WORKDAY FLEX CREDITS AND THE PLATFORM ENTITLEMENT CLOCK

What Workday changed, how the meter works, what counts against it, the dates that matter, and how customers should respond

> *A research note for CHROs, CFOs, HRIS and finance systems leaders, integration architects, and procurement teams running Workday HCM, Financials, or Adaptive Planning who have been asked to sign an updated UMSA, have received complimentary Flex Credits, or have seen the Platform Consumption Console for the first time. Written from the buyer's side of the table. Redress Compliance, 2026.*

Key takeaways

- Workday has moved its AI agents and a growing set of platform capabilities off the per employee subscription and onto Flex Credits, a pre purchased consumption pool metered per action. The rate card runs from 1 credit for a self service question to 750 for a talent rediscovery run. Workday has not published a price per credit.
- The same policy introduces Platform Entitlements: an annual allowance of production API requests, 2.5 million to 6.5 million by company size, above which every custom, modified, or third party integration draws down Flex Credits at 60 credits per 10,000 calls. Document storage and integration events were pulled from the meter on May 30, 2026; APIs were not.
- Workday is not charging for API overages from May 30, 2026 through January 31, 2027. That is a grace period, not a waiver. The meter is running and the Console is recording it.
- Complimentary credits, 15,000 to 200,000 a year by segment, make the first year look free. They do not roll over, cannot stack across order forms, and Workday may reduce or withdraw them at renewal. The Flex Credit and Platform Entitlement Policy is mandatory for every net new and renewing customer.
- Treat the grace period as your own audit: read the Console, inventory every integration, classify what counts, scope the agents, and negotiate the per credit rate, the API baseline, and the complimentary allotment into the renewal before Workday sets them for you.

1. WHAT WORKDAY IS DOING

For fifteen years the Workday commercial model was one number: a subscription per employee per year, per module, with unlimited use inside the module. Agents broke that model, and Workday replaced it with two meters that sit alongside the subscription rather than inside it. The anatomy is consistent across the estates we have seen:

- **Flex Credits.** A pre purchased pool of credits consumed when a Workday agent or a metered platform capability completes work in a production tenant. Every agent skill on the Flex Credits Rate Card carries a fixed credit cost per unit of work. Non production tenants do not consume credits, with one exception, the BP Optimize agent.
- **Platform Entitlements.** A separate annual allowance of production API requests, sized by employee count and lifted by certain SKUs. Usage above the allowance is converted to Flex Credits at 60 per 10,000 calls and drawn from the same pool. If the pool is empty, the customer must buy more or stop.
- **The door is the UMSA.** Since May 30, 2026 an existing customer only needs to sign the updated Universal Master Subscription Agreement to receive complimentary credits, the Platform Consumption Console, Sana for Workday, and any generally available agent enabled by SKUs already owned. The Flex Credit and Platform Entitlement Policy itself is required for net new and renewing customers, and is presented to existing customers the moment usage exceeds the complimentary grant.

- **The complimentary grant is the pilot.** Workday grants an annual allotment of free credits by company size. Its stated purpose is to generate real production usage data so the customer can size a paid subscription with confidence. It is the vendor's discovery phase, run on the customer's tenant.
- **The Console is the evidence.** The Platform Consumption Console tracks credit consumption by agent and platform component, shows balance and rate card history, and alerts as usage approaches thresholds. Workday's account team can see the same data.

What has not changed matters too. Embedded, non agentic AI features remain included at no additional charge. Existing subscriptions and the full service employee model are unchanged. Customers retain free mechanisms to export their data as required by law. Workday Extend remains a fixed price edition, and Extend Professional is the gate for agent building tooling.

