

# A CDP turned Cometa's blindest revenue gap into its biggest growth lever.

Twelve months. One SPM. Zero data infrastructure to start.

Result: ~\$34M MXN/year in incremental revenue — and five compounding metrics that got there.

**+17pp**

card adoption

**+4pp**

conversion rate

**+3%**

user retention

**+8.3%**

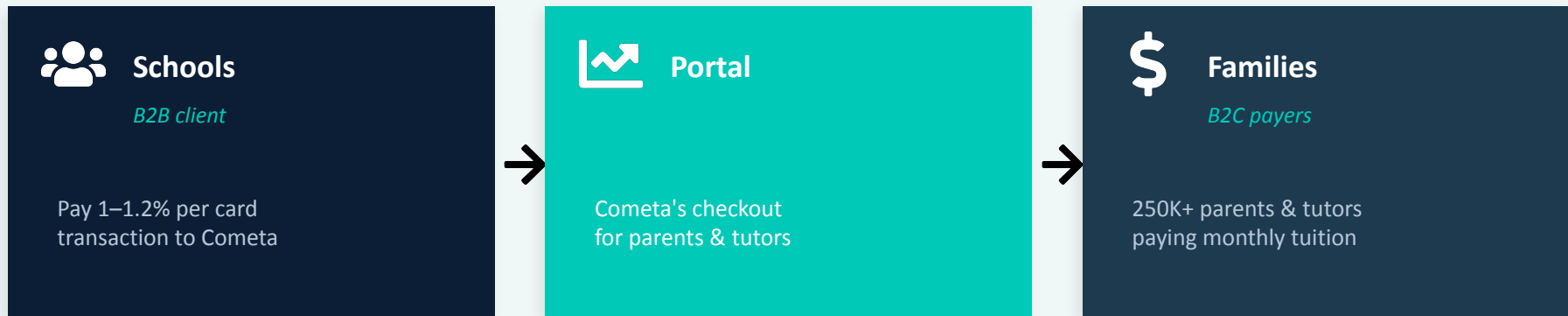
ACV per school

**-\$276K**

annual costs (USD)

*on \$800M MXN/month GMV*

# A \$9B/year platform that didn't know its own users



## Three gaps that defined the opportunity:

### No data infra

No data lake, no dedicated data engineering team — behavioral data simply didn't exist

