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# **Público Subscriptions Retention**

**- INMA RETENTION MASTERCLASS -**

**Jun 2025 | LEONOR SOCZKA | SUBSCRIPTIONS DIRECTOR**

# ABOUT PÚBLICO

PÚBLICO  
was founded in 1990  
and  
is the reference  
daily generalist  
newspaper in  
Portugal.

**Leadership**  
It is the leader in Portugal in  
total paid circulation, as well  
as in paid digital circulation.

**46%**  
share of market  
in digital  
subscriptions  
(Q1 2025).



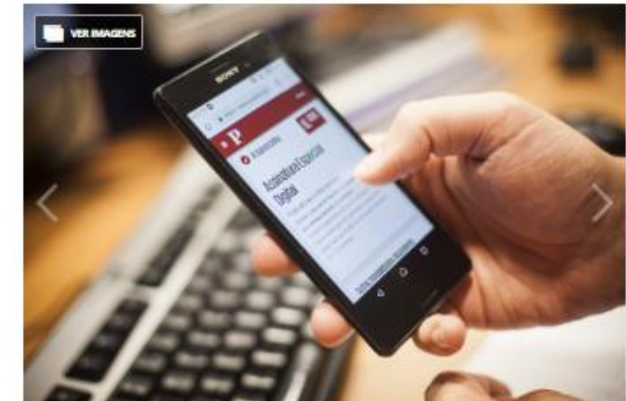
IMPRENSA

## O PÚBLICO é o jornal com mais assinaturas digitais e foi o diário mais lido em 2024

Dados do sector mostram queda generalizada nas vendas de jornais e revistas em banca, com migração dos leitores para plataformas digitais.

PÚBLICO

28 de Fevereiro de 2025, 13:54



Ouça este artigo  
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O PÚBLICO foi o jornal diário mais lido no ano de 2024, com uma circulação total (papel e digital) de 62.597 exemplares - um aumento de 5% face aos 59.815 exemplares registados em 2023. Com uma média superior a 51.300 assinantes, entre Janeiro e Dezembro, o PÚBLICO também **reforçou a sua posição** como jornal português com mais assinaturas digitais (excluídas as ofertas).

Os dados constam do último boletim da Associação Portuguesa para o Controlo de Tiragem e Circulação (APCT), a entidade responsável pela auditoria e certificação dos números de tiragem, circulação e venda de publicações periódicas em Portugal. Em segundo lugar nas assinaturas digitais ficou o *Expresso*, com uma média de 48.403 subscritores no ano passado, seguido, a uma grande distância, pelo *jornal de Negócios* (5.430).

# AGENDA FOR THE SESSION

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## **Main Focus**

**Showcase how  
PÚBLICO approached  
payment issues  
affecting Churn and  
what we  
learned from it.**

**1.**

## **Context**

**Our starting point,  
key issues  
and impacts**

**2.**

## **The Challenge**

**How we  
approched it  
to keep  
a fast pace**

**3.**

## **The Results and key takeaways**

# Context

# The importance of payment methods

## **MORE IS BETTER**

Having a wide variety of payment methods available positively influences conversion by offering the possibility to pay using the customer's preferred method.

**Impact on  
purchasing  
behavior**

**Impact on  
customer  
satisfaction**

**Impact on  
retention**

**Impact  
on Revenue**

## **BETTER IS BETTER**

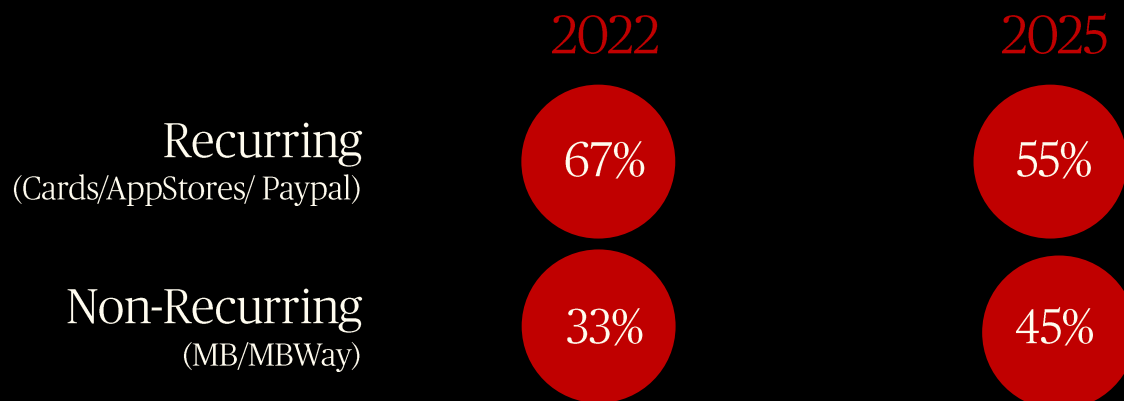
Efficient and on-time payment processes help avoid collection failures, passive churn, or payment delays, ensuring the seamless continuity of the subscription and to reduce passive churn.