2. WHAT IT CHANGES FOR CUSTOMERS

- **Cost stops tracking headcount.** Under the subscription, a CFO multiplied the rate by employees and defended the number. Under Flex Credits, cost tracks how often agents run and what they do. A self service question is 1 credit; a recruiting rediscovery run against a candidate pool is 750. Forecasting is by skill and by volume, not by a blended rate.
- **Custom integrations become a billable event.** Production API calls from Workday built agents, unmodified Workday integrations including Core Connectors, Built on Workday applications, and Workday Everywhere in Teams and Slack do not count. Everything else does: Studio integrations, orchestrations, modified Workday delivered integrations, partner and certified integrations, and any external AI agent calling the tenant. For a large estate that is most of the integration layer.
- **The free allotment expires, and it is Workday's to change.** Complimentary credits do not roll over and do not stack across order forms. For policy effective dates on or after May 29, 2026 they reset on January 1 with a prorated first grant. Workday may modify or stop providing them at the renewal of the underlying order form. The number that makes year one comfortable is a lever, not an entitlement.
- **The price per credit is unpublished.** Workday has released a rate card in credits but not a price in dollars. Independent estimates from advisors and from the Salesforce and Microsoft credit models range from under one cent to ten cents per credit. That range is the whole negotiation. Until it is in an order form, every budget is a guess.
- **Overages bill as they occur.** Once complimentary and purchased credits are exhausted, additional credits can be purchased at any time through the account executive or reseller and apply immediately. If the customer does not cover the overage, use of the offers must stop and access may be lost. That is a mid year purchase with no leverage and no calendar.
- **The buyer is HRIS, not procurement.** The Console, the agents, and the promotional access arrive through the HRIS and finance systems teams. The UMSA signature, the order form, and the first overage invoice arrive later. The people who turn the agents on are rarely the people who hold the contract.

3. THE RATE CARD AND THE COMPLIMENTARY GRANT

Agent or skill (Rate Card v262)	Credits
Sana Platform and Self Service, per action	1
BP Optimize Agent, per event	1
Payroll Agent, missing data check, per 10 worker records per run	5
Contract Intelligence Agent, per document	5
Recruiting Agent, resume screen and match, per resume	6
Planning Agent, data exploration, per request	8
Payroll Agent, payroll or minimum wage Q&A, per request	10
Core Platform, standard API calls above entitlement, per 10,000	60
Sana, AI storage, per GB per year	120

Contract Negotiation Agent, full review and redline, per document	500
Recruiting Agent, talent rediscovery, per requisition	750
Talent Mobility Agent, internal retrieval, per requisition	750

Segment (HCM or FIN)	Complimentary credits per year
100,000 or more employees	200,000
30,000 to 99,999	120,000
10,000 to 29,999	60,000
3,500 to 9,999	30,000
Under 3,500	15,000
Planning only, all segments	10,000

Several rate card entries, including the Revenue Contract Agent, Financial Audit Agent, Frontline Agent, Contingent Sourcing Agent, and the Flowise Agent Builder, are not generally available and may change or never ship. Budget against what is live.

4. PLATFORM ENTITLEMENTS: WHAT COUNTS AGAINST THE API METER

Segment	Baseline API requests per year
100,000 or more employees	6.5 million
30,000 to 99,999	6.0 million
10,000 to 29,999	4.5 million
3,500 to 9,999	3.5 million
Under 3,500	2.5 million

Service SKU held	Baseline increase
Student Service	+150 percent
Procurement	+100 percent
Accounting Center	+100 percent
Extend	+50 percent
Prism	+15 percent
Financials	+15 percent

Does not count	Counts
Workday built agents on the Rate Card	Studio integrations and orchestrations
Unmodified Workday delivered integrations, including Core Connectors	Modified Workday delivered integrations
Built on Workday applications	Partner and certified integrations that call the API
Workday Everywhere in Teams and Slack	External AI agents calling the tenant
	Anything else built by the customer, a partner, or a third party

Calls between Workday and Paradox, HiredScore, VNDLY, Evisort, Sana, Peakon, Zimit, Strategic Sourcing, Adaptive Planning	

Increases stack: a customer with Extend and Procurement on a 4.5 million baseline holds 11.25 million. Entitlements reset annually on the policy anniversary and do not roll over. Excess is covered from Flex Credits first, then by purchase.

