loyalife

by Xoxoday

End-to-end, AI-powered

Loyalty Management Solution

Introducing Loyalife: A single solution for you to manage the entire loyalty value chain

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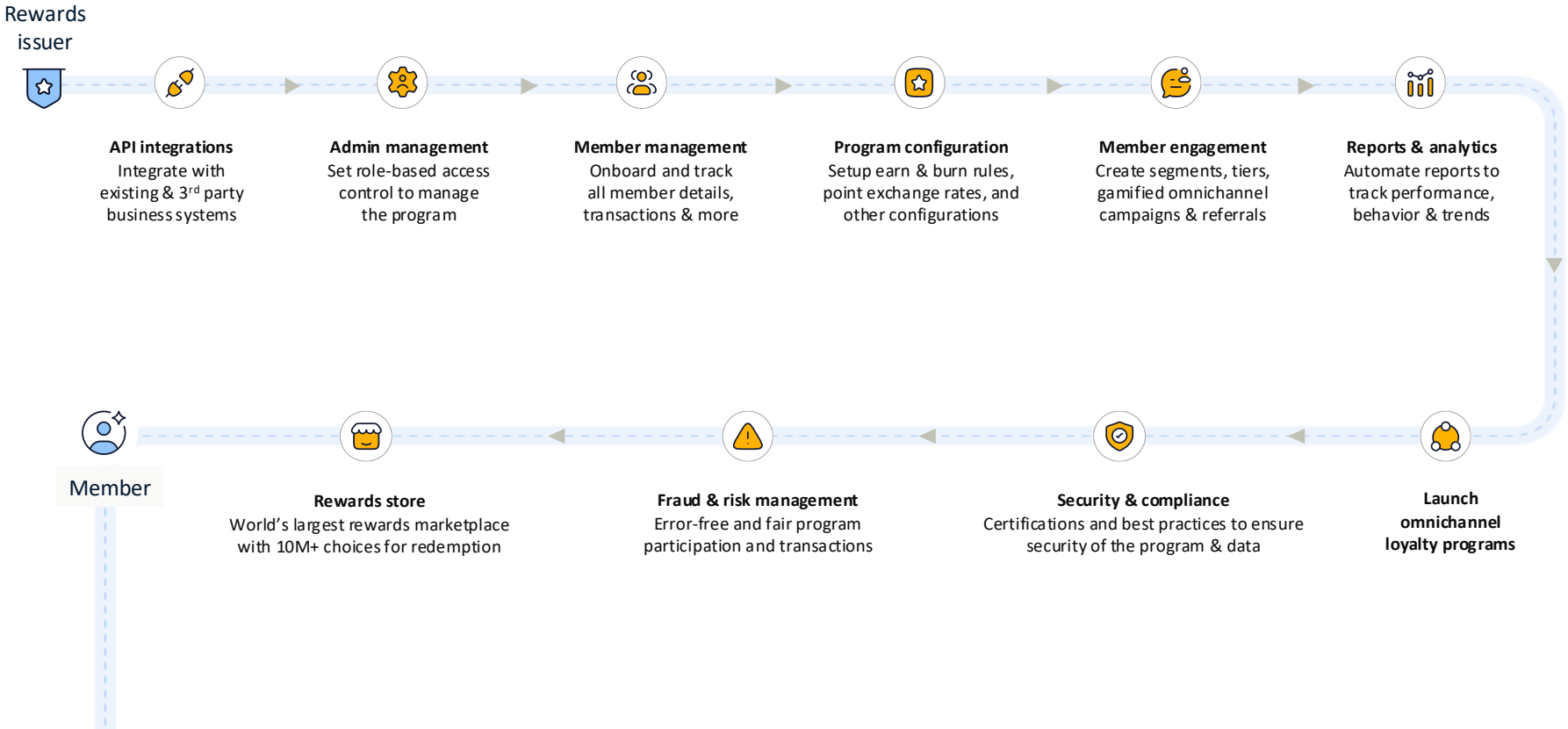

