Lapse

How much have you actually used Netflix lately?

What if an agent kept your subscriptions honest?

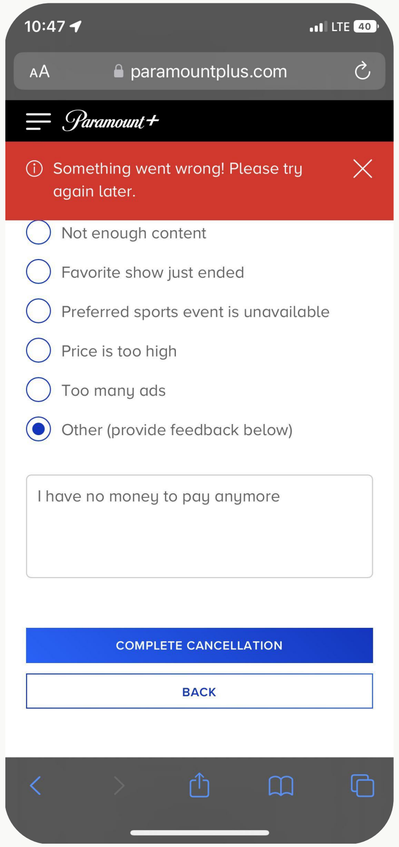


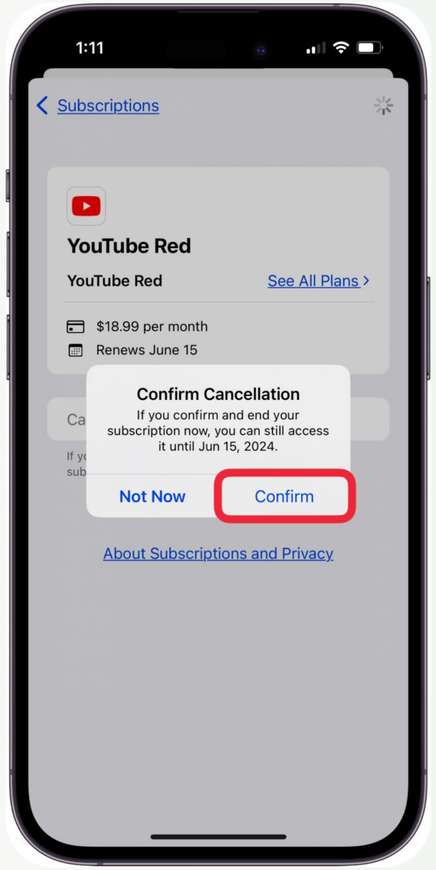
UCL × Checkout.com

Agentic Commerce

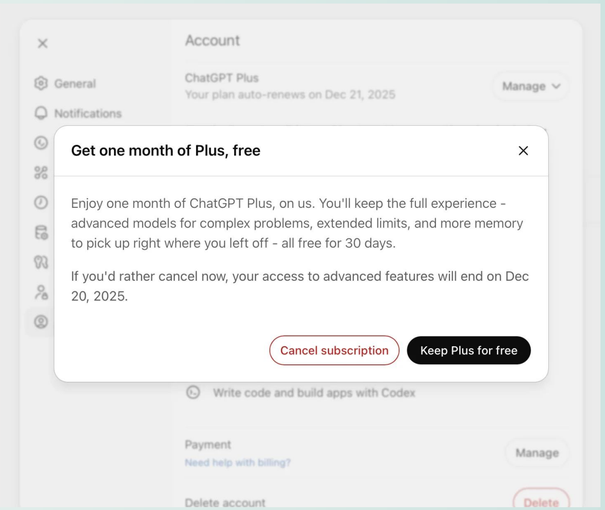
Giorgia Giannico, Mel Briggs, Sahana Motta, Jamie Zhang, Tiantian Ye

Our problem









£1.6bn spent each year on **9.7 million** unwanted UK subscriptions

Subscriptions are **easy to sign up to**, and **hard to cancel**. People forget to cancel them, and the costs add up.

Sources: UK Department for Business & Trade

Background

£1.6bn

spent each year on 9.7 million unwanted UK subscriptions

70%+

have paid for an unwanted subscription because they forgot to cancel.

57%

of US adults aged 53–62 were charged after a free trial they failed to cancel

Our survey results

100% of our participants were charged for something they forgot about in the last 12 months, **40%** of them more than once.

60% of our participants lost over £10 on subscriptions they forgot about

80% of our participants had a free trial turn into a paid subscription

Why now?

1. Agents can act

3% of transactions involve AI agents today, per 400 UK & US merchant heads of payments. 89% are preparing for more.

2. The law is changing

2027 UK DMCC subscription rules: reminders, easier exit, 14-day cooling-off.

3. Users want control

Consumers want agents to save them time and money, but aren't ready to let them act alone.

Existing tools → Opportunities

01

Rocket Money

Tracks subscriptions and offers assisted cancellation for eligible members.

02

Emma

Identifies recurring payments and directs users to subscription providers.

