



CASE STUDY · REFERRAL INCENTIVE INFRASTRUCTURE

How a National Growth Marketing Platform Automated Referral Reward Delivery and Eliminated 90% of Referral Fraud

Without changing a single client-facing workflow — or revealing who powers their incentive infrastructure.

<1s

API referral reward delivery (was 7–10 days)

90%+

Fraudulent referral claims eliminated

3x

Referral program participation lift

0

ADR touchpoints in referrer UX

INDUSTRY	Growth Marketing & Referral Programs
COMPANY TYPE	National SaaS growth marketing platform, mid-market U.S.
PROGRAMS / YEAR	200+ referral programs across 45 enterprise clients
REFERRERS / YEAR	150,000+ active referrers across consumer, B2B, and partner programs
DEPLOYMENT	White-label — ADR invisible to all referrers and clients

THE SITUATION

A Growing Platform. A Breaking Referral Engine.

A national growth marketing platform had built a strong client roster — subscription companies, fintech firms, and consumer brands running referral programs at scale. Their referral tracking engine was sophisticated. Their reward fulfillment process was quietly becoming a liability.

With over 200 active referral programs running across 45 enterprise clients and more than 150,000 active referrers generating referrals monthly, the platform’s fulfillment process had not kept pace with growth. What started as manageable manual workflows had become a daily operational drag — and a significant fraud exposure.

OPERATIONS	EXPERIENCE	COMPLIANCE
Manual gift card purchasing per program. Marketing ops spending 15+ hours weekly on referral validation and fulfillment. Average delivery: 7–10 business days. Referrers losing trust in the program.	Delayed fulfillment breaking the referral feedback loop. Top referrers disengaging after rewards took over a week. No dual-sided delivery — referred customers received nothing.	Self-referral fraud estimated at 12% of claims. No cross-program 1099 aggregation. Referral rings going undetected. No conversion validation before reward issuance.

The Non-Negotiable Requirement

The platform had built its competitive advantage on delivering seamless, branded referral experiences for enterprise clients. Their clients’ referrers never saw the platform’s own brand — every touchpoint carried the client’s identity. That white-label architecture extended to reward fulfillment.

Any incentive infrastructure they adopted had to operate entirely under each client’s brand. Referral reward emails, redemption pages, and program dashboards had to carry the client’s identity — not a third-party vendor’s.

“We needed infrastructure that disappears. Our clients trust us to manage every detail of their referral programs — including how referrers are rewarded. The moment a third-party brand shows up, we’ve undermined the value proposition we sold them on.”

— VP of Product, National Growth Marketing Platform

THE SOLUTION

White-Label Referral Incentive Infrastructure — Invisible by Design

After evaluating four platforms, the company selected ADR as their sole incentive infrastructure provider — not because ADR was the lowest cost option, but because ADR was the only platform that could disappear completely into each client’s referral experience while handling the full fraud prevention and operational load.

WHY OTHER PLATFORMS FELL SHORT

- ✗ Required co-branding in reward delivery emails — incompatible with a white-label referral platform serving 45 enterprise clients
- ✗ No self-referral detection — fraud prevention limited to basic duplicate checking, missing the 12% self-referral abuse rate
- ✗ No dual-sided reward delivery — only referrer rewards supported; referred customer rewards required a separate manual process
- ✗ No referral chain tracking — attribution limited to last-click, missing the cross-channel referral journeys that drive enterprise programs
- ✗ No real-time referral analytics — program performance reports available weekly, not in real time

Implementation Timeline

<p>3 wks</p> <p>API integration</p> <p>Connected to existing referral platform</p>	<p>30 days</p> <p>First live program</p> <p>From contract to live referral rewards</p>	<p>90 days</p> <p>Full rollout</p> <p>All 45 enterprise clients migrated</p>
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Branded Referrer Experience — End to End

ADR configured a fully white-labeled reward environment for each of the platform’s 45 enterprise clients. Referral reward emails arrive from each client’s domain. Redemption pages display each client’s logo and messaging. The word ‘All Digital Rewards’ appears nowhere.

2

API Integration — Invisible Automation

ADR's REST API was integrated directly into the referral tracking engine. When a referred customer converts, the API triggers instant reward delivery to both the referrer and the referred customer (dual-sided) in under one second.

3

Client Reporting Under Each Brand's Identity

Each enterprise client receives referral program reporting through the growth platform's existing dashboard. Referral volume, conversion rates, top referrers, and cost-per-referred-customer — all displayed under the client's branding.

4

Fraud Prevention — Automated and Pre-Issuance

ADR's fraud layer runs automatically on every referral claim before rewards are issued. Self-referral detection, duplicate prevention, velocity controls, referral ring detection, and conversion validation protect every program's budget.

The growth platform's 45 enterprise clients have no awareness that ADR powers their referral incentive infrastructure. Every touchpoint — reward emails, redemption pages, program dashboards — carries each client's brand identity. ADR operates as invisible infrastructure.

