

XERO · ACCOUNTING SOFTWARE

REFERRAL REWARDS

From manual gifting to a referral engine that scales

How Xero replaced physical gift logistics with a digital rewards program - and used Xoxoday Plum to drive referral growth across three markets as Making Tax Digital reshaped the accounting software landscape.

COMPANY PROFILE

INDUSTRY

Accounting Software (SaaS)

HEADQUARTERS

Wellington, New Zealand

USE CASE

Customer referral incentives

MARKETS

3 markets

REWARD DELIVERY

Xoxo Links - instant, self-chosen

FULFILLMENT

Same-day, automated

CAPABILITIES USED

REWARDS & PAYOUTS

Xoxo Links & Reward Marketplace

Referral rewards distributed as Xoxo Links - recipients click through to Plum's reward marketplace and choose their own gift card across UK, Australian, and Asian catalogs.

GLOBAL CATALOG

Multi-currency, multi-geo rewards

Localized reward catalogs in GBP, AUD, and SGD - recipients in each market choose from locally relevant gift cards and digital vouchers.

AUTOMATION

Automated referral triggers

Rewards fire automatically the moment a qualifying referral event is confirmed - no manual dispatch, no batch processing, no delay between action and reward.

ANALYTICS

Live redemption reporting

Every reward tracked in real time - full visibility into program spend, delivery status, and redemption activity across all three markets.

THE CHALLENGE

A once-in-a-market moment - slowed down by physical logistics

When the UK government introduced Making Tax Digital, every small and medium-sized business needed compliant accounting software - fast. Xero saw the opportunity, but its

referral program was running on physical gifts: bulk-ordered, manually packed, and posted. It couldn't move at the pace the market demanded.

- **Stuck in the slow lane of physical gifting** upfront inventory costs, stock management headaches, and delivery timelines stretching to days meant every campaign was slow to launch and slower to reach recipients
- **No way to measure what was working** no redemption data, no visibility, no ROI - optimising the program was guesswork
- **A market window that wouldn't wait** competitors were moving. Xero needed a referral program that could scale at the pace of the opportunity - not the pace of a courier

THE SOLUTION

Digital rewards, triggered at the moment that matters

Xero integrated Xoxoday Plum via REST API into its referral program infrastructure. When a qualifying referral event is confirmed, Plum's automated trigger fires instantly - generating a unique Xoxo Link and delivering it to the recipient with no manual steps in between.

The program runs across three Xero entities, each with its own localized catalog. Recipients choose from gift cards and digital vouchers denominated in their local currency.

- **Xoxo Links via REST API** qualifying referral events trigger a unique reward link automatically, delivered instantly to the recipient with no manual steps
- **Plum reward marketplace** recipients click their Xoxo Link and choose their own reward from a locally curated catalog of gift cards and digital vouchers
- **Multi-currency catalog** localized reward options across all three markets from one platform, each denominated in local currency
- **Real-time delivery** digital rewards dispatched the same day in 94% of cases, average fulfillment under two hours
- **Live reporting** full program visibility across all three entities, with redemption status tracked in real time

THE RESULTS

A referral program that moves as fast as the market

Switching from physical gifting to Xoxoday Plum's Xoxo Links drove a measurable lift in referral conversions - direct evidence that speed and choice matter to the people being rewarded.

A program that once required manual coordination across multiple vendors now runs across three markets from a single platform - with full visibility into every reward sent, delivered,

and redeemed.

+25% Increase in referral conversion rate after switching to digital rewards	94% Of referral rewards delivered the same day they were triggered	3 Markets running from a single platform
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Plum by Xoxoday

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