We have everything you need for a successful loyalty program

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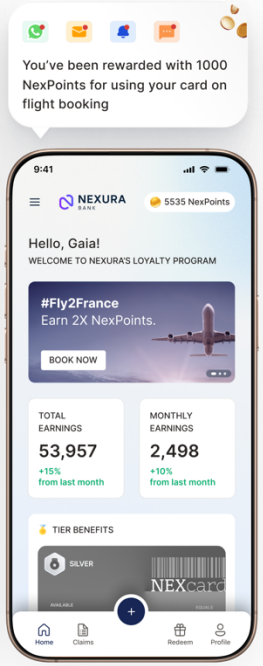
- Loyalty programs
- Member management
- Member engagement
- Partners & promotions
- Loyalty rewards
- Redemption marketplace
- Reports & insights
- Fraud & risk management



Loyalty programs

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- **Enterprise multi-brand loyalty**
  Create a cross-brand, data-driven loyalty experience with custom rules and rewards across your brand portfolio, respecting each brand's strategies.

- **Omnichannel loyalty**
  Launch targeted, real-time offers and rewards across customer touchpoints (in-store, online, app) by unifying online and offline customer data.

- **Channel loyalty**
  Engage, retain, and reward partners with end-to-end omnichannel loyalty programs, product training, online events, and referrals.

- **Influencer loyalty**
  Let influencers onboard, earn, redeem, and get real-time updates via WhatsApp, using invoice uploads or packaging QR scans.

- **Coalition programs**
  Bring partner brands into one loyalty program with a unified wallet supporting partner-specific earn and burn structures.

Member management (CDP)

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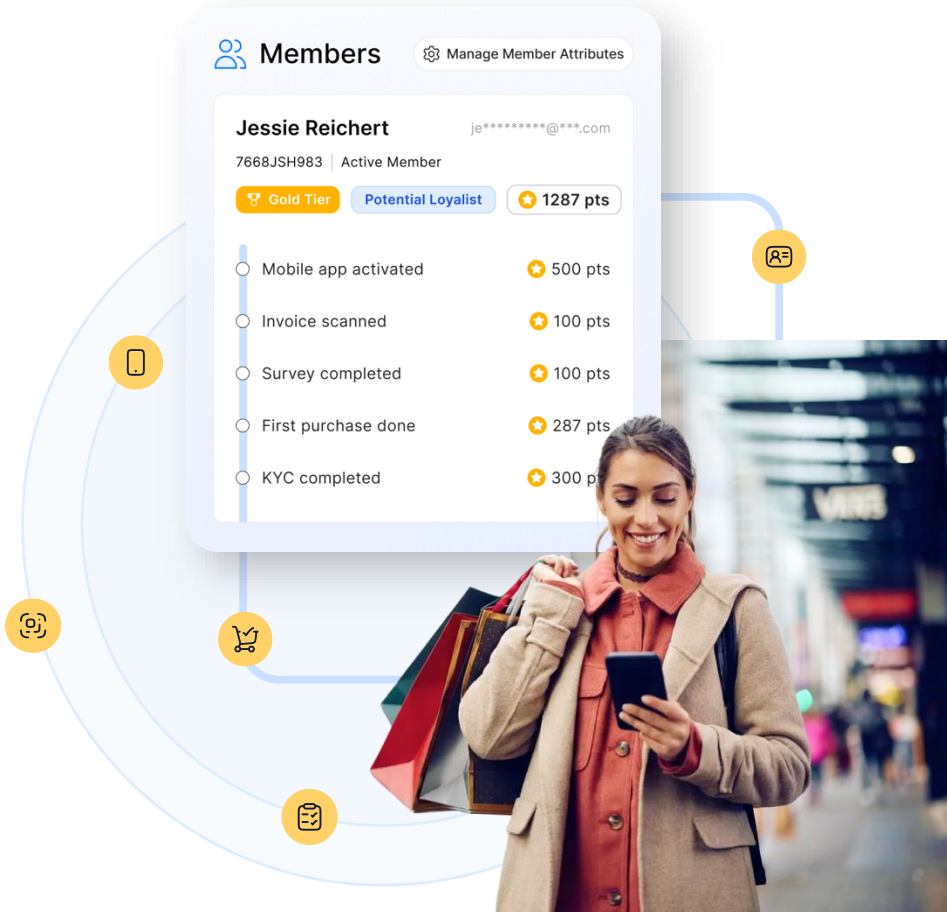
- **360° member profiles**
  Unify every member interaction, across any channel, into a single view of behavior, preferences, and engagement trends.
- **Real-time data synchronization**
  Bring member data across your existing systems into Loyalife via APIs, and scheduled bulk upload for up-to-date data.
- **Zero & first-party data acquisition**
  Capture consent-driven insights from surveys, forms, gamification, invoice & QR scans without third-party cookies.
- **Protected PII with governance**
  Encrypted data flows, role-based access, and compliance with GDPR, CCPA, PDPL, HIPAA and others.