**... BUT MORE IS NOT  
ALWAYS BETTER)**

# Our starting point

## Choices in payment methods evolved over time

### Payment Methods of our subscribers



***Increase of one-off payment methods increased passive churn and delays in payment.***

**PT  
Local  
Specifics**

**MB** WAY

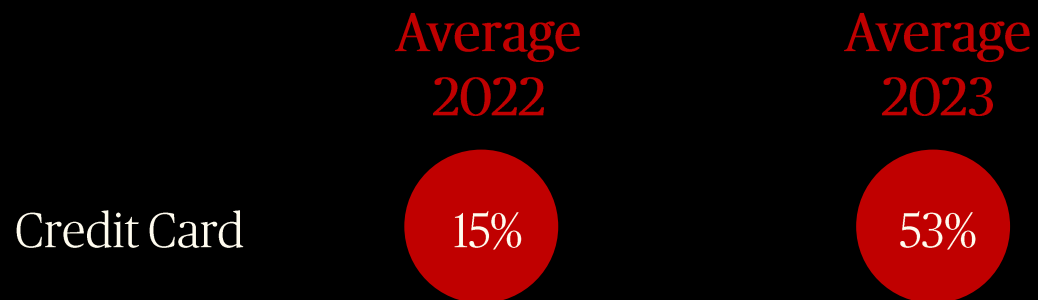
**MB** MULTIBANCO  
movimenta a vida

It is essential to adapt payment options to the local market. In Portugal, most online purchases rely on a Portuguese payment method [MB or MBWay], which currently accounts for more than 50% of online purchases in Portugal.

These are non-recurring (one-off) payment methods that require pre-renewal alert flows to reduce the likelihood of churn.

# Our starting point

Recurring payment methods started to show high levels of churn as well



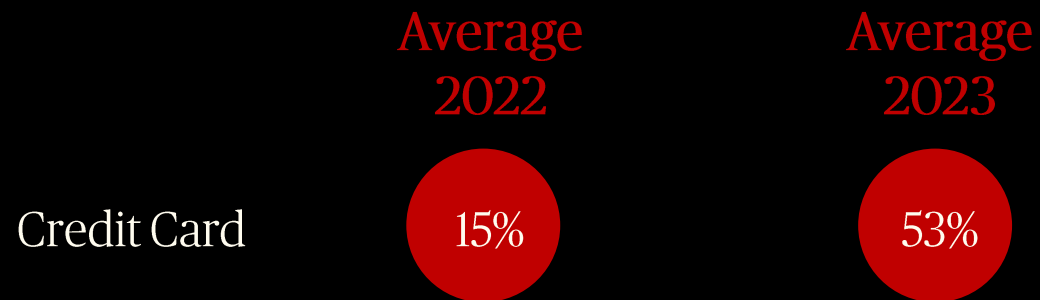
Credit Card performance highly impacted by 3D Secure obligations and migration of payment gateway.

## IMPACTS

- \_ increase of passive churn
- \_ increase in delayed renovation times for the subscribers that returned.

# Our starting point

Recurring payment methods started to show high levels of churn as well



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**IMPACTS**

- \_ increase of passive churn
- \_ increase in delayed renovation times for the subscribers that returned.

# The Challenge

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## **Problem**

Very high churn rate  
in different payment  
methods



## **Goal**

Reduce passive  
churn rate and delays  
in renewal payment.