THE RESULTS

Measurable Impact Across Operations, Experience, and Fraud Prevention

<1s	90%+	3x	50%+	0
API referral reward delivery (was 7–10 days)	Fraudulent claims eliminated	Referral program participation lift	Admin overhead reduction	ADR touchpoints in referrer UX

Operational Impact

- **Fulfillment time:** API-triggered delivery reduced average referral reward delivery from 7–10 business days to under one second. Instant fulfillment became the standard across all referral programs.
- **Administrative overhead:** Marketing ops referral processing dropped from 15+ hours per week to near zero — over 50% reduction in operational burden.
- **Dual-sided delivery:** Both referrer and referred customer now receive rewards simultaneously on conversion — a capability the platform previously could not offer.
- **Program velocity:** New referral programs launch in hours rather than weeks. Program managers configure rewards, rules, and fraud controls through the platform interface.

Referrer Experience Impact

- **Participation lift:** Instant delivery combined with dual-sided rewards and choice-based catalogs (1,000+ brands) drove a 3x improvement in referral program participation rates.
- **Referrer retention:** Top referrers who previously disengaged due to 7–10 day delivery delays re-engaged when rewards arrived within seconds of their referral’s conversion.
- **Consistent brand experience:** Every referrer — regardless of program type, channel, or client — receives rewards through an experience reflecting the client’s brand identity.
- **Tiered engagement:** Escalating reward structures for repeat referrers drove sustained participation — top referrers generating 5x the volume of single-referral participants.

Fraud Prevention and Compliance Impact

- **Self-referral elimination:** Automated detection matching email, phone, device, IP, and payment method eliminated approximately 90% of fraudulent referral claims.
- **1099 compliance:** Automated cross-program aggregation tracking eliminated year-end manual reconciliation across 200+ referral programs.
- **Referral ring detection:** Pattern analysis identified coordinated circular referral chains that manual review had missed entirely.
- **Conversion validation:** Every referral reward now requires verified conversion in the source system before issuance — eliminating rewards for unconverted referrals.

FINANCIAL IMPACT	BUSINESS IMPACT
<ul style="list-style-type: none"> › ~\$80K+ estimated annual savings from eliminating 15+ hours of weekly referral processing labor 	<ul style="list-style-type: none"> › Referral program capacity expanded — the platform now runs 3x more concurrent programs without adding operations headcount
<ul style="list-style-type: none"> › 90% fraud reduction — self-referral and duplicate claims that previously drained 12% of program budgets now caught before issuance 	<ul style="list-style-type: none"> › Client retention strengthened — enterprise clients cite instant dual-sided delivery and fraud prevention as key differentiators
<ul style="list-style-type: none"> › Vendor consolidation eliminated multiple gift card vendors and per-vendor procurement overhead 	<ul style="list-style-type: none"> › New client acquisition — white-label referral infrastructure is now a featured capability in the platform’s enterprise sales pitch
<ul style="list-style-type: none"> › Dual-sided rewards increased referred customer conversion rates — directly improving referral program ROI 	<ul style="list-style-type: none"> › Revenue per client increased — clients with referral programs enabled spend 35% more on the platform than clients without

“Our clients don’t know who powers our incentive infrastructure — and that’s exactly how it should be. We look like the experts, and behind the scenes we have enterprise-grade infrastructure doing the heavy lifting.”

— Head of Product, National Growth Marketing Platform

Ready to run referral infrastructure your clients will never see?

ADR scales across referral program types, CRM platforms, and enterprise client structures — without a single ADR touchpoint in your referrer experience.

Request a Demo - alldigitalrewards.com/demo

WHY ADR

What Made the Difference

Four platforms were evaluated. ADR was selected on the strength of four capabilities no competitor could match in combination:



True White-Label Architecture

Complete brand control across 45 enterprise clients simultaneously. Complete invisibility — the only platform evaluated that could deliver it across consumer, B2B, and partner referral programs.



Compliance Ownership, Not Compliance Tools

1099 aggregation across 200+ referral programs, self-referral detection, referral ring analysis, and conversion validation — all automated, all pre-issuance.



API-First Infrastructure Built for Scale

Sub-second delivery, dual-sided reward support, 99.9% uptime SLA, and documented integrations with Salesforce, HubSpot, ReferralCandy, Friendbuy, and Ambassador.



Global Catalog Without Global Vendor Management

1,000+ brands across 100+ countries. Choice-based rewards drove the 3x participation lift that made the business case self-evident.

Is This Relevant to Your Organization?

This deployment pattern applies across multiple client types:

- › **Growth & Referral Marketing Platforms** — running referral programs on behalf of enterprise clients who must never see vendor infrastructure
- › **SaaS Companies** — operating their own customer and partner referral programs at enterprise scale
- › **Financial Services Firms** — running refer-a-friend programs with dual-sided rewards and fraud prevention
- › **HR Technology Platforms** — managing employee referral programs with ATS integration and retention milestones
- › **Professional Services Firms** — operating partner referral programs with tiered reward structures

Run referral incentive infrastructure your clients will never see.

API delivery · True white-label branding · Global catalog · Built-in fraud controls
1,000+ brands in 100+ countries · 1099 aggregation · GDPR/CCPA/OFAC built in

Request a Demo · alldigitalrewards.com