Member engagement

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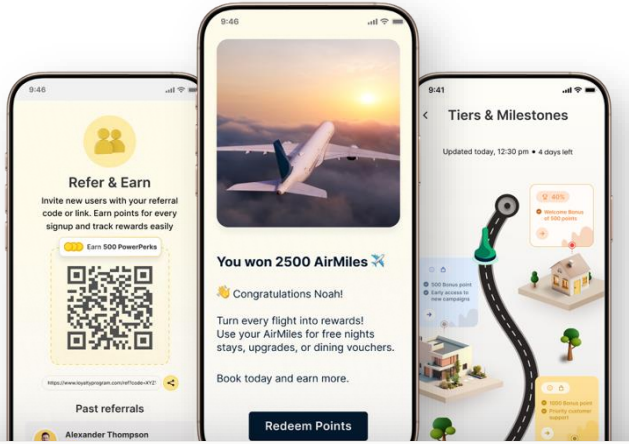
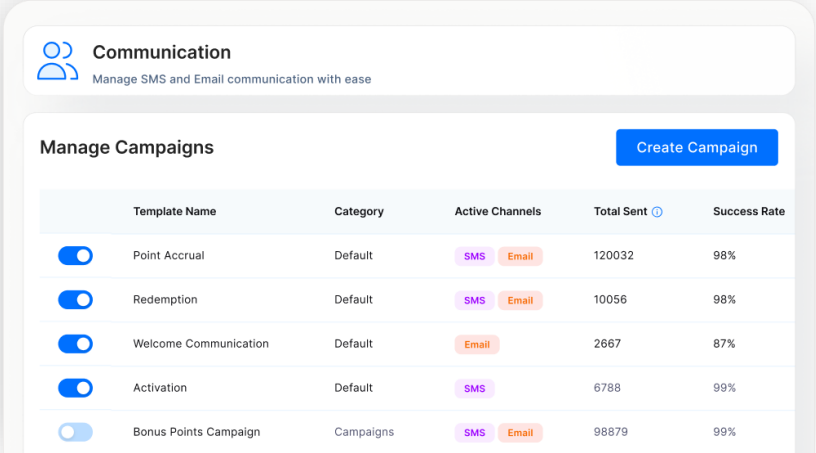
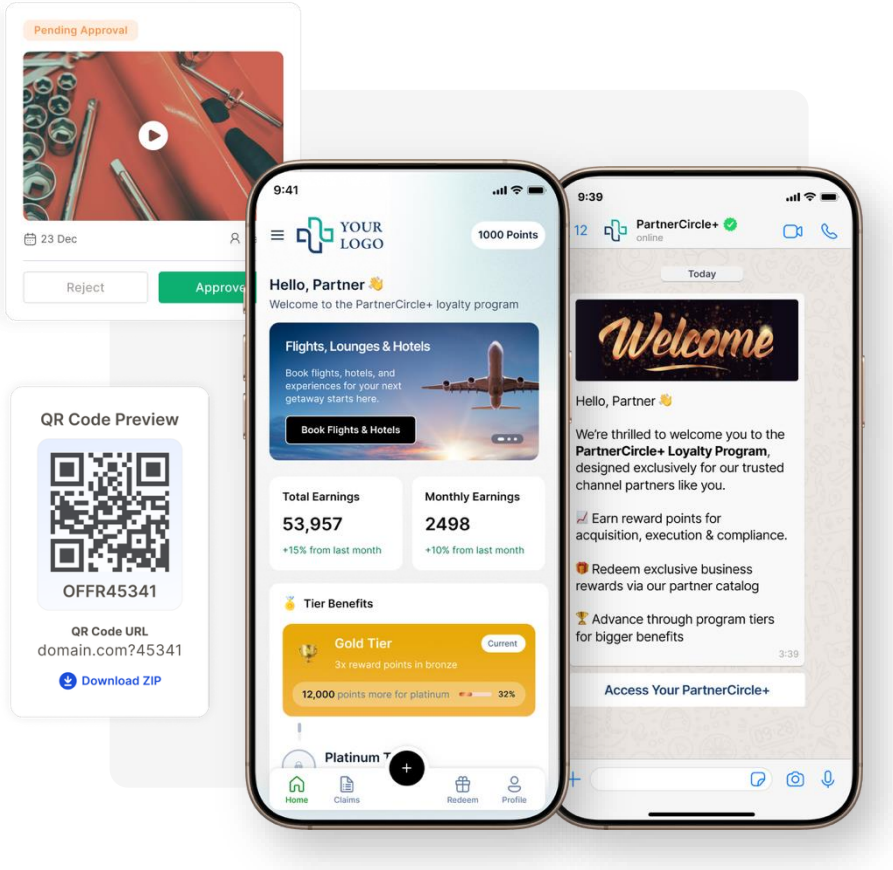
- **Rule engine**
  Set up complex program rules, schemes and automate rewards in minutes with our enterprise-grade rule editor.
- **Segments & tiers**
  Group members with similar characteristics and define tiers based on spends, points balance, or time since they joined.
- **Campaign builder**
  Launch omnichannel targeted campaigns using a multi-attribute journey and template builder.
- **Promotions**
  Create rule-based coupons, discounts, and offers at scale, using an API-first promotion engine.
- **Gamification**
  Improve member participation with real-time leaderboards, milestones, progress trackers and more.
- **Referral engine**
  Configure and manage referral programs to accelerate acquisitions and reward members for successful referrals.