## **How?**

We needed to zoom  
in on the issues  
affecting payments.

# The Challenge

# Pain Points

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**Our payment methods were controlling us. And we were not in (full) control of payment methods.**

**We were surprised with malfunctioning payment options way after the problem started**

**This resulted in an increase of complaints that had to be resolved with temporary fixes by the call center**

**Payment issues were handled on a stand-alone ticket case, instead of being resolved as an integrated problem.**

**The problems took a lot of time to be identified and resolved, leading to losses in revenue.**

**A lot of energy was placed by the teams in trying to resolve issues in an asynchronous process.**

# Two-step flow process

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## **2. NEED TO BUILD A PROACTIVE APPROACH**

- Focus on setting up the processes and tools to anticipate
  - issues with payment methods-

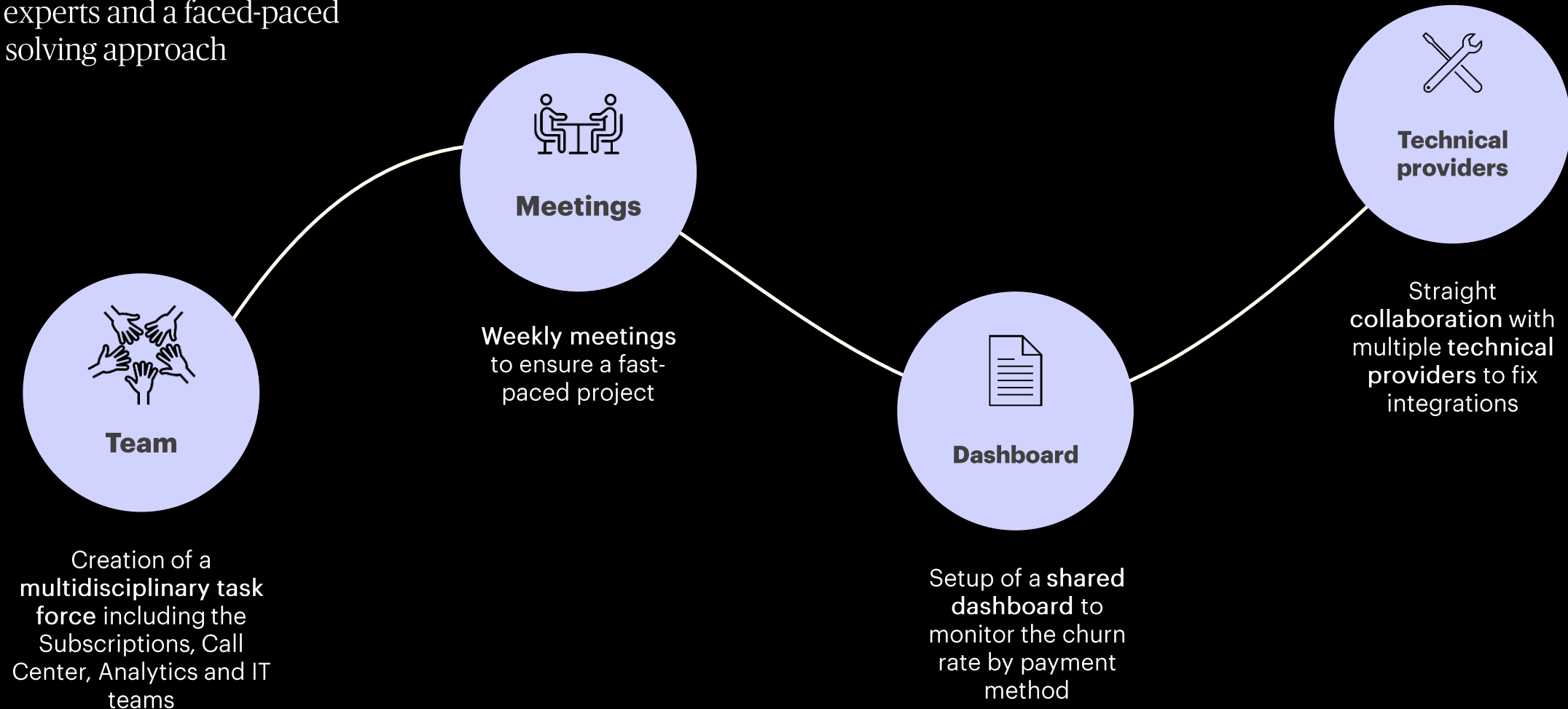
## **1. NEED TO BE REACTIVE AND ACT FAST**