5. KEY DATES

Date	Event
Q1 2026	Flex Credit and Platform Entitlement Policy offered to existing customers through a UMSA addendum. Two signatures required: the UMSA and the policy.
May 26 and 29, 2026	Policy republished with a new version and Rate Card v262 issued. Two policy versions now sit in one document; the order form governs which applies.
May 30, 2026	New policy version effective. UMSA signature alone unlocks complimentary credits, the Console, Sana, and owned agents. Document storage and integration events removed from the meter; a 10TB default storage limit replaces the credit charge. API overage billing suspended.
May 30 to June 5, 2026	Complimentary credits issued to existing UMSA customers. Planning only customers receive the Planning Agent and a 10,000 credit grant.
May 30 to August 31, 2026	Promotional period: Sana for Workday and the Self Service Agent free of credits for HCM and Financials customers on the UMSA. Customers above roughly 50,000 employees phased.
September 1, 2026	Promotion ends. The Self Service Agent consumes credits from this date. For most customers this is the first month the complimentary pool is drawn down by the agent employees use most.
January 1, 2027	Complimentary credits reset for policy effective dates on or after May 29, 2026, with the first grant prorated. Earlier effective dates reset on the policy anniversary.
January 31, 2027	API overage grace period ends. From February 1, 2027 production API calls above the Platform Entitlement draw Flex Credits, and an empty pool triggers a purchase.
2027 R2	Workday Assistant retired and replaced by the Self Service Agent. The free assistant becomes a metered one.
Your renewal	The policy becomes mandatory. Workday may reduce or withdraw complimentary credits. The per credit price, the pool size, and the API baseline are set in the order form, or set for you.

6. WHERE THE EXPOSURE SITS

Unlike an audit, Flex Credits do not produce a claim at list. They produce a Console balance, an overage, and a purchase made mid year at a rate that was never negotiated. The illustration below is a 45,000 employee HCM and Financials customer with a typical integration estate and normal agent adoption in year one. Credit volumes are for structure, not quotation; the dollar range reflects the unpublished price per credit.

Consumption source	Illustrative volume	Credits per year
Self Service Agent, employee and manager actions	45,000 employees at 25 actions each	1,125,000
Recruiting Agent, talent rediscovery	1,200 requisitions at 750	900,000
Payroll Agent, missing data checks	4,500 blocks of 10 records at 5, 26 runs	585,000
Contract Negotiation Agent	400 documents at 500	200,000
Recruiting Agent, resume screening	60,000 resumes at 6	360,000

API overage: Studio, partner, and external agent calls	20 million calls against a 6 million baseline, 14 million excess at 60 per 10,000	84,000
Total consumption	**Against 120,000 complimentary credits**	**3,254,000, overage 3,134,000**
Overage at unpublished price per credit	**One cent to ten cents**	**USD 31,000 to USD 313,000 per year**
Same estate after governance and negotiation	**Agents scoped to approved use cases, rediscovery limited to hard to fill roles, Studio integrations reclassified or replaced with delivered connectors, API baseline lifted by SKU stacking, per credit rate and commit negotiated with a rollover**	**Roughly 40 to 60 percent lower, priced in the renewal**

