

Ascent360 uses a credit-based system to simplify the SMS & MMS sending and billing experience. Credits are used to centralize all of the variable costs associated with your texting plan under one item.

When sending a text, an SMS costs 1 credit per segment and an MMS costs 3 credits per segment.

What are Credits?

Credits represent the cost of sending text messages to recipients from Ascent360. Credits are charged per recipient; the number of credits used depends on the type of the message (SMS or MMS) and the length, or segments, of the message.

If you are using Ascent360's texting service, you are paying for a tier of credits that represents the number of text messages you plan to send in a month.

Credit usage renews on a monthly basis on the first calendar day of each month. **Excess credits do not roll-over from month-to-month.**

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

The number of credits used per recipient depends on the type of the message (SMS or MMS) and the number of segments in the message.

SMS costs 1 credit per segment and MMS costs 3 credits per segment. These ratios are reflective of the relative costs imposed by carriers and downstream partners to send these types of messages.

SMS allows 160 characters per segment, or 70 if the message includes emojis or special characters. MMS allows 1600 characters per segment. Credits are charged **per segment** according to the message type.

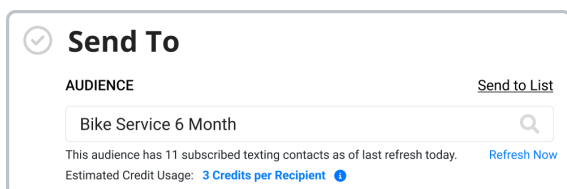
If you exceed the character limit for the message, your text will have multiple segments, despite still showing as a single message on the recipient's phone. To render these segments in the correct order, an invisible header of 7 characters is added to all message segments, meaning that the character limit per segment is reduced from 160 to 153 (or 70 to 63 for texts containing emojis).

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 reaching the Sending Steps, you'll also see an updated count of the credits you have used this so far this month.



Note: If you are using merge tags in your text messages, the character count and estimated credit usage shown is based on the default value of the merge tag. If your merge tags would cause the text to be sent in multiple segments, this will increase your credit usage.

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

What about my 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.