- focus on building processes that could help us to speed up the resolution of existing issues and handle the problems fast



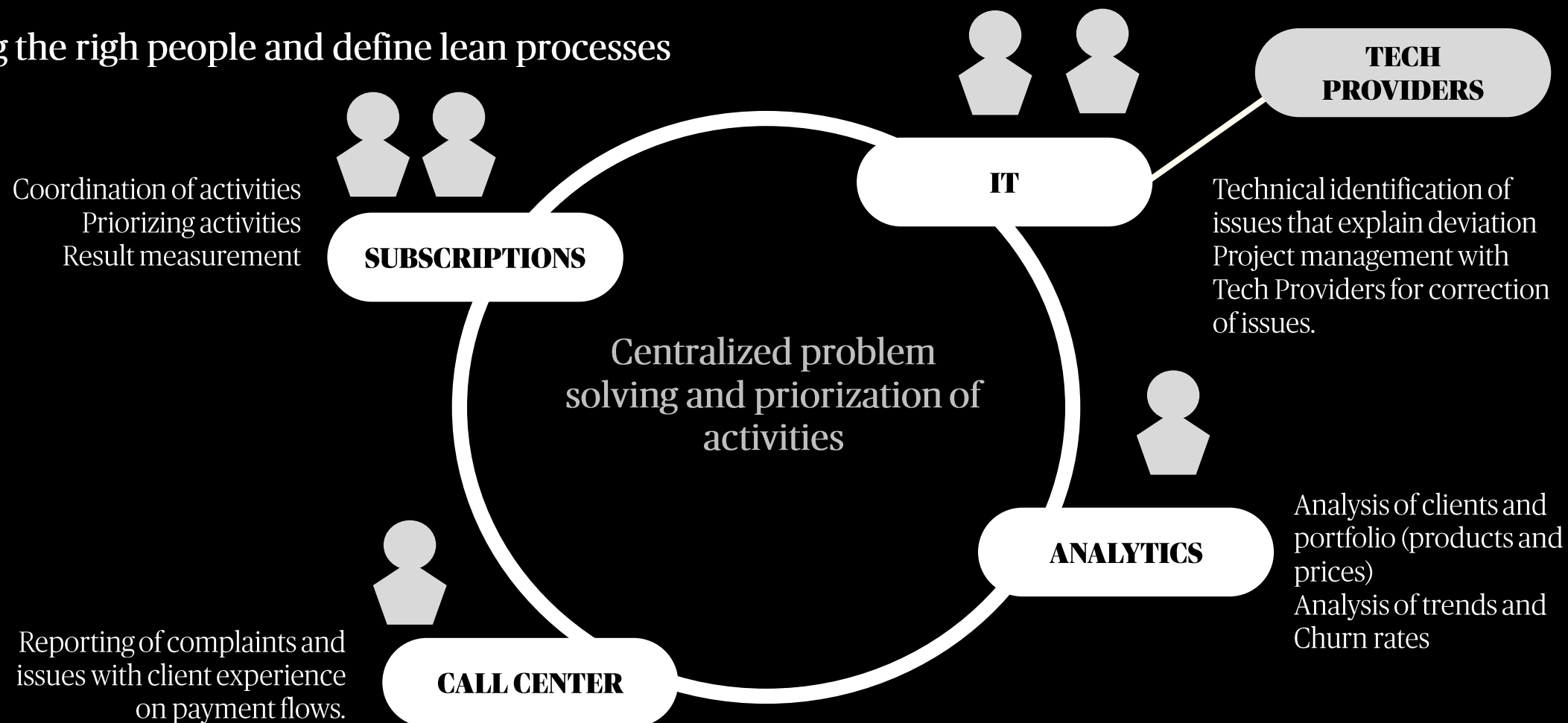
# How we organized

Our focus was to ensure a focused group of experts and a fast-paced problem solving approach



# How we organized | zoom: a dedicated A-Team

Choosing the right people and define lean processes



# What key issues

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## **KEY ISSUES WE ADDRESSED**

**Migration of  
platforms and  
gateways afflicted  
by integration  
problems**

**Technical  
decisions and  
communication  
and API flows**

**Changes in  
preference and  
choice of less  
effective payment  
options  
(churn wise)**

**Compliance  
updates and  
technical changes  
on third party  
platforms**

# The one with the disabled auto-renewal



**A huge increase in the churn rate of recurring payments**



**Zooming in on the issue**

All products are supposed to have automatic renewal enabled, but due to a technical platform migration, a portion of clients was configured in the system as not having automatic renewal.



