

Recommended Business Rule

New inbound WhatsApp lead -> 1 credit.

New inbound Email lead -> 1 credit.

Campaign activates a new contact -> 1 credit.

Follow-up messages to same contact in same campaign and cycle -> 0 extra credits.

Same contact keeps chatting in same cycle -> 0 extra credits.

Same contact in another campaign in same cycle -> 1 more credit only if that remains the product rule.

Same contact next billing cycle -> 1 new credit again.

Implementation Notes for Developers

Create a credit usage ledger with fields such as `userId`, `channel`, `contactKey`, `campaignId`, `billingCycleKey`, `creditConsumed`, `creditedAt`, and `source`.

Use normalized phone number for WhatsApp and normalized lowercase email for Email.

Derive `billingCycleKey` from the active subscription cycle, not a floating 30-day window.

Remove visible customer credit deduction from WhatsApp and Email AI reply flows.

Keep prompt, completion, and validator token logging for analytics only.

Do not block an already-covered conversation because of token spend; use internal alerts and limits instead.

Lock one explicit rule for same contact, different campaign and enforce it consistently everywhere.