

GUIDE

The 12- Attribute Credit Architecture Blueprint

A structured design map for turning AI credits from a pricing idea into a governable monetization architecture.

WHAT BURNS?

Unit Architecture

WHAT DOES IT COST?

Commercial Governance

WHEN DOES IT EXPIRE?

Temporal Lifecycle

WHO CAN USE IT?

Access & Entitlement

WHY THIS MODEL EXISTS

Credit models fail when teams design the wallet before defining the architecture.

Michael Mansard's framework reduces credit design to 12 attributes across four pillars. The goal is not maximum complexity. The goal is to expose the choices that shape customer trust, margin protection, revenue quality, and operational effort.

DESIGN THE MODEL

Design the model deliberately

Credits are not one setting. They are a connected set of rules for value, cost, time, and entitlement.

MAKE TRADEOFFS

Make tradeoffs visible

Every attribute affects customer experience, sales motion, product telemetry, and finance controls.

OVERCOMMUNICATE

Overcommunicate the rules

Customers need clear terms for balances, burn, expiry, top-ups, pooling, and overages before surprises hit.

THE BLUEPRINT

The 12 attributes, organized by the four questions every credit model has to answer.

PILLAR I

What burns?

Unit Architecture defines what a credit buys and how value exchange works.

1

Valuation Modality

What consumes credits: inputs, activities, outputs, or outcomes.

2

Exchange Granularity

How credits convert into actions, from simple rates to weighted rate cards.

3

Fungibility

Whether credits work universally or are restricted to specific agents, models, or product lines.

PILLAR II

What does it cost?

Commercial Governance balances buyer predictability with margin protection.

4

Contractual Elasticity

How memory price maps to credits across tiers, commitments, and enterprise terms.

5

Economic Stability

Whether credit-to-action rates are locked, periodically adjusted, or dynamic.

6

Observability

How clearly customers and finance teams can see balance, burn, rate math, and alerts.

PILLAR III

When does it expire?

Temporal Lifecycle defines refill, rollover, shelf life, and liability hygiene.

7

Rechargeability

How credits refill: prepaid drawdown, recurring allowance, manual top-up, or auto top-up.

8

Persistency

What happens to unused credits: use-it-or-lose-it, rollover, caps, and consumption order.

9

Terminal Expiry

The final shelf life, including breakage, refunds, credit-backs, and contract-end treatment.

PILLAR IV

Who can use it?

Access & Entitlement sets ownership, movement, and zero balance protocols.

10

Poolability

Where the credit pool lives: user, workspace, department, or enterprise.

11

Portability

Whether credits can move across teams, business units, subsidiaries, or partners.

12

Overage Contingency

What happens at zero balance: hard stop, soft cap, throttling, top-up, or overdraft.

EXECUTIVE LENS

The blueprint is a cross-functional design review, not just a pricing exercise.

Each pillar creates a different kind of organizational risk if it is ignored. Use the framework to force the right conversations before launch.

Customer trust

Customers need to understand what they bought, how it burns, when it expires, and what happens near limits.

Margin protection

Granularity, rate stability, and overage design decide whether high-cost AI work erodes gross margin.

Revenue quality

Unused credits, breakage, rollover, and performance obligations can create deferred revenue and audit complexity.

Operational complexity

Bespoke rate tables, delayed reporting, and manual top-ups can slow sales, finance, and customer success.

ZUORA LENS

A credit architecture only works if the revenue system can keep up.

The 12 attributes create downstream requirements across product telemetry, rating, wallets, billing, revenue recognition, and customer-facing transparency.

1

Define attributes

Choose the rules for value, cost, lifecycle, and entitlement.

2

Capture usage

Ingest raw AI events from products, agents, workflows, and source systems.

3

Rate and ledger

Translate events into credit burn, balances, pools, top-ups, and overages.

4

Bill and recognize

Connect credit consumption to invoices, revenue schedules, and audit trails.

5

Explain to customers

Expose balances, burn, expiry, alerts, and spend controls before surprises hit.

KEEP GOING

Research the framework, model the economics, then operationalize the architecture.

FULL RESEARCH

Read Michael Mansard's complete report

AI Credit Monetization: From Hype to Concrete Blueprint

MODEL PRICING

Try the AI Pricing Simulator

Model AI pricing strategies and test assumptions before launch.

PRODUCT

Explore AI Monetization Suite

Turn AI products into revenue from pricing to recognition.