Meta WhatsApp Business API — Cost & Recurring Payment Breakdown

TL;DR

- **Meta itself charges no monthly subscription or platform fee** to use the Cloud API directly. There is no "license cost."
- **You pay per delivered template message**, at a rate that depends on the message **category** (Marketing / Utility / Authentication) and the **recipient's country** — not your business's location.
- **Service messages** (replies within an open 24-hour customer conversation) are **free**.
- This is inherently a **recurring, usage-based cost** — not a one-time payment — because you'll keep sending messages every month. But it's pay-as-you-go, not a fixed subscription: if you send zero messages in a month, Meta charges you zero.
- The only *fixed* recurring costs are things Meta doesn't control: your phone number/SIM rental, and (optionally) a BSP's platform fee if you choose to use one instead of going fully direct.

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1. How Meta actually bills you (as of 2026)

Meta restructured billing on **July 1, 2025**: it moved from the old "per-24-hour-conversation" model to **per-delivered-message billing**. If you read an older article describing "conversation pricing," it's describing the retired model — the mechanics below are current.

The four message categories

Category	What it's for	Billed?
Marketing	Promotional content, admissions drives, offers	Yes — highest rate, no free tier
Utility	Transactional/operational updates — fee reminders, attendance alerts, result notifications	Yes — much lower rate than Marketing
Authentication	OTPs / login verification codes	Yes — lowest rate, similar to Utility
Service	Free-form replies sent *within* a 24-hour window that the customer (parent) opened by messaging you first	**Free** — no per-message charge

Important for a school ERP: almost everything you'd send — attendance alerts, fee due reminders, exam results, circulars — legitimately qualifies as **Utility**, which is roughly **7–8x**

cheaper than Marketing per message. Only genuinely promotional content (admissions campaigns, enrollment pushes) should be filed under Marketing. Getting this categorization right at template-submission time is the single biggest lever on your bill.

You're only charged for delivered messages

Failed or undelivered messages are **not** billed.

Free windows that reduce cost further

- **24-hour service window:** once a parent messages you, all your replies (even utility-style content) are free until 24 hours of inactivity pass.
- **72-hour ad window:** if a parent starts a chat via a Click-to-WhatsApp ad or Facebook/Instagram CTA, all messages to them (including Marketing templates) are free for 72 hours. Not very relevant for a school ERP unless you run admissions ads.

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2. Current India rate card (verify before budgeting — see note below)

Category	Approx. rate per message (India, mid-2026)
Marketing	₹0.8631
Utility	~₹0.115
Authentication (domestic)	~₹0.115
Authentication (international — OTP to a non-Indian number)	Higher, separate rate
Service (in-window replies)	₹0

These numbers move. Meta revises rates roughly every 6 months, and India's marketing rate alone rose about 10% between the previous cycle (₹0.7846) and January 2026 (₹0.8631). Before you lock a budget or a per-school pricing model for your ERP customers, check the live rate card at:

- **business.whatsapp.com/products/platform-pricing** (interactive, filterable by country)
- **developers.facebook.com** → WhatsApp Business Platform → Pricing (has the dated changelog of every rate revision)

18% GST applies on top of Meta's charges for India-billed accounts.

Currency note

As of January 1, 2026, Meta began offering **local INR billing** for India-based accounts (previously USD-only). If your WABA (WhatsApp Business Account) predates this and is still on USD billing, you may want to migrate it — Meta has said non-INR WABAs in India will eventually stop being deliverable, with a compliance deadline in the future (check the live pricing page for the current cutoff date, since Meta has been extending these deadlines).

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3. Do you need a recurring payment method on file?

Yes — practically speaking. Even though there's no subscription fee, Meta bills your Business Manager for usage monthly (through your ad account's payment method / Meta's Business Billing). You'll need:

- A valid payment method (card, or in some regions direct debit) attached to your Business Manager's billing settings
- Enough headroom for your monthly Utility + Authentication + any Marketing spend

Think of it like a cloud hosting bill (AWS/GCP), not like a SaaS subscription: **variable, usage-based, billed monthly, no fixed minimum.**

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4. Costs that exist regardless of Meta (genuinely fixed/recurring)

Item	Recurring?	Notes
Phone number / SIM for your WhatsApp sender number(s)	Yes	Standard telecom SIM cost, per number, per school if multi-tenant — this is a telecom cost, not a Meta charge
Webhook server hosting	Yes	Whatever you already pay for your ERP backend infra — marginal cost, not WhatsApp-specific
Green-tick (verified badge)	**No**	Free to apply for through Meta once eligibility criteria are met — no paid fast-track exists
Meta Business verification	**No**	Free
Template submission/approval	**No**	Free, no matter how many templates or resubmissions

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5. If you go through a BSP instead of fully direct

Since you're planning to integrate directly with Meta's Cloud API (not through a reseller), you avoid this layer — but noting it here so you know exactly what you're saving:

- BSPs typically add **$0.003–$0.010 per message markup** on top of Meta's base rate
- Many also charge a **flat monthly platform fee** ($15–$100+/month depending on the vendor and feature set) for their dashboard/inbox/automation tools
- Going direct means you only ever pay **Meta's base rate** — no markup, no platform subscription. The tradeoff is you build the dashboard/template-management tooling yourself inside your ERP, which you're already positioned to do.

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6. Worked example for a mid-size school

Assume a school with 1,000 enrolled students/parents, sending:

- 4 attendance-related Utility messages/month per parent who has an absent child (assume ~150 absences/month total) → 150 messages
- 1 fee reminder Utility message/month to all parents → 1,000 messages
- 2 exam-result Utility messages/term (~0.7/month average) → ~700 messages
- Occasional OTP/login Authentication messages → ~200 messages
- No Marketing messages (schools rarely need promotional WhatsApp content)

Rough monthly Meta charge:

- Utility: (150 + 1,000 + 700) = 1,850 messages × ₹0.115 ≈ **₹213**
- Authentication: 200 × ₹0.115 ≈ **₹23**
- **Total Meta charge: ~₹236/month + 18% GST ≈ ₹278/month** for one school of this size

This is a rough illustration to size expectations, not a quote — actual costs depend on your real message mix and the live rate card. At this scale, WhatsApp costs are genuinely trivial compared to most other line items in running a school ERP; the bigger costs are your own dev time and the DLT/SMS side (per the earlier document), not Meta's fees.

Multiply roughly linearly per additional school of similar size for your multi-tenant total, keeping in mind larger schools or ones running admissions campaigns via Marketing templates will see costs rise faster due to the ~7.5x Marketing-vs-Utility rate gap.

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7. Practical monitoring checklist for your ERP

- [ ] Track message **category mix** per school monthly — a template accidentally misclassified as Marketing instead of Utility is the most common cause of bill shock

- [ ] Build a per-school cost dashboard inside your ERP admin panel (Meta's Business Manager also shows analytics, but you'll want it correlated with your own tenant data)
- [ ] Re-check the live rate card each budgeting cycle — don't hardcode last year's numbers into any pricing you quote schools
- [ ] Confirm your WABA billing currency is INR (not legacy USD) to avoid conversion friction

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Bottom line: No Meta subscription fee exists. Your only truly recurring cost from Meta is usage-based per-message billing (dominated by cheap Utility/Authentication rates for a school's actual use case), plus a payment method that needs to stay funded monthly — much closer to a utility bill than a software license.