ToolGPA

NOVEMBER 2026

Referral Factory

The Insider's Guide

Referral program software for mid-market and enterprise teams



Every plan, grade, refund rule and rival among affiliate and referral tools, read from Referral Factory's own pages.

Made by Referral Factory · checked Nov 13, 2026 · toolgpa.com

2.0

GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Referral Factory's own pages, its app-store listings and our grades. Every fact in it is on Referral Factory's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.0

GPA, above 45 of the 89 other affiliate and referral tools we grade

Referral Factory is referral marketing software for building customer, affiliate and partner referral programs without code. It tracks referrals from links, codes, QR codes and lead forms, qualifies conversions, and automates rewards including gift cards and cash payouts. Plans are priced by the number of users who join a campaign.

To get you started, here are **9 things to know about Referral Factory**, taken from its own pages and our grades.

> **A web app where you build the campaign yourself, with a guided onboarding only on Pro.**
>
> From our grade for ease of use

1 **Best for no-code referral programs for mid-size teams**

Referral Factory builds referral programs without code, with 200+ reward types, fraud alerts and an API.

2 **Paid plans start at $200 a month**

As its pricing page puts it: $200 per month for up to 20,000 users.

3 **You can try it first**

15-day free trial

4 **It runs on Web**

Web.

5 **No-code program builder**

An AI-assisted builder creates a branded referral program, with page editing or custom HTML upload, widgets, pop-ups and embeds.

6 **Several ways to capture referrals**

Referrals can come from unique links, referral codes, QR codes, lead-submission forms, uploads, the API and integrations.

7 **Rewards automation**

Over 200 reward types including gift cards in several currencies, cash payouts via PayPal, discounts, coupons and custom rewards.

8 **A 2.0 GPA, above 45 of 89**

That is against the other affiliate and referral tools we grade, on value, the free plan, features, ease of use and platforms.

9 **Keep it**

To replace Referral Factory you would be making payouts to partners in many countries, with their tax forms. That is not a weekend's work, with an AI app builder or without one.

Referral Factory at a glance

PRICING
Free trial, from $200 per month for up to 20,000 users

FREE PLAN
No

FREE TRIAL
15-day free trial

RUNS ON
Web

MADE BY
Referral Factory

CATEGORY
Affiliate & Referral Software

OUR GRADE
2.0 GPA, fair

The report card

Best for no-code referral programs for mid-size teams

Referral Factory builds referral programs without code, with 200+ reward types, fraud alerts and an API. But it starts at $200 a month, white-labelling and SSO need the $400 plan, and price follows how many users join, not how many sell.

TOOLGPA REPORT CARD — **Referral Factory** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	D	$200 a month against a category middle of $69, and white-labelling, your own domain and SSO sit on Pro at $400. Dearer than most of the category.
Free plan and trial	D	A 15-day free trial and no free plan. Whether the trial needs a card is not stated.
Features	B	Campaign builder, rewards, fraud alerts, tracking, webhooks and API all come on Basic. Nothing in the listing is missing from the core job.
Ease of use	C	A web app where you build the campaign yourself, with a guided onboarding only on Pro. No store rating is on record.
Platforms and integrations	B	Web only, with 8 integrations plus webhooks and an API.

Grade point average — Fair, out of 4.0 **2.0**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Referral Factory is for

- ✓ Fits if you run a mid-sized or larger company and want referral campaigns without developers
- ✓ Works for teams that want 200+ reward types in one place

Who it is not for

- ✕ Pricey if you are small: Basic is $200 a month and covers 20,000 users
- ✕ Skip it if you need white-labelling, your own domain, SSO or PayPal payouts, as none are on Basic
- ✕ Watch out: price follows users who join a campaign, whether referring or invited
- ✕ Tight if you want self-hosted data or a dedicated manager, as those are Enterprise at $1,000 and up

Good to know

Good for

- ✓ Companies with a large customer base running a referral program
- ✓ Multi-location businesses that want one program with local rewards
- ✓ Teams that need SOC 2 or ISO 27001 for procurement

Worth knowing

- ⓘ Price follows the number of users who join a campaign, whether referring or invited: 20,000 on Basic and 40,000 on Pro.
- ⓘ White-labelling, your own domain, SSO and PayPal payouts are not on Basic.
- ⓘ Self-hosted data, invoice billing and a dedicated account manager are Enterprise only.
- ⓘ The vendor positions it for mid-market and enterprise teams rather than very small programs.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$200

A month to start

Referral Factory is a paid product with a free trial, starting at $200 per month for up to 20,000 users.