**How was this affecting the user experience?**

Instead of renewing automatically, as expected, the subscription would end without any prior notice. This led to many complaints and was affecting both credit cards and Paypal methods.



**What solutions did we implement to reduce churn?**

Finding the problem here was the main challenge, as it took a lot of weeks to narrow it down. Correcting it was simple: the affected subscriptions were configured to allow the automatic payment process to be triggered.

## **Key Takeaway**

**The main challenge was to narrow the problem down, and a highly focused multi-disciplinary team had an vital role.**

# The one with the gateway updates



## Increase in the churn rate of Credit Cards



### Zooming in on the issue

We were experiencing a huge amount of churn with customers, mostly associated with a specific credit card payment service. This was due to a past migration to a new gateway and an integration error with the tokens, that resulted in payment failures on renewal.



### How was this affecting the user experience?

Instead of the expected automatic renewal, clients were seeing their subscription end without notice.



### What solutions did we implement to reduce churn?

Working closely with the same gateway provider, we migrated the corrected tokens into a new updated and compliant account.

## Key Takeaway

**Changes on regulation and updates managed by third parties can have a huge impact on revenue.**

**Monitor performance regularly.**

# The one with the one-off payments



## Increased usage of non-recurring payment methods



Zooming in on the issue  
High concentration on non-recurring payment methods was organically translating into an increased delay on renewal times and also in churn rates.



What solutions did we implement to reduce churn?

We didn't want to change the payment options, but we could tweak their usage. So we did 3 things.

1

We analyzed the dates were pre-renewal and post-renewal payments mostly concentrated, and adjusted the communication flows to those dates.

2

We upgraded to a new MBWay recurring option.

3

We limited the Monthly and Quarterly subscriptions to recurring payment methods.

## Key Takeaway

**Keep variety of payment options on the 1<sup>st</sup> purchase, but adjust flows to reduce dependency on non-recurrent methods.**

# The one with the PayPal changes



## Increased churn rate on PayPal Payments



### Zooming in on the issue

Changes in the integration of a new PayPal option resulted in an increased churn rate, mostly due to the cadency of payment attempts of the new configuration.



### What solutions did we implement to reduce churn?

Revision of technical flows of payment attempts, changing it from every 5 days to every 3 days after the first payment failure.

## Key Takeaway

**Work with the IT team to review details of technical and journey flows that might be impacting payment performance.**

# The one with the 3rd party flows



## Increased churn related to updates on technical flows



### Zooming in on the issue

We started to register a +70% increased churn on subscriptions related to a specific credit card scheme. After investigating, this was due to a compliance update, that demanded a specific categorization of transactions between third party providers to ensure recurring payments.



### What solutions did we implement to reduce churn?

Relying on third party providers is inevitable, but we are currently working on a project to increase control of this flows on our side. Our next project is to work with payment providers that are widely adopted by publishers, to ensure greater agility in anticipating fixes and resolving issues for the subscription model.

## Key Takeaway

**Reduce reaction times by choosing payment providers with proven performance on subscriptions that help you anticipate Impacts.**

# The one with the fine tuning



## Revision of API Integrations to reduce passive churn



### Finding opportunities to improve

Some backend workflows could improve performance by tweaking criteria, such as timings of communications to clients and time to react before churning.

For example, a notification was being sent as the subscription terminated (it could be at 4 am) , giving readers with one-off payment options a very limited time frame to pay.



### What solutions did we implement to reduce churn?

Revision and adjustment of journeys, redefining the timings of the communications and amplifying the time frame to react.

