AN INCENSE MANUFACTURER · FMCG | CHANNEL LOYALTY

Coupons held as stock, issued down the chain

How an incense manufacturer used Xoxoday Loyalife to give sales officers, distributors and retailers one platform, with distributors holding coupon inventory and issuing it down to their retailer network.

92%	68%	11 days
Of coupon claims auto-reconciled	Fewer scheme disputes	Faster from claim to credit

CAPABILITIES USED

ACCESS CONTROL & MANAGEMENT
Approve And Adjudicate
Approve or reject distributor and retailer enrolments with KYC, manage 2x and 3x coupon schemes, and settle disputes.

DIGITAL WALLET
Coupon Inventory
Track coupons earned, redeemed and in balance by product and retailer, then distribute them to the retailer network in-app.

CLAIMS MANAGEMENT
Claim And Redeem
Self, distributor or sales-officer enrolment with KYC, invoice claims with status tracking, and redemption in-app or over WhatsApp.

SECURITY & GOVERNANCE
Tickets At Every Level
All three roles raise and monitor support tickets, with maker-checker approvals behind every scheme decision.

THE CHALLENGE

Three partner types, and no system between them

The manufacturer engaged sales officers, distributors and retailers, each with different responsibilities, through no shared system. Onboarding, claims and coupon management were all handled outside a platform, so every scheme depended on people relaying information accurately down three levels.

Coupon schemes were the hardest part to run. A distributor holding coupons on behalf of a retailer network has an inventory to account for across earned, redeemed and still in hand, and without a system that balance was a matter of assertion. Scheme participation and redemption were correspondingly hard to audit.

Disputes followed naturally, and there was no structured route to resolve them. Support ran on calls, decisions were not recorded against the claim, and neither the manufacturer nor the partner could reconstruct what had been agreed.

- **Digitize onboarding, claims and coupon management** - across the partner ecosystem
- **Enhance transparency and accountability** - in scheme participation and redemption
- **Enable data-driven decision-making** - via reporting and analytics
- **Simplify support and dispute resolution** - for all stakeholders
- **Improve partner satisfaction and loyalty** - through smooth user journeys

COMPANY PROFILE

INDUSTRY
FMCG: Incense

PROGRAM
Channel Loyalty

REGION
India

USE CASE
Channel Loyalty

THE SOLUTION

Treat coupons as inventory, not as a promise

A multi-role channel partner management system gives each level its own journey. Sales officers approve or reject distributor and retailer enrolments with KYC, manage coupon schemes such as 2x and 3x promotions, track claims, approve disputes and generate reports on distributor and retailer performance. They work from dashboards carrying performance metrics, alerts and open support tickets.

Distributors enrol via a sales officer or the backend, upload KYC and manage their retailer network. Critically, they hold coupon inventory that is tracked as earned, redeemed and balance at both product and retailer level, then distributed to retailers through the app. Retailers enrol via self, distributor or sales officer with KYC, see schemes and coupon balances, submit invoice claims with status tracking, and redeem points in-app or over WhatsApp. All three roles raise and monitor support tickets against the record.

- **Access control and management** - sales officers approve or reject distributor and retailer enrolments with KYC, manage 2x and 3x coupon schemes and approve disputes
- **Member management** - distributor and retailer enrolment via self, distributor or sales officer, each gated on KYC
- **Digital wallet** - coupon inventory tracked as earned, redeemed and balance at both product and retailer level
- **Scheme management** - distributors issue coupons down to retailers through the app and participate in schemes themselves
- **Claims management** - retailers submit invoice claims and track approval status
- **Communications** - redemption in-app or over WhatsApp, so retailers who never installed an app can still participate
- **Real-time analytics dashboard** - sales officer dashboards with performance metrics, alerts, open tickets and reports on distributor and retailer performance
- **Security, fraud and governance** - all roles raise and monitor support tickets, with structured maker-checker approvals

THE RESULTS

A coupon balance everyone can agree on

92% of coupon claims are auto-reconciled, scheme disputes fell 68%, and a claim now reaches credit 11 days faster. Coupon inventory is tracked as earned, redeemed and balance at both product and retailer level, which removed the argument the old process was built on. A distributor and a sales officer looking at the same screen see the same number, so scheme participation became auditable rather than assertable.

Digitizing onboarding and claims across all three roles cut the relay effort that used to carry every scheme down the chain, and WhatsApp-enabled redemption lifted adoption among retailers who would not have installed an app. Disputes fell because maker-checker approvals and ticket resolution leave a record against the claim, and where a dispute does arise, both sides can reconstruct what happened.

Takeaway: if a partner holds coupons on someone else's behalf, those coupons are stock. Track them like stock and most channel disputes stop existing.

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