

AI Credit Monetization Readiness Checklist

Before you launch AI credits, use this checklist to assess whether credits solve a real monetization problem and whether your finance, billing, and revenue operations foundation is ready.

Use this tool when you need to answer these three questions:

- Do credits have a real job to do in the AI offer?
- Can customers understand and control consumption?
- Can finance operate the model responsibly at scale?

How to score

Give yourself 1 point for each checked readiness item.

Complete Part 1 and Part 2, then combine the two subtotals for your total score.

Before you continue:

If any of these conditions are present, please pause and talk to one of our experts before proceeding.

- We do not have reliable billable usage data
- Revenue treatment has not been reviewed
- Customers cannot see balances or consumption
- Credit lifecycle policies are not documented
- Overage handling is managed case-by-case
- Pricing changes require engineering work

If none of these are present, please proceed with the checklist.

[Talk to an expert](#)

PART 1

Does a Credit Model Have a Real Job to Do?

Cost-to-Serve Variability

 / 3

- ☐ Similar customer actions create meaningfully different AI costs
- ☐ Costs vary by model, workflow, compute requirements, or vendors
- ☐ A simple usage metric would not accurately reflect underlying costs

AI Capability Diversity

 / 3

- ☐ Customers consume multiple AI capabilities
- ☐ AI functionality spans products, workflows, agents, or models
- ☐ Packaging individual AI features separately would create complexity

Value Variability

 / 3

- ☐ Different AI actions create significantly different customer value
- ☐ Similar usage events can represent very different business outcomes
- ☐ A single pricing metric does not capture value effectively

Utilization Predictability

 / 3

- ☐ Customer usage is difficult to forecast
- ☐ Usage patterns are seasonal, experimental, or highly variable
- ☐ Customers need flexibility without committing to fixed consumption levels

Budget Control Requirements

 / 3

- ☐ Buyers want predictable spend commitments
- ☐ Customers ask for spending limits, alerts, or balances
- ☐ Prepaid consumption could help customers manage budgets

Packaging Complexity

 / 3

- ☐ The AI offer spans subscriptions, add-ons, usage, or multiple products
- ☐ Existing packaging struggles to accommodate AI consumption
- ☐ Credits could simplify how customers purchase and consume value

Part 1: Credit Model Fit

 / 18

Add the category scores above.

PART 2

Is Your Finance Foundation Ready?

Usage & Metering Readiness

 / 4

- ☐ Billable usage events are consistently captured
- ☐ Usage data is auditable and traceable
- ☐ Usage is connected to customer and account records
- ☐ Usage data can flow into billing and reporting processes

Customer Visibility

 / 4

- ☐ Customers can view balances and usage
- ☐ Customers can understand consumption trends
- ☐ Usage reporting is timely and reliable
- ☐ Customers receive alerts before overages occur

Credit Lifecycle Governance

 / 5

- ☐ Expiration policies are documented
- ☐ Rollover rules are documented
- ☐ Top-up policies are defined
- ☐ Pooling and sharing rules are established
- ☐ Overage behavior is clearly defined

Revenue & Accounting Readiness

 / 6

- ☐ Revenue treatment has been reviewed
- ☐ Credit consumption recognition policies are documented
- ☐ Breakage treatment is defined
- ☐ Expiration treatment is defined
- ☐ Refund and adjustment policies are documented
- ☐ Reporting requirements have been considered

Overage & Exception Controls

 / 5

- ☐ Overage policies are documented
- ☐ Thresholds and alerts are configured
- ☐ Dispute handling procedures exist
- ☐ Forgiveness policies are defined
- ☐ Revenue leakage risks have been addressed

PART 2

Is Your Finance Foundation Ready? (cont.)

Monetization Change Readiness

 / 5

- ☐ Pricing changes can be made without engineering involvement
- ☐ Rating logic can be updated through configuration
- ☐ Product catalog changes are manageable
- ☐ Billing and revenue systems can adapt without manual workarounds
- ☐ Finance can evolve monetization models quickly

Part 2: Finance Foundation Readiness

 / 29

Add the category scores above.

TOTAL READINESS SCORE

Score Summary Worksheet

Bring forward the two section subtotals from the checklist, then combine them for your total readiness score.

Part 1: Credit Model Fit Subtotal	/ 29
Part 2: Finance Foundation Readiness Subtotal	/ 29
Total Readiness Score Add part 1 subtotal and part 2 subtotal.	/ 47

Interpretation Guide

0–15 Likely not a good fit Credits may be premature unless there is a specific commercial reason to proceed.	16–31 Fit with readiness gaps Validate the commercial case, then close finance, billing, revenue, and customer-visibility gaps.	32–47 Likely a good fit Move into scenario design, policy validation, and operating-model planning.
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Next Steps

The goal is not to determine whether credits are good or bad. The goal is to determine whether credits solve a real monetization challenge and whether your organization can operate them responsibly at scale.

Recommended follow-up Pressure-test pricing scenarios and read the full AI credit monetization research. AI Pricing Simulator Full Research
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