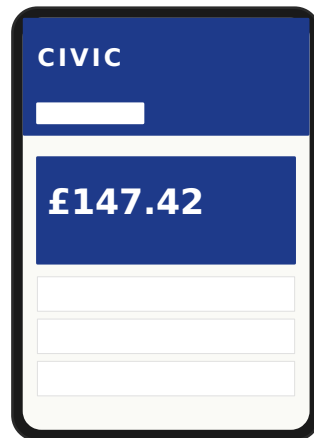
heritage · serif



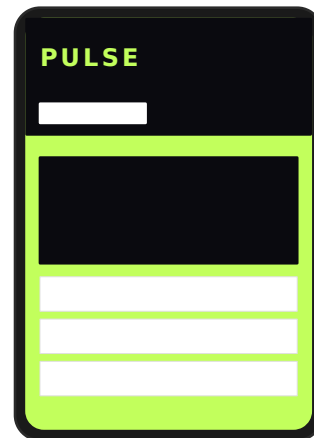
challenger · rounded



tech · geometric



mutual · classic



futurist · dark

Live tool: bank-embed.pages.dev · Toggle the five banks live in any device browser

THE ACTION LIBRARY

Eleven canonical actions. Configurable per host. Wired to the merchant network.

Other tools surface what consumers pay. Singula acts. Each action is a transaction the bank participates in — engagement, retention, and in many cases a revenue share.

PAUSE

Hold a service for 3–6 months.
Restart at end.

CANCEL

End a subscription. Singula handles the cancellation flow.

DOWNGRADE

Move to a cheaper tier or basic plan.

SWITCH

Move to a better-priced alternative in the network.

SMOOTH

Spread an annual premium across 12 monthly payments.

DEFER

Push this month's bill to next month, split it across two.

INSURE

Cover 3–6 months of subs against verified life events.

BUNDLE

Combine multiple services with the same provider.

WIN-BACK

Accept a save offer routed by the merchant network.

FREEZE

Quick lock on auto-renewals for unused services.

SPRING-CLEAN

Batch review and act across the whole portfolio.

Your product team in the driver's seat.

Toggle rules, run A/B tests, watch live engine activity, manage the merchant network — all without filing engineering tickets. Changes propagate to every embed user inside 30 seconds.

METRICS

MAU, detection precision, save-action conversion, average £ saved per user. 30-day sparklines, live event stream.

RULES

Auto-flag forgotten subs, detect duplicates, life-event prompts, switch & save offers, win-back routing — toggle live.

A/B TESTS

Continuous experiments on save flows, microcopy, CTA placement. Promote winners with one click.

NETWORK

192 live merchants. Per-category rev share rates. Onboarding pipeline of 47 more in process.

THE MERCHANT NETWORK

Why the network is the moat.

Detection alone is a feature. The 192-merchant network is what makes Singula a platform. Every "switch" has somewhere to switch to. Every "win-back" has a partner ready to bid for the slot. Every "life-event pause" has merchants who'll honour it.

HOST BANK

Native UX inside app

30% rev share on switches

Engagement uplift

Lower involuntary churn

SINGULA EMBED

Detects · scores · decides
the engine

Routes intent signals to merchants

Surfaces actions to consumers

Settles revenue both sides

192 MERCHANTS

Pre-cancel intent signals

Win-back offer routing

Switch destination network

Life-event partner roster

COMMERCIAL MODEL

Per-active-user licence + network revenue share.

FOUNDATION

£0.30 / MAU

£250k floor · annual

- + Detection engine — 240+ merchants
- + Portfolio surface in host app
- + Forgotten-subscription flagging
- + 4 brand-token slots
- + Standard observability

DECISION ENGINE MOST CHOSEN

£0.85 / MAU

£600k floor + 30% rev share

- + Everything in Foundation
- + Full 11-action library
- + Life Events Engine
- + Switch & Save with merchant network
- + A/B framework + rule console
- + Custom brand-token depth
- + Dedicated solutions engineer

PLATFORM

£1.20+ / MAU

From £1m + custom rev share

- + Everything in Decision Engine
- + Self-hosted detection at edge
- + Full source access (engine layer)
- + White-label admin & reporting
- + Subscription Insurance underwriting
- + Co-marketing & press support
- + SLA: 99.95% · 24/7 critical

INTEGRATION & TIMELINE

Live in your customers' hands within 90 days.

Singula provides a sandbox keyed to your design system within 5 working days. Production rollout follows your standard release cadence — staged cohort, telemetry-gated, MAU dialled up at your pace.

WK 1

DESIGN HANDSHAKE

Brand-token mapping. Sandbox URL keyed to your design system delivered. Risk & infosec review begins.

WK 2-4

INTEGRATION SPRINT

Transaction stream wired. Detection engine tuned to your merchant landscape. UAT environment live.

WK 5-8

STAGED PILOT

5-10k friendly cohort. Live telemetry. Saves, switches, life-event flows running. Rule console handed to your product team.

WK 9-12

PRODUCTION

Full MAU rollout, gated by your KPI dashboard. Singula solutions engineer embedded for the first quarter post-launch.

Three windows are closing simultaneously.

01 CMA SUBSCRIPTION RULES

The CMA's 2024 subscription transparency mandate creates a regulatory tailwind. Banks that surface and act on subscription data first will be seen as the consumer's ally — and the alternative is a customer who finds the same intelligence in a third-party app outside your perimeter.

02 CONSUMER FINTECH FATIGUE

Snoop wound down. Yolt shut. Plum pivoted. Emma was acquired. The consumer-side aggregator graveyard is real — and consumers who tried those tools are looking for the next answer. Banks have a one-time chance to absorb this audience before someone else does.

03 COST-OF-LIVING SENSITIVITY

UK consumers are actively auditing recurring spend. £312/year of leak per customer is a household budget conversation right now. Banks who help find that money win deeper engagement than any reward scheme has ever delivered.

**Either you embed the
decisioning layer,
or someone else does.**

Book a 30-minute technical session.

We'll bring a sandbox keyed to your design system within 5 working days.

hello@singuladecisions.com · bank-embed.pages.dev · singuladecisions.com

**singula
decisions**