> **Whether the trial needs a card is not stated.**
>
> From our grade for free plan and trial

BASIC

$200

per month for up to 20,000 users

Self-serve. Unlimited campaigns, 200+ reward types, fraud alerts, tracking and reporting, all integrations, webhooks and API.

PRO

$400

per month for up to 40,000 users

Everything in Basic plus white-labelling, SAML SSO, email verification, teammate access and guided onboarding.

ENTERPRISE

$1000

per month and up, for 100,000+ users

Everything in Pro plus a dedicated account manager, invoice billing, self-hosted data and custom HTML. Sold through a demo.

Trying it first

15-day free trial

Read from referral-factory.com on Nov 13, 2026.

Ways to pay less

ANNUAL DISCOUNT

20% off yearly billing

The pricing page has a Monthly/Yearly toggle labelled Save 20%. The prices above are the monthly ones.

Stated on referral-factory.com

STARTUPS

50% off for startups and small businesses

Startups and small businesses can apply for 50% off qualifying subscriptions, with the same 15-day trial.

Stated on referral-factory.com

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Referral program software for mid-market and enterprise teams. Here is what it does, as its own site describes it, and what it covers: public API, no-code, reports, affiliate tracking, partner payouts.

> **Campaign builder, rewards, fraud alerts, tracking, webhooks and API all come on Basic.**
>
> From our grade for features

No-code program builder

An AI-assisted builder creates a branded referral program, with page editing or custom HTML upload, widgets, pop-ups and embeds.

Several ways to capture referrals

Referrals can come from unique links, referral codes, QR codes, lead-submission forms, uploads, the API and integrations.

Rewards automation

Over 200 reward types including gift cards in several currencies, cash payouts via PayPal, discounts, coupons and custom rewards.

Fraud alerts

Flags sign-ups from the same IP address or suspect emails so rewards are not issued for fake referrals.

Integrations and API

Connects to HubSpot, Stripe, Intercom, Salesforce, Zoho, Pipedrive and Zapier, plus webhooks and an API on every plan.

Security and compliance

The pricing page lists SOC 2 Type II and ISO 27001, with SSO on the Pro plan and above.

Where it runs

Web

What it works with

HubSpot
Stripe
Intercom
Salesforce
Zoho
Pipedrive
Zapier
PayPal

Referral Factory is made by Referral Factory.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

45/89

Other affiliate and referral tools it is graded above

Referral Factory's GPA of 2.0 is higher than 45 of the 89 other affiliate and referral tools we grade, and level with 9.

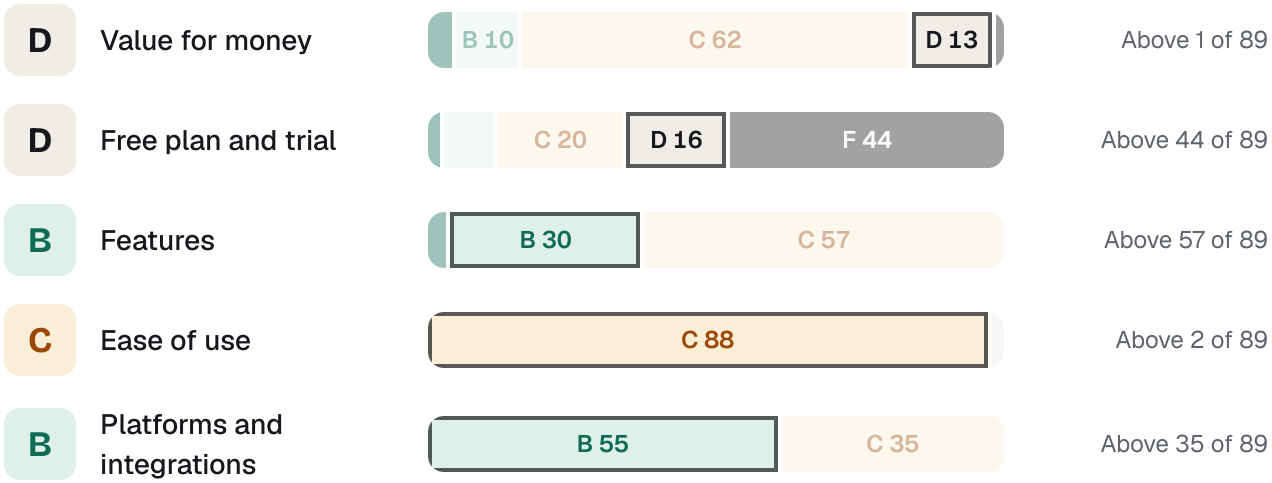
It stands best on features (B, above 57 of 89) and worst on value for money (D, above 1).

