A CONSUMER-WELLNESS COMPANY · CHEMIST CHANNEL | CHANNEL LOYALTY

Secondary sales, made visible with invoice-validated retailer loyalty

How a consumer-wellness company used Xoxoday Loyalife to launch a mobile-first loyalty programme for chemists and wellness outlets, rewarding purchases through authorised stockists with licence KYC, invoice OCR and territory validation built in.

CAPABILITIES USED

MEMBER MANAGEMENT

Retailer Onboarding & KYC

OTP sign-up with a mandatory drug-licence upload and check, PAN and GST as pending tasks, and admin approval to activate each account.

MEMBER ENGAGEMENT

Invoice OCR & Rule Engine

Retailers upload invoices, OCR extracts the data, and points are credited by scheme, held as non-usable until an approver signs off.

SECURITY & GOVERNANCE

Territory & Duplicate Validation

Stockist checks against the master, stockist-to-retailer territory matching, duplicate checks, flagged edits and approvals limited to each area manager's territory.

LOYALTY REWARDS

Gift Catalogue & UPI Cashback

A curated gift catalogue or UPI cashback with bank penny-drop verification, gated on a verified licence and PAN, with TDS reports for compliance.

THE CHALLENGE

No view of what chemists bought from stockists

The company sells to chemists and wellness outlets through authorised stockists, so it could not see secondary sales. It wanted a digital loyalty programme that rewards retailers for buying its products through those stockists, and gives it a direct channel to the retailer network alongside its field sales force.

The programme had to keep every retailer, stockist and territory consistent. A drug-licence check was mandatory at onboarding, and PAN and GST details had to be complete before any redemption.

- Drive incremental purchase volumes from enrolled retailers
- Build a mobile-first channel between the company, field sales and retailers
- Create accountability across scheme design, invoice validation and fulfilment
- Give real-time visibility into participation, performance and redemption
- Cut manual administration through automation and configurable workflows

COMPANY PROFILE

INDUSTRY
Wellness & OTC

PROGRAM
Chemist & Retailer Loyalty

CHANNEL
Retailers buying via authorised stockists

USE CASE
Channel Loyalty

THE SOLUTION

Four pillars, from licence check to reward delivery

The company launched the programme on Xoxoday around four pillars: onboarding and KYC, invoice capture and validation, points accrual and ledger, and benefit redemption. Head-office admins, field sales users and area managers each have a defined role, and stockists are held as master data with no login.

- **Onboarding and KYC** - OTP sign-up and a mandatory drug-licence upload with a format and structure check; retailers can earn before PAN and GST are complete, but the redemption store needs a verified licence and PAN
- **Invoice capture** - retailers, or field sales on their behalf, upload invoices; OCR extracts the data, and any edit by the retailer is flagged
- **Validation** - the stockist is checked against the master and the stockist's territory against the retailer's, with admin alerts on a mismatch and duplicate-invoice checks
- **Approval** - a confidence score guides the approver but never auto-approves; points are credited as non-usable on upload and become usable on approval
- **Location hierarchy** - territory and region levels drive the stockist master, user responsibility and scheme scoping, with scheme banners shown only to eligible retailers
- **Engagement** - automated WhatsApp, SMS and push nudges, including a reminder 30 days before points expire and prompts to finish pending KYC
- **Redemption** - a curated gift catalogue or UPI cashback with bank penny-drop verification, plus TDS reports for compliance

THE RESULTS

Secondary sales in view, and payouts that stay compliant

The company now sees secondary sales at retailer, stockist and territory level. Territory mismatches and duplicate invoices reach admins before any points become usable, and field managers can see participation by territory and follow up with inactive retailers.

Every redemption is gated on a verified licence and PAN, with TDS reports produced for compliance, while automated validation and configurable workflows take manual checking off the head-office team.