

How a Leading Pharma Company Brought Automated Verification to Retailer Incentive Claims at Scale

A leading pharmaceutical company was managing retailer incentive claims through manual, paper-based processes, making invoice verification difficult to scale across its nationwide retailer network. Xoxoday Loyalfife introduced self-serve digital claims with

OCR-based invoice verification and automated checks for duplicate, invalid, or mismatched claims—creating a more controlled path from claim submission to reward approval.

PROGRAM
Channel / Retailer Loyalty

REGION
India

USE CASE
Channel Loyalty

1,42,290+

Eligible retailers onboarded

18,209

App downloads

87.22%

Download-to-login conversion

26,154

Claims uploaded and OCR-verified

THE CHALLENGE

A high-volume retailer program needed a reliable verification layer

The company's retailer network spans pharmacies, chemists, and wholesalers across India. Incentive claims were being logged and checked manually, making it difficult to consistently verify invoices before rewards were paid.

At the same time, the program needed to support different incentive structures across products and regions. Without a configurable system, managing these variations added operational complexity.

Manual claim verification

Retailer invoices had to be checked manually, with no automated mechanism to identify duplicate, invalid, or mismatched invoices before payout.

Complex incentive structures

Reward rules varied by scheme and needed to adapt to different product and regional requirements.

Limited network visibility

The business needed a consolidated view of its eligible retailer base, including who had onboarded, adopted the app, and started participating in the claims program.

The result was a claims process that was difficult to verify, administer, and scale.

THE SOLUTION

A digital claims pipeline built around verification

Xoxoday Loyalfife gave the company a self-serve retailer app that moved claims from manual submission to a structured digital workflow—from invoice capture through verification and reward approval.



OCR-based claims capture

Retailers submit invoice images through the app instead of relying on manual entry. OCR reads the invoice and creates a digital claim for verification, with recognition accuracy improving over time.



Automated claim validation

Claims are automatically checked for duplicate invoices, invoices linked to another retailer or purchase, and invalid invoices before a reward is paid, giving the business a consistent and traceable verification process.



Scheme-based reward configuration

Incentive rules can be configured by scheme, allowing the program to accommodate different reward structures across products and regions rather than relying on a one-size-fits-all model.



Retailer network visibility

A consolidated view of the eligible retailer base gives the business greater visibility into onboarding and engagement, replacing scattered registration records with a single program-level view.

THE RESULTS

26,154 claims moved through an OCR-verified workflow

The program established a digital claims pipeline across a large and diverse retailer network.

Eligible retailers

1,42,290+

App downloads

18,209

Download-to-login conversion

87.22%

Retailers who submitted at least one claim

6,148

Claims uploaded and OCR-verified

26,154

Claim outcomes

62.8%

Claims approved

20.5%

Claims rejected through automated checks

16.7%

Claims pending

Rejected claims were automatically flagged with specific reasons, including duplicate invoices, invoices linked to another retailer or purchase, and invalid invoices—giving the business a traceable reason for each rejected claim instead of a generic rejection outcome.

BUSINESS IMPACT

More control over what gets rewarded

By digitizing retailer claims and introducing OCR-based verification and automated validation, the company created a more structured way to manage incentive claims at scale.

Greater verification control

Claims can be checked for common invalid or duplicate scenarios before rewards are approved.

Better traceability

Rejected claims carry specific reasons, giving the business clearer visibility into why a claim did not qualify.

More scalable administration

Digital claim capture reduces dependence on manual entry as the retailer program grows.

Flexible program management

Scheme-based reward configuration allows different incentive structures to be managed within the same platform.

A foundation for broader digital adoption

With the claims infrastructure in place, the company can continue expanding retailer participation and simplifying claims management across its eligible network.

COMPANY PROFILE

Industry	Pharma & Healthcare
Region	India
Program	Channel / Retailer Loyalty
Use Case	Channel Loyalty
Eligible Retailers	1,42,290+
App Downloads	18,209
Claims OCR-Verified	26,154

XOXODAY LOYALIFE

Turn retailer claims into a controlled, scalable loyalty workflow

From retailer onboarding and digital claims to verification and scheme-based rewards, Xoxoday Loyalfife helps brands bring greater control, visibility, and flexibility to channel loyalty programs.

Build a smarter retailer loyalty program with Xoxoday Loyalfife.