Its paid plans start at $200 a month, against a middle price of $65.46 for the category: 42 of the 49 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. Nothing scores higher for less, though at least one tool matches that score at a lower price.

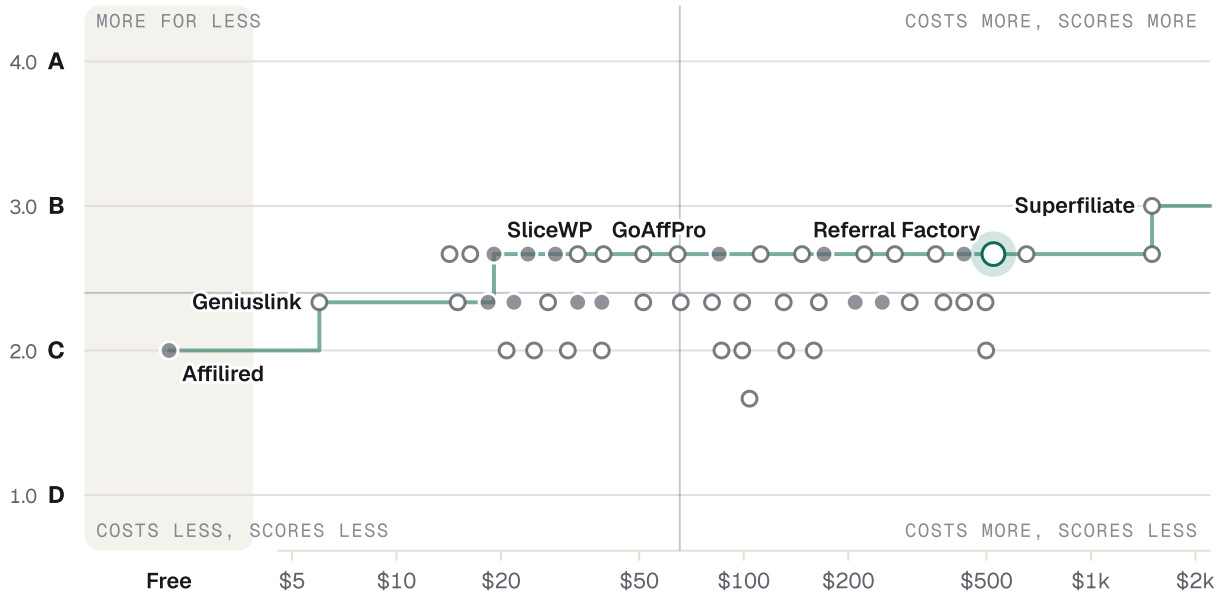
Each grade against the category

Every bar is all 90 affiliate and referral tools we grade, cut by the letter each got. Referral Factory's own letter is outlined.



Price against what you get

Each dot is one of 51 affiliate and referral tools. Further left costs less; higher up scores better on features, ease of use and platforms. Referral Factory is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Referral Factory you would be making payouts to partners in many countries, with their tax forms. That is not a weekend's work, with an AI app builder or without one.

It costs $2,400 a year.

What you could make

- Reports: an app builder makes this well.

What you could not

- Payouts to partners in many countries, with their tax forms.

- A builder that other people can use without writing code.
- Every click and sale traced back to the right partner.
- It plugs into other products, HubSpot, Stripe and Intercom among them, and has an API.
- Hooks into the device itself: widgets.
- What a company asks for before it lets staff use something: single sign-on and SOC 2.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Referral Factory's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



ReferralCandy, Friendbuy, Referral Rock, GrowSurf and ReferralHero

The 5 tools Referral Factory is most often weighed against, with where each one differs from it.