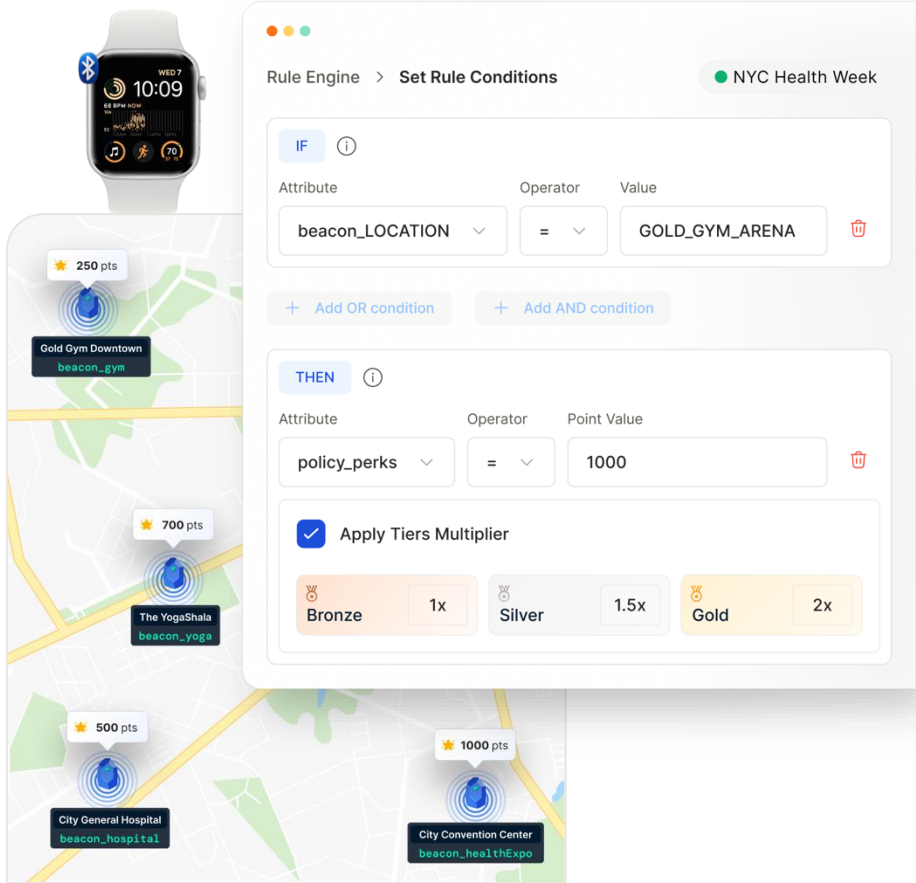
Partners & promotions

- **Mobile app**
  White-labelled mobile app to viewpoints, upload invoices, participate in schemes, refer, receive nudges and more.
- **WhatsApp bot**
  Let members onboard, earn, redeem, and receive real-time updates via our WhatsApp conversational bot.
- **QR-code generator**
  Create point-linked QR codes at scale for any packaged good. Track geo, timestamp, earned points, and more on each scan.
- **Claims management**
  Review & approve invoice-based claims to trigger rewards with full visibility and audit trails.
- **Scheme management**
  Manage and create scheme banners for your campaigns to be shown in the app for communication.
- **User Generated Content management**
  Review and approve member uploaded videos of demos, installs, etc. to be shown in the app, with rewards attached.



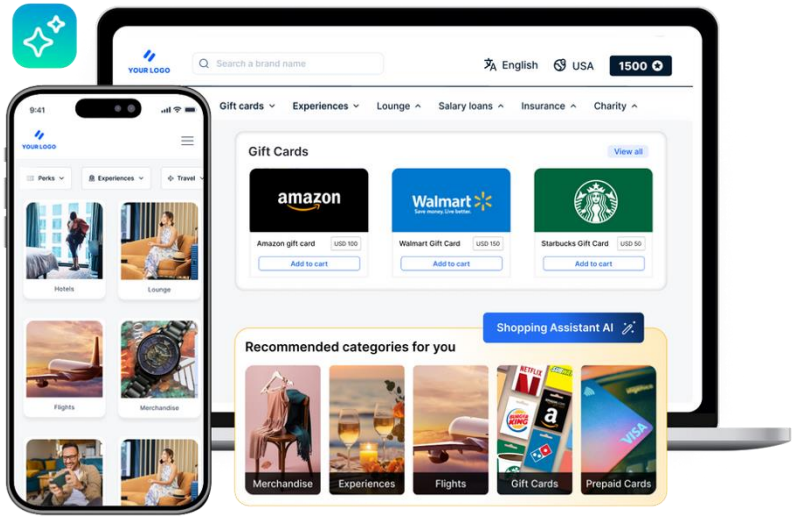
Loyalty rewards

- **Points**
  Reward member interactions with points, that can be accumulated and redeemed later for valuable rewards.
- **Cards**
  Issue physical cards with a unique ID to link member interactions across all channels and get card-wise analytics.
- **Digital wallet**
  Deploy an omnichannel wallet to store points, digital cards or custom currencies. Plug it to campaigns, referral, or reward.
- **Location-based rewards**
  Incentivize geofence entry, in-store actions and check-ins.
- **Scan-based rewards**
  Enable members to scan QR codes on receipts or product packaging to earn points, redeemable in our marketplace.
- **Claim-based rewards**
  Allow members to snap & upload invoices. The OCR reads the amount and converts it into equivalent points.
- **Cashouts**
  Let members cashout points via bank deposits or UPI transfers.



The world’s largest redemption marketplace

AI-assisted with 10M+ options across 30+ categories and 175+ countries



E-gift cards
5000+ brands across electronics, dining, fashion, travel and more

Experiences
10,000+ luxury tours, hobbies, dining, outdoors & adventures

Physical gift cards
500+ buy and send physical gift cards in bulk

Merchandise
300,000+ products from fashion, electronics, etc.

Travel
10,00,000+ hotels, flights, lounge access, and car rentals

Top-ups
100+ Magazine & book subscriptions, mobile top-ups

Offers
10,000+ exclusive deals and daily discounts across global brands

Games
100+ play games and get a chance to auction and win prizes

Charity & donations
1000+ support education, disasters, poverty, etc.

Financial products
100+ prepaid cards, salary loans, payouts and more

Amazon products
Millions of exclusive product and deals on Amazon

Swag
500+ customized branded swag for key milestones