03

Snoop

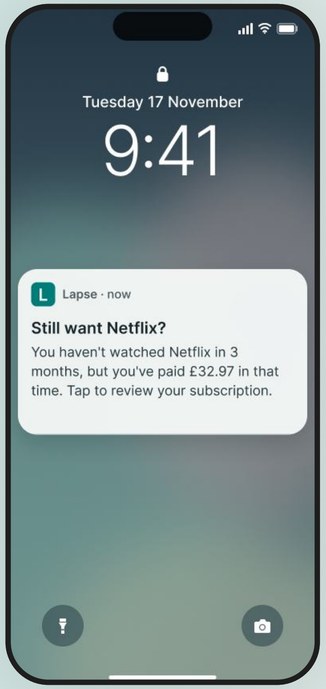
Surfaces regular payments, bill changes and renewal information.

Our opportunity

Connect payment and usage signals to recommend, obtain user approval and follow through on cancellations.

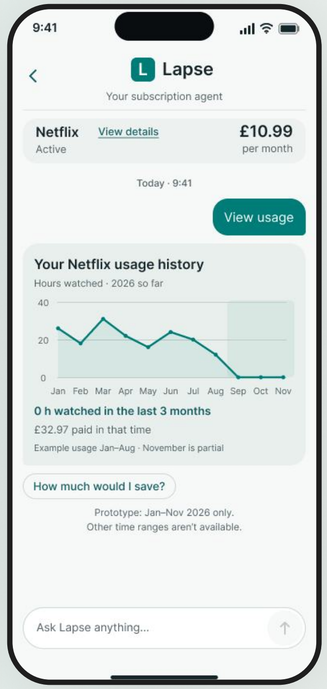
Sources: Rocket Money Help Center; Emma Help; Snoop Help.

Lapse notices the subscriptions you've stopped using, and cancels them only if you say so.



