

sweep.

your subscriptions, swept

Open Banking + decisioning intelligence in a 30-second consumer wedge.

Nobody knows what *they're* paying for.

Most UK adults carry between 8 and 18 active subscriptions. Few can list them. Almost nobody can defend the total.

£200-400

PER UK ADULT, PER YEAR

Leaked annually on subscriptions consumers no longer use. Industry estimate. Most consumers underestimate by 60-80%.

NO CONSOLIDATED VIEW

Bank apps show transactions chronologically. Card statements aggregate by unrecognisable merchant descriptors. Email is buried under marketing.

CANCELLATION FRICTION

Apps make you call. Websites bury the button. Some require posting a letter. The friction is deliberate.

NO LIFE-EVENT HANDLING

Job loss, illness, a holiday — life events that should pause or restructure subscriptions are handled service-by-service, in a panic, if at all.

They built dashboards. *Not decisioning.*

The previous generation of UK consumer subscription apps surfaced what consumers paid. None of them acted on why it should stop.

~~Emma~~

ACQUIRED · 2020

Acquired. Subscription tracking became a feature in someone else's app.

~~Snoop~~

WOUND DOWN ·
2025

Open Banking PFM, acquired by Vanquis Banking Group. Recently wound down.

~~Plum~~

PIVOTED

Started with subscription tracking. Pivoted away to savings and investing.

~~Yolt~~

SHUT DOWN · 2022

ING-backed personal finance manager. Shut down completely.

*Sweep is the first to lead with **action**. The dashboard generation only ever asked consumers to look.*

Open Banking found the data. *Decisioning* is the missing layer.

Sweep does not show consumers a list of transactions and ask them to decide. Sweep tells them what to do — and does it for them.

DETECTS

every recurring payment, even the ones consumers forgot

DECIDES

KEEP, REVIEW or CANCEL based on usage and value signals

ACTS

cancel, switches, pauses or insures from one screen

Connect. Scan. Verdict. *Act.*

No setup. No data entry. No decisions for consumers to defer. Sweep does the work — they review the verdict.

01

C O N N E C T

~30 sec

Open Banking via the user's preferred bank. FCA-regulated AISP. Read-only.

02

S C A N

90 days

We classify every transaction. Recurring patterns surface. Trial traps and forgotten services flagged.

03

V E R D I C T

3 verdicts

KEEP, REVIEW or CANCEL on every subscription. Confidence-scored. Reasoning attached.

04

A C T

1 tap

Cancel, pause, switch or insure. We send the request. We watch the account. We confirm it stopped.

Four UK consumers. *Four killer findings.*

Real-shape portfolios from the live demo. Each profile's headline is the screenshot moment.

F O R G O T T E N T R I A L

Sarah, 32

London · Marketing Manager · Monzo · 15 subs

£349.86

A free yoga trial converted in 2023.

App not opened in 14 months. Sweep flagged it on first scan.

T R I P L E O V E R L A P

James, 28

Manchester · Freelance Dev · NatWest · 19 subs

£20.97 /
mo

*Three cloud-storage services.
Three note-taking apps.*

Sweep recommends consolidating to one of each — keeping his most-used.

G H O S T G Y M · 6 Y E A R S

Rachel & Tom, 36

Brighton · joint household · Lloyds · 17 subs

£1,439.28

Tom signed up to PureGym Express in 2019.

They moved to Brighton in 2021. Tom has swiped in 4 times in 72 months.

O V E R P R I C E D F O R U S A G E

Margaret, 67

Oxfordshire · semi-retired · Halifax · 10 subs

£32.01 /
mo

Sky Plus HD, watched on four channels.

Now Entertainment plus Freeview covers her viewing for £10.

Decisioning, *not dashboards.*

A point of view is the product. The dashboard generation built an inventory tool. Sweep builds an opinion.

PREVIOUS GENERATION

Dashboard.

- Lists what you spend
- Asks the consumer to decide
- Static — same every visit
- Has no opinion
- Stops at "you have 14 subs"

S W E E P

Decisioning.

