AN FMCG COMPANY · FMCG | CHANNEL LOYALTY

Assured cashback, and a trip to Nepal

How an FMCG company used Xoxoday Loyalife to run festive retailer cashback across two product lines, pairing assured payouts and capped redemptions with a pilgrimage lucky draw and OCR-validated claims.

₹35–1500	22%
Cashback per case, per client-defined logic	Sales uplift during the festive window

CAPABILITIES USED

CLAIMS MANAGEMENT
OCR With Maker-Checker
Retailer uploads validated by OCR with maker-checker review, on a base of auto-ingested wholesaler sales.

LOYALTY REWARDS
NEFT And UPI Cashouts
Digitized cashback disbursement via NEFT or UPI, replacing end-of-scheme settlement.

GAMIFICATION
Spin And Lucky Draw
Spin-the-wheel with guaranteed rewards, vouchers, electronics, plus a pilgrimage lucky draw for eight winners.

SECURITY & GOVERNANCE
OTP Login And Caps
Microsite with OTP login and cap-limit enforcement: two redemptions a month on one line, ten per user on the other.

THE CHALLENGE

Festive schemes that settled long after the festival

The company wanted to strengthen retailer engagement and boost festive sales across two product lines, a home-care range and an edible oil range. Incentives were fragmented, with each line running its own arrangement and neither offering the retailer a clear picture of what participation was worth.

Fulfilment was the weaker half. Rewards were settled well after the season they were meant to influence, which removes most of the motivational value: a retailer decides how much to stock in the days before a festival, not after payment arrives.

Transparency was the third issue. Without OTP-secured access or enforced redemption caps, neither side could be confident about who had claimed what, and the company had no campaign-level reporting to measure return while there was still season left to influence.

- **Stimulate sales during peak season** - and drive higher repeat purchases
- **Incentivize retailers** - with cashback and lucky draw rewards
- **Ensure retailer authenticity**
- **Digitize reward fulfillment** - via NEFT/UPI for faster payout
- **Enhance transparency** - with OTP login and cap-limit logic
- **Provide campaign-level reporting** - and MIS tracking for ROI measurement

COMPANY PROFILE

INDUSTRY
FMCG: Home Care & Edible Oil

PROGRAM
Channel Loyalty

REGION
India

USE CASE
Channel Loyalty

THE SOLUTION

Assured at the base, aspirational at the top

Two structured retailer programs run on the same platform. The home-care line pays ₹100 assured, with up to 100% cashback possible per client logic, capped at two redemptions per retailer per month. The edible oil line pays ₹35 to ₹1500 per case per client-defined logic, capped at ten redemptions per user with five a month, and adds a lucky draw sending eight winners on a Nepal pilgrimage. Assured cashback secures participation, and the draw supplies the reason to talk about it.

Both run on a microsite with OTP login and cap-limit enforcement, so a retailer's entitlement is unambiguous and the company's exposure is bounded. Wholesaler sales are auto-ingested to establish the eligible base, retailer uploads are validated by OCR with maker-checker review, and gamified rewards run through spin-the-wheel with guaranteed rewards, vouchers and electronics. Cashback is disbursed by NEFT or UPI, and reporting covers the retailer participation funnel and region-wise ROI.

- **Claims management** - retailer invoice uploads validated by OCR with maker-checker review, on a base of auto-ingested wholesaler sales
- **Rule engine** - client-defined earn logic per line, ₹100 assured on home care and ₹35 to ₹1500 per case on edible oil
- **Scheme management** - two campaign-mode schemes on one platform, each with its own redemption caps of 2 per retailer per month and 10 per user with 5 a month
- **Claim-based rewards** - cashback earned against a validated claim rather than a self-declared total
- **Gamification** - spin-the-wheel with guaranteed rewards, plus a lucky draw sending eight winners on a Nepal pilgrimage
- **Rewards marketplace** - vouchers and electronics alongside the cash component
- **Cashouts** - cashback disbursed by NEFT or UPI instead of an end-of-scheme settlement
- **Access control and governance** - microsite with OTP login and enforced cap limits, so entitlement is unambiguous and exposure is bounded
- **Real-time analytics dashboard** - retailer participation funnel, region-wise ROI and campaign-level MIS read in-season

THE RESULTS

Paid during the season, not after it

Sales lifted 22% across the festive window. Moving fulfilment to NEFT and UPI is the mechanism: a retailer who is paid while the season is still running has a reason to restock inside it, which an end-of-scheme settlement structurally cannot deliver.

The two-tier reward shape did the rest. Assured cashback at ₹100, or ₹35 to ₹1500 per case, made participation a straightforward commercial decision, while eight pilgrimage winners gave the campaign the word-of-mouth an assured payout never generates on its own. OTP login and enforced caps kept both programs auditable, and campaign-level MIS meant the company could read region-wise ROI in-season rather than in a post-mortem.

Takeaway: a festive incentive that settles after the festival is a rebate, not an incentive. Pay inside the window and the same budget changes stocking behaviour.

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