2.2 GPA

ReferralCandy

Free trial · from $39/mo

Customer referral and affiliate programs for online stores.

- Referral Factory also covers no-code and reports.

Referral Factory and ReferralCandy compared in full

2.0 GPA

Friendbuy

Paid

Referral, loyalty and influencer programs for consumer brands.

- Referral Factory also covers no-code and reports.

Referral Factory and Friendbuy compared in full

1.8 GPA

Referral Rock

Free trial · from $250/mo

Referral program software for businesses with sales and support teams.

- Referral Factory also covers no-code.
- Referral Rock also covers workflow automation.

Referral Factory and Referral Rock compared in full



2.6
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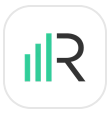
GrowSurf

Free plan · from $125/mo

Referral and affiliate program software with developer SDKs.

- GrowSurf has a free plan. Referral Factory does not, though it has a free trial.
- Referral Factory also covers no-code and reports.
- GrowSurf also covers marketing automation.

Referral Factory and GrowSurf compared in full



1.8
GPA

ReferralHero

Free trial · from $249/mo

Referral, affiliate, waitlist and contest campaigns with a builder.

- Referral Factory also covers no-code.

Referral Factory and ReferralHero compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

14

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Referral Factory free?

No, Referral Factory is a paid product, but you can try it first. 15-day free trial.

How much does Referral Factory cost?

Referral Factory lists 3 plans. Basic: $200 per month for up to 20,000 users.

What platforms does Referral Factory work on?

Referral Factory is available on Web.

Does Referral Factory offer any discounts?

Referral Factory publicly lists the following: 20% off yearly billing; 50% off for startups and small businesses.

Does Referral Factory have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Referral Factory is listed for Web.

Does Referral Factory have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Referral Factory is listed for Web.

Is Referral Factory open source?

Referral Factory is not described as open source on its own site, as read on Nov 13, 2026.

Does Referral Factory have an API?

Yes. Referral Factory offers a public API, according to its own site.

What does Referral Factory integrate with?

Referral Factory's listing names HubSpot, Stripe, Intercom, Salesforce, Zoho, Pipedrive, Zapier and PayPal.

Who makes Referral Factory?

Referral Factory is made by a company of the same name.

What are the alternatives to Referral Factory?

The closest alternatives to Referral Factory in our directory are ReferralCandy, Friendbuy, Referral Rock, GrowSurf and ReferralHero.

How does Referral Factory compare with other affiliate and referral tools?

Referral Factory's GPA of 2.0 is higher than 45 of the 89 other affiliate and referral tools we grade, and level with 9.

Is Referral Factory good value for money?

ToolGPA grades Referral Factory D for value for money. Its paid plans start at $200 a month, against a middle price of $65.46 for the category: 42 of the 49 others that charge start lower.

Could I make my own version of Referral Factory?

To replace Referral Factory you would be making payouts to partners in many countries, with their tax forms.

Where this guide comes from

The prices, plans, platforms and features were read from Referral Factory's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Referral Factory's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Referral Factory. Prices change, so check referral-factory.com before you buy.

referral-factory.com/pricing

referral-factory.com/

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Referral Factory, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/referral-factory

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

```
ToolGPA, "Referral Factory: The Insider's
Guide", checked Nov 13, 2026.
https://toolgpa.com/tools/referral-factory
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Know someone choosing between affiliate and referral tools?

Send them this guide:
toolgpa.com/tools/referral-factory/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded affiliate and referral tools after Referral Factory, each with an Insider's Guide of its own.

Affiliate & Referral Software Insider's Guide

Every one of the 90 affiliate and referral tools we grade, compared

GoAffPro Insider's Guide

Affiliate and multi-level marketing app for online stores

3.2 GPA

SliceWP Insider's Guide

WordPress affiliate plugin with a free edition and paid add-ons

2.8 GPA

Affiliatly Insider's Guide

Affiliate program software for online stores, with a free plan

2.6 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Referral Factory's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Referral Factory is a trademark of its owner, and this guide is not made, paid for or approved by Referral Factory. Prices and plans change: check referral-factory.com before you buy.