## Key Takeaway

**Have an in-depth revision of journeys, no just on the user side, but also on the technical flows.**

**ON  
GOING**

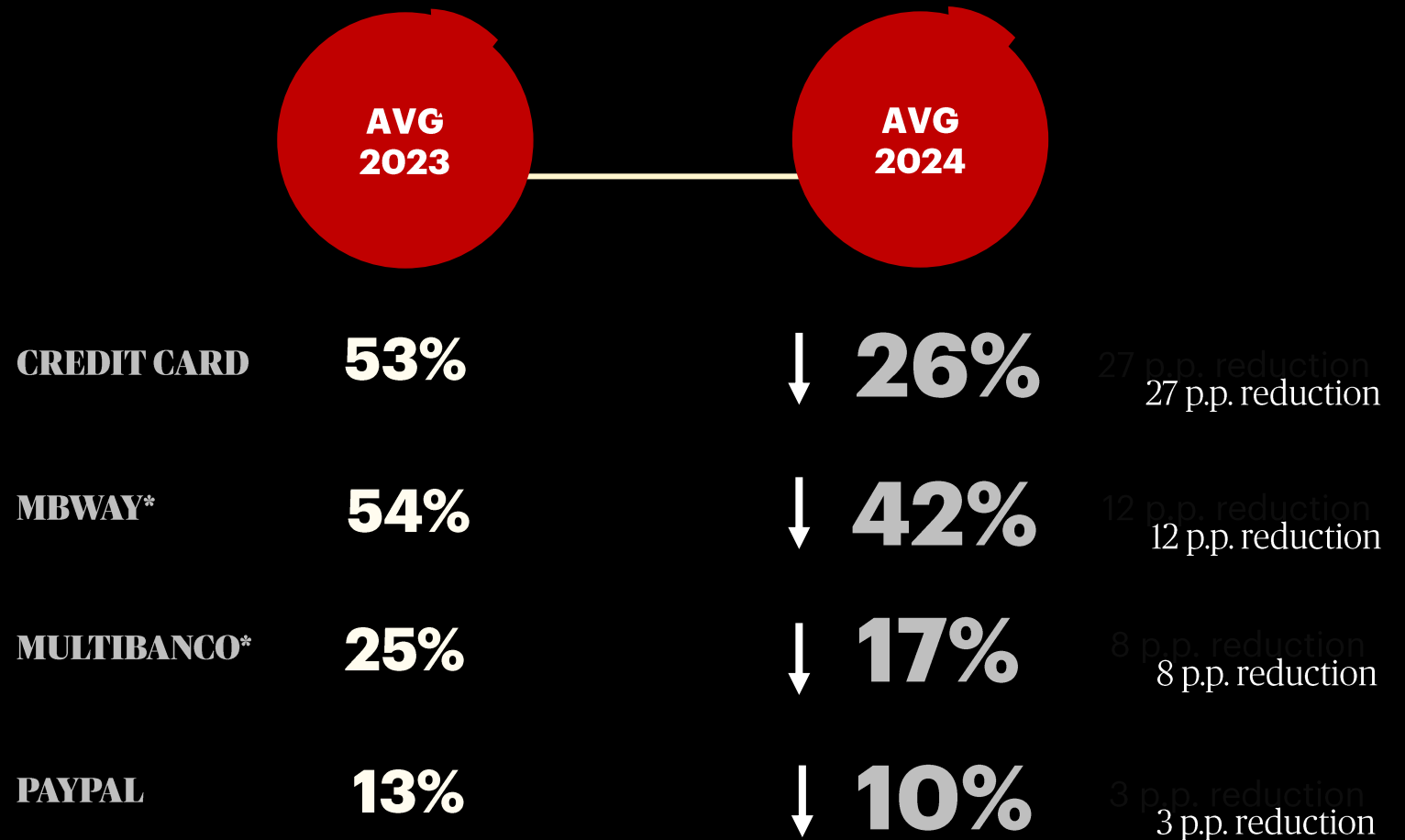
# The Results

# The issues



**The  
RESULTS  
were  
ENCOURAGING**

## CHURN RATE BY PAYMENT METHOD



\*(local payment provider)  
\*(local payment provider)

After completing these actions, we saw a significant reduction in the churn rate of all payment methods, especially the Credit Card and MBWAY.

*Pense bem,  
pense Público*

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