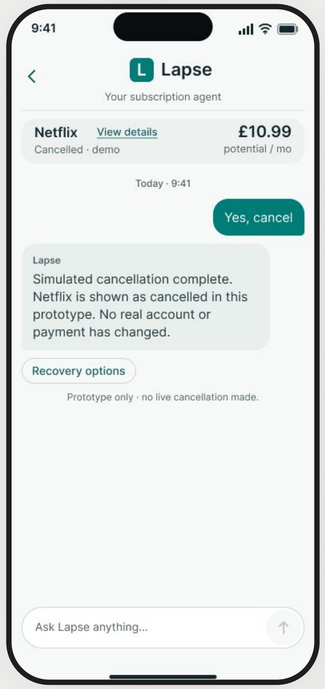
1 Notices

Tracks real usage, not just payments



2 Asks

Keeps the human in the loop at all times

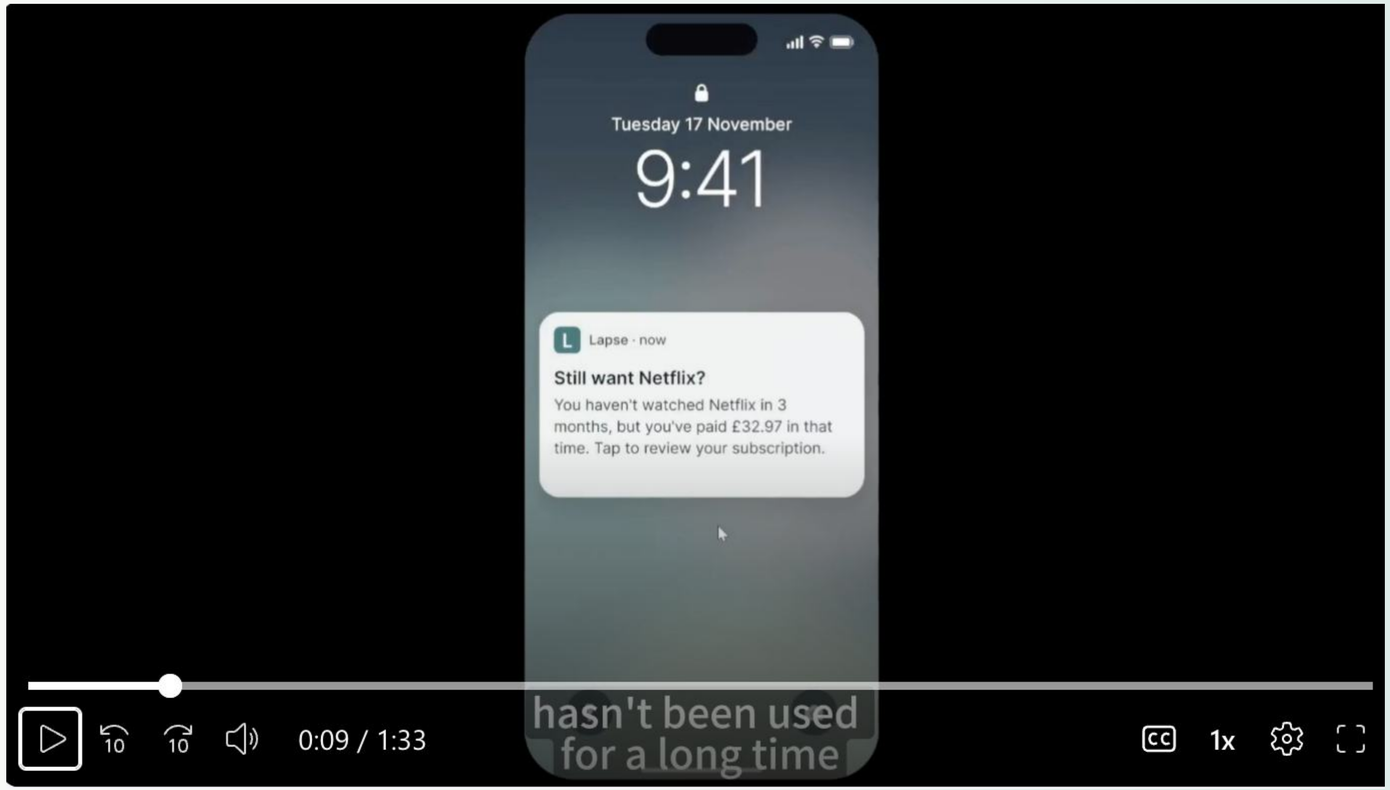


3 Acts

Cancels your subscription for you

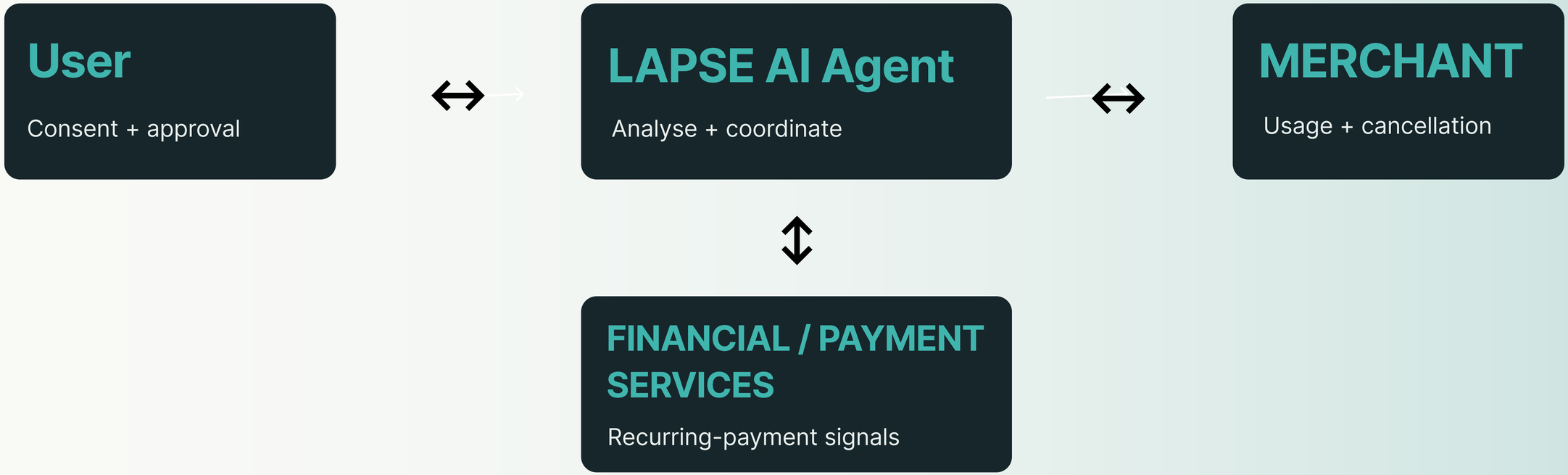
Walkthrough

walkthrough video



Service Ecosystem

Lapse connects separate actors to move from a suggestion to a verified outcome.



Critical dependencies

User-authorised data access · Merchant cooperation · Confirmed cancellation status

Evaluation

What works

- Asks for users consent before cancelling
- Explains why with usage graphs behind each flag
- Easy to undo any subscription mistakes
- Clear consequences shown before cancellation
- Users can correct it with free-text chat

What we'd improve

- Overview of all subscriptions - Lapse shows one subscription at a time
- Proof of cancellation - receipt not provided in case of dispute
- Show what's monitored - users can't see what data Lapse uses

How much monitoring will people accept in exchange for savings?

Source: Amershi et al. (2019), Guidelines for Human-AI Interaction, CHI '19

Societal Impact & Design Trade-offs

Potential benefits

- Reduce forgotten subscription costs
- Reduce subscription management effort

Risks & trade-offs

- Requires access to sensitive usage data
- Merchants may resist cancellation automation

Conclusion

AI identifies. Humans decide. Services act.

A new way to manage subscriptions through collaboration between users, AI agents and businesses.