

# 8.5 Credits and billing portal

- **SMS/Email credits** are bought on this page (dedicated cards) and **never expire** — they're used after the plan's monthly allowance runs out (chapter 6.3).
- If you have an active subscription, the **Manage billing** button opens the **Stripe portal** (payment methods, invoices).
- When switching plans with an active subscription, the unused time is **credited** to the next invoices (Stripe proration) — the screen explains this before you confirm.

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