

Ascent360 uses a credit-based system for the SMS & MMS marketing channel. Credits are used to centralize all of the variable costs associated with your texting plan under one item.

One SMS costs 1 credit and one MMS costs 3 credits per segment.

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What are Credits?

Credits are the cost unit for sending text messages through Ascent360, charged per recipient based on message type (SMS or MMS) and length (segments).

Your subscription tier determines your monthly credit allotment. Credits renew on the first of each month and typically don't roll over unless specified in your agreement.

Credit Overages and Limits

Credit overages are allowed, but are billed at a higher rate, so it's important to work with Ascent360 to right-size your credit tier. While overages are allowed, Ascent360 imposes an invisible hard limit for credits as a security measure to prevent abuse; if you continually send text campaigns that cause you to excessively exceed your credit tier, Ascent360 will prevent you from sending any further texts until the next calendar month. We'll also cancel any Scheduled texts or Pause recurring texts that would have been sent.

Compliance messages like opt-in, opt-out, and HELP/INFO responses will always be sent.

Credit Calculations and Character Limits

Credits are charged per message segment based on type:

- SMS: 1 credit per segment (160 characters, or 70 with emojis/special characters)
- MMS: 3 credits per segment (1600 characters)

These rates reflect carrier and partner costs for delivering each message type.

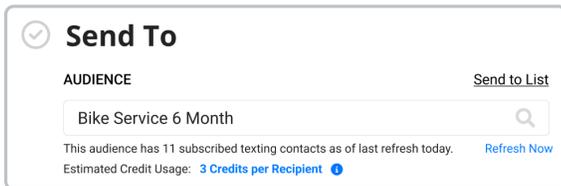
Messages exceeding the character limit are split into multiple segments but appear as one message to recipients. Each segment includes a 7-character header for proper ordering, reducing the limit to 153 characters per segment (or 63 with emojis/special characters).

The maximum characters allowed in any message (SMS or MMS) is 2048.

The formula for determining the total number of credits is:

- Number of credits based on message type (1 or 3) x Recipients x Message segments
- For example, sending a 2-segment SMS to 500 people would total 1000 credits. (1 x 500 x 2)

You can keep track of character counts, message segments, and anticipated credit usage in the text Composition Tool and on the Sending Steps Screen. Prior to sending, you'll see an updated count of the credits you've used so far this month.



Note: Merge tags use default values for character count and credit estimates. Actual credit usage may be higher if merge tag values create additional segments.

Which Messages Cost Credits?

All outbound messages cost credits and count against your tier. Some messages, like opt-in confirmations, opt-out confirmations, and HELP/INFO keyword responses, are required for SMS compliance and Ascent360 will send these messages on your behalf.

Message Type	Message Costs Credits
Inbound messages (texts sent by recipients back to your business number)	NO

One-time, scheduled, or recurring text messages sent from Ascent360	YES
Compliance Messages: <ul style="list-style-type: none"> Auto-responses for opt-ins, opt-outs, and HELP/INFO keywords 	YES
Message delivery failures (carrier rejections, unverified sending numbers, etc.)	YES

Scheduled and Recurring Text Campaigns

Prior to sending any text message, Ascent360 will evaluate your current credit usage against your tier and determine if the message can be sent. You are allowed to exceed your credit tier, but you will be billed for these credits at a higher rate. Ascent360 will only proceed with the send if there are available credits to send to the entire audience. If the text cannot be sent due to lack of credits, the text will be transitioned back to Draft (if Scheduled) or transitioned to Paused (if Recurring). You'll see a digest of this information when visiting the Text Design Library.

Refer to the table below for examples.

Example	Credit tier	Current Credit Usage	Circumstance	Result
A	5,000	4,000	I am trying to send a 1-segment SMS to 2,000 recipients.	The text will be sent to the entire audience and I will be billed an overage rate for credits in excess of my tier (5,000)
B	10,000	11,000	I am trying to setup a pre-arrival text campaign that will be sent to about 5 recipients per day.	Ascent360 will send these texts at an overage rate but may pause the campaign if credit usage is excessive.
C	15,000	80,000	I am trying to schedule a text message for next month.	You will be unable to schedule a text until your credits reset at the beginning of the month.