SNDMobile Credit System

The credit system will be used to control the number of messages an account is able to send. When an account runs out of credits, it will affect their ability to send and receive messages as described.

**Definitions**

*Plan Credits* – the credits given to an account each month when Recurly subscription is created or renews

*Rollover Credits* – the plan credits left over each month when Recurly subscription renews.

*InCost* – remove this amount of credits from the balance when an inbound message is processed

*OutCost* – remove this amount of credits from the balance when an outbound message is processed

**DB Changes**

1. New fields in Package Table
   1. InCost – decimal, example 0.5
   2. OutCost – decimal, example 1.5
   3. PlanCredits – decimal, example 200.5
   4. Rollover – tiny int, 0 or 1 (default 0, true)
2. New fields in Account Table
   1. InCost – decimal, example 0.5
   2. OutCost – decimal, example 1.5
   3. PlanCredits – decimal, example 200.5
   4. Rollover – tiny int, 0 or 1 (default 0, true)
   5. RolloverCredits – decimal, example 200.5

**Message & Charging Matrix**

|  |  |  |
| --- | --- | --- |
| Msg Description | Direction | Charge |
| Inbound Keyword Match | In | Yes |
| Inbound No Keyword Match | In | Yes |
| Stop, Quit, Cancel, Unsubscrbe | In | Yes |
| Auto Responder | Out | Yes |
| Send Single | Out | Yes |
| Send Group | Out | Yes |
| Over Limit Notification to Account Mobile | Out | No |
| Welcome to SNDMobile | Out | No |
| RE Agent Notification | Out | Yes |

**Application & Business Logic**

1. When account is created on first Recurly TX, add Plan credits to account.
2. When creating account, set Rollover value in Account table to Rollover value in Package table.
3. When charging credits, charge against Rollover Credits first. If 0 Rollover Credits, charge against Plan Credits.
4. If User is trying to send Group Text and the number of messages x OutCost exceeds the combined Rollover and Plan credit balance, show error message (Sorry, you do not have enough credits to send this group text)
5. If inbound message triggers auto responder and there are not enough plan credits, send until Plan Credits reach 0 and then stop. Send Over Limit Notification message to Account Mobile
6. When Plan Credits reaches 0, set Status to 0 ( my understanding is that this will still let the user login but auto responders will be disabled for inbound messages and outbound messages are disabled in the user interface – this control is already in place when Status=0)
7. When message comes in and Status=0, send Over Limit Notification message to Account Mobile
8. Rollover and Plan Credits monthly processing – ***See Recurly-SNDMobile Account Synchronization Specification***