- **The 750 credit skills.** Talent rediscovery and internal mobility retrieval are priced per requisition, not per result. A recruiter who runs rediscovery on every open role converts the recruiting backlog into the largest line in the Console. Workday's value framing, time saved per run, is also the argument the account team will use to defend the rate.
- **The 1 credit skill at scale.** The Self Service Agent is cheap per action and expensive per year because every employee has it. It replaces the free Workday Assistant in 2027 R2. The complimentary grant is sized to make year one painless; year two depends on what is negotiated.
- **The API meter.** Most large estates run Studio integrations to payroll providers, identity platforms, benefits carriers, and data warehouses. All of it counts. The baseline is generous for a lightly integrated tenant and thin for a heavily integrated one. The grace period through January 31, 2027 is the window in which the Console shows you what February will cost.
- **Expiry and non rollover.** Purchased credits expire at the end of the order form period. Complimentary credits and entitlements reset annually. Over buying is forfeited; under buying is an access interruption. The model is built so that neither error favors the customer.
- **The renewal lever.** Every renewing customer must accept the policy. That makes the renewal the moment when Workday sets the per credit price, the commit, and whether complimentary credits survive. A customer who arrives at renewal with a year of Console data and no negotiated position is buying at rate card.

7. HOW CUSTOMERS SHOULD RESPOND

The response is a sequence. Its purpose is to keep every agent and integration running, keep the meter from becoming a commercial event on Workday's timetable, and put every number in writing where it belongs: the order form.

- **1. Read what you signed.** The UMSA addendum and the policy are contract changes, not enablement paperwork. Confirm which policy version governs each order form, what the effective date is, when complimentary credits reset, and whether Workday's right to modify complimentary credits at renewal was accepted as written.
- **2. Own the Console.** Name an owner. Export consumption by agent and by platform component monthly. The grace period is a free audit of your API estate and a free pilot of every agent; the value is only realized if someone reads the data before Workday's account team does.
- **3. Inventory and classify every integration.** List every Studio integration, orchestration, modified delivered integration, partner connector, and external agent that calls production. Mark each as counted or excluded under the policy. Replace counted integrations with delivered unmodified connectors where one exists. Check whether Built on Workday alternatives remove calls from the meter entirely.
- **4. Stack the baseline.** Confirm every SKU uplift you are entitled to is applied. Extend alone adds 50 percent; Procurement and Accounting Center each add 100 percent. A missing uplift is a free overage for Workday.
- **5. Scope the agents before the promotion ends.** Decide which agent skills are approved, for whom, and at what volume. Turn off what is not approved. Put rediscovery and mobility retrieval behind an approval step. The 750 credit skills need a business case per run, not a default.

- **6. Model by skill, not by blended rate.** Build the year two forecast from Console actuals per skill times expected volume. Present it to the CFO with the per credit price as the open variable, because it is.
- **7. Negotiate the four numbers, in the order form.** The per credit price with volume tiers. A committed pool with a rollover or a true down right. The API baseline as a contractual figure, not a policy table Workday can revise. The complimentary allotment protected through the term. An email from the account executive is not an entitlement.
- **8. Take it into the renewal, on your calendar.** Start twelve months out. Bring the competitive alternatives for the agent use cases, not just for the platform. Price the consumption model against the subscription you already own, and do not accept a mid year top up as the way to keep an agent running in the last week of Workday's quarter.

8. MISTAKES THAT COST THE MOST

- Signing the UMSA addendum in HRIS to unlock the Self Service Agent, without procurement or legal reading the policy it invokes.
- Letting recruiters run talent rediscovery on every requisition through the promotional period and discovering the burn rate in the October Console export.
- Discovering from Workday's first API overage invoice in February 2027 how many Studio integrations count, rather than from your own Console data in September 2026.
- Buying credits mid year, at rate card, to restore access, and calling it an operational expense rather than a negotiation you lost.
- Assuming the complimentary allotment is permanent. The policy says Workday may modify or stop it at renewal. It will be traded, not gifted.
- Treating the unpublished price per credit as Workday's problem. It is the customer's problem until it is in an order form with tiers and a term.

9. HOW REDRESS HELPS

Redress Compliance runs the exercise from the buyer's side: the contract read of the UMSA addendum and both policy versions, the Console and integration inventory, the classification of what counts, the agent scoping and year two forecast by skill, and the negotiation of the per credit price, committed pool, API baseline, and complimentary allotment inside the client's renewal strategy. Our fees are fixed, and every credit kept off the order form belongs to the client.

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