- Detects patterns and flags them
- Recommends a verdict with reasoning
- Updates as life and usage change
- Has a confidence score on every sub
- Cancels, switches, pauses, insures

Built on the **Decision Moments™** framework — the same engine Singula already runs for subscription operators.

Consumer flywheel. Merchant revenue. *Bank licensing.*

THE FLYWHEEL
CONSUMERS

Millions

UK adults, 18-65, 5+ active subscriptions

- Free up to 5 actions a year
- £4.99 / mo unlimited tier
- Subscription insurance £1-3 / mo

THE REVENUE
MERCHANTS

Hundreds

Subscription operators of all sizes

- Pre-cancel intent signals
- Win-back routing on cancel
- Switch-intent intelligence

THE SCALE
BANKS & BAAS

Dozens

White-label engine for bank apps

- Embedded subscription decisioning
- £100K-£1M+ annual licence
- Enterprise data partnerships

Two-sided network effects baked in. The only Singula route with platform shape.

Nine tools. *One platform.*

The Detector is the wedge. Tools 2-7 build the consumer surface. Tools 8-9 are the merchant edge that monetises the network.

WEDGE

01 Subscription Detector

BUILT TODAY

CONSUMER SURFACE

02 Subscription Portfolio

NEXT

03 Life Events Engine

Q 3

04 Switch & Save

Q 3

05 Subscription Insurance

Q 4

06 Spring-Clean Mode

Q 4

07 Defer & Smooth

Q 1 27

MERCHANT EDGE

08 Merchant Console

Q 4

09 Bank Embed (white-label)

2027

Millions of consumers. *Hundreds* of merchants. *Dozens* of bank partners.

Three audiences, three economic tiers. The freemium consumer side is the user-acquisition flywheel — the merchant and bank sides are the revenue.

CONSUMERS

UK adults, 18-65, 5+ active subscriptions

Subscription portfolio management,
life-event handling, forgotten-service recovery

£4-12 / mo

MILLIONS

MERCHANTS

Subscription operators across pay-TV, streaming, sports,
telco, fitness, news, SaaS

Pre-cancel signals, win-back routing,
switch-intent intelligence

£30K-£300K ACV

HUNDREDS

BANKS & BAAS

Banks and BaaS partners embedding subscription
decisioning

White-label engine integrated into
their own consumer apps

£100K-£1M+ licence

DOZENS

Singula Decisions. *Subscription decisioning, since 2019.*

WHAT WE BRING

UK SUBSCRIBER INTELLIGENCE

Built for the operators running recurring revenue. Live deployments across pay-TV, telco, sports and streaming.

DECISION MOMENTS™ FRAMEWORK

40+ lifecycle moments mapped. 100+ actions in the library. The consumer side inverts the same engine.

OPERATOR-SIDE RELATIONSHIPS

We already speak fluent CRO and Head of Retention. The merchant side of the marketplace is downstream of work we already do.

WORKING CODE, NOT SLIDES

Standalone HTML demos, deployable today. Subscription Detector ships as a live URL alongside this deck.

STRATEGIC FRAME



Sweep is the fifth strategic route — and the only one with two-sided network effects baked in. Every consumer who connects an account adds intelligence value to every merchant on the other side.

— Sweep project charter

Live demo. Working code. *UK MVP roadmap.*

DEMO

sweep-detector.pages.dev

Live wedge product. Four UK consumer profiles. 30-second wow on first connection.

CODE

standalone HTML, deploy-ready today

Single file, mobile-first, no setup. Stuart can take it into any meeting on a phone.

ROADMAP

18-month consumer surface · merchant revenue from M6

Detector is the wedge. Portfolio next. Merchant Console in Q4 — that is when revenue flips on.

AUDIENCE

UK first · investor / partner / merchant pitch

Looking for early backers, AISP partners, and 3-5 reference merchants from the existing Singula book.

sweep. the wallet is the wedge. the wedge is everything.