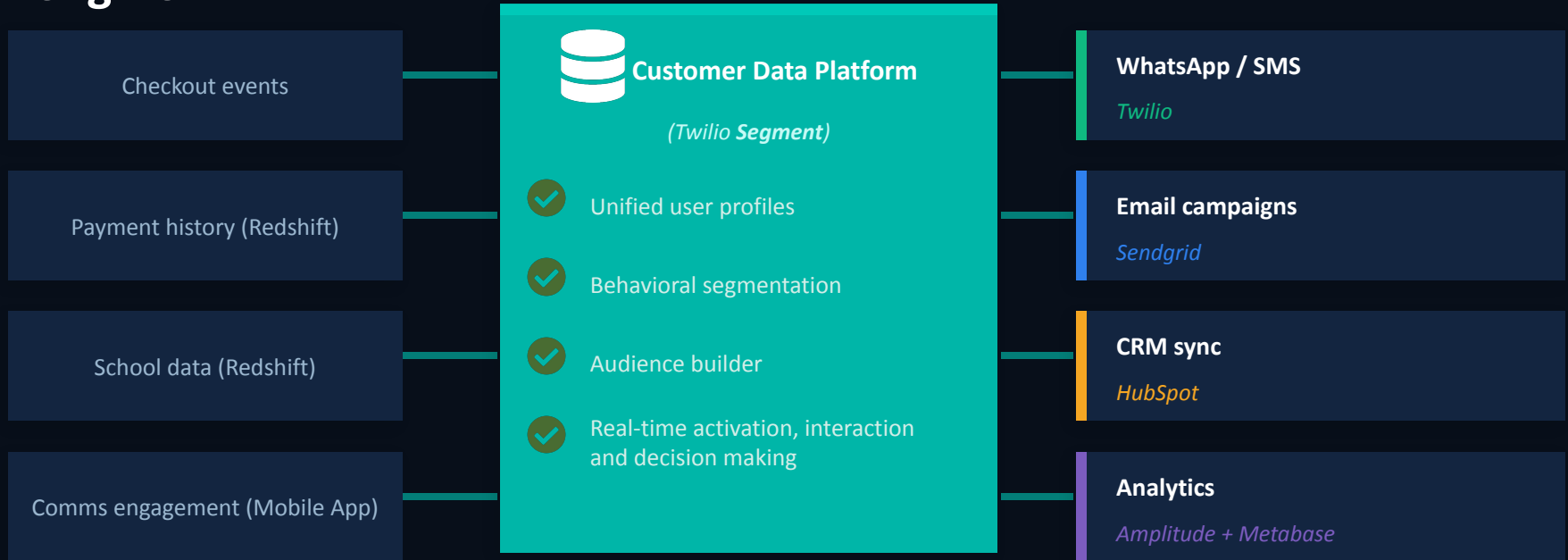
### Unknown payers

We knew schools. We had zero visibility into the 250K+ families actually paying

### 50% card adoption

Half of all transactions happened outside the platform — “invisible” to Cometa

# The platform that connects fragmented data into a single growth engine



Foundational CDP → Advancing CDP → Adaptive (AI UX) CDP · We moved from zero to Advancing in 6 months

# Solo PM · 6 months · no existing data infrastructure

## Additional Team

1 Associate PM + 1–2 sporadic engineers

## Timeline

6 months start to impact

## Budget

No dedicated data eng hire

## Starting pt

Zero events, zero profiles, zero data

M1–2

## Instrument

- ✓ Behavioral event taxonomy for B2C users
- ✓ Single user identifier across sessions
- ✓ Segment workspace live — first profiles built

M2–4

## Segment

- ✓ De-anonymized profiles: tutor / parent / guardian
- ✓ Reverse ETL from Redshift to enrich profiles
- ✓ Audience definitions for collections campaigns

M4–6

## Automate

- ✓ Twilio WhatsApp journeys by segment
- ✓ Push Notifications added for low-WA-engagement users
- ✓ WhatsApp onboarding flow on first registration

M6–12

## Optimize and more outcomes

- ✓ Amplitude funnels + cohort analytics
- ✓ Dynamic checkout UX by user type
- ✓ **2 AI chatbots replace 6-person manual team**

## Six data-driven initiatives that compounded into the result



### Personalized reminders

Segment users by payment history, school, and behavior. Personalized timing, content, channel per profile.

↑ 84% → 88% conversion



### Card adoption campaign

Targeted cash/transfer payers with A/B tested campaigns to migrate them to card checkout via the portal.

↑ 50% → 67% card adoption



### Dynamic checkout UX

New payers get guided flows; returning payers get one-tap. Step experience changes per user type.

↑ Higher completion rates



### WhatsApp onboarding journey

Automated Cometa API + Segment trigger on first registration. Immediate guided activation via WhatsApp.

↑ Reduced first-payment drop in 6%



### Multi-channel expansion

Added email and Push Notifications for segments with low WhatsApp engagement. Protects the primary channel long-term.

↑ 7% Lower WA opt-out rate



### AI chatbot automation

2 chatbots replaced 6 dedicated agents + \$18K/month infrastructure handling manual collection reminders.

↑ ~\$23K USD/month saved

# Every metric moved — and they compounded

## ~\$34M MXN / year

in incremental revenue from card adoption alone  
 (\$800M GMV/mo · 1.1% fee · 50% → 67% card adoption = +\$2.8M MXN/month)

### 50% → 67%

Card payment adoption

+17pp · +34% card txns

### 84% → 88%

Reminder conversion rate

+4pp on \$800M GMV

### +3%

User retention (first 90 days)

compounding effect on GMV

### 12K → 13K

ACV per school (USD)

+8.3% annual contract value

### ~\$276K

Annual cost savings (USD)

8 agents → 2 chatbots

## Cost reduction breakdown

### Infrastructure

\$18,000 USD/month → ~\$4,000 USD/month

*Manual WA tools + servers removed*

### Headcount (8 agents)

\$8,000 USD/month → ~\$0

*Reallocated to higher-value work*

### Total monthly saving

~\$23,000 USD/month

→ \$276,000 USD annually

## What I'd do differently

### Hire a data engineer on day one

I covered that gap — it's expensive capacity and caused the most delays

### Tighten audience definitions earlier

Initial broad segments wasted automation cycles; precision matters from the start

### Don't run two verticals simultaneously

CDP + Payments in parallel was the right business call but the wrong personal bet. If I had an additional dedicated team that would've helped me

## What comes next

- ✓ Predictive propensity-to-pay models (Adaptive tier)
- ✓ Dedicated data engineering — governance at scale
- ✓ Centralized ROI analytics across all channels
- ✓ CDP extended to B2B school success layer — proactive churn alerts

## Why this is directly relevant to Cometa

- Cometa's core value is turning raw financial data into actionable, revenue-driving intelligence — exactly what this CDP did at the product layer.
- The use cases shift from tuition reminders to credit journey nudges, collections, and payment optimization — but the architecture, the discipline, and the metrics thinking are identical.
- I've operated at the intersection of open finance data and real user behavior at \$800M MXN/month in volume. That's the context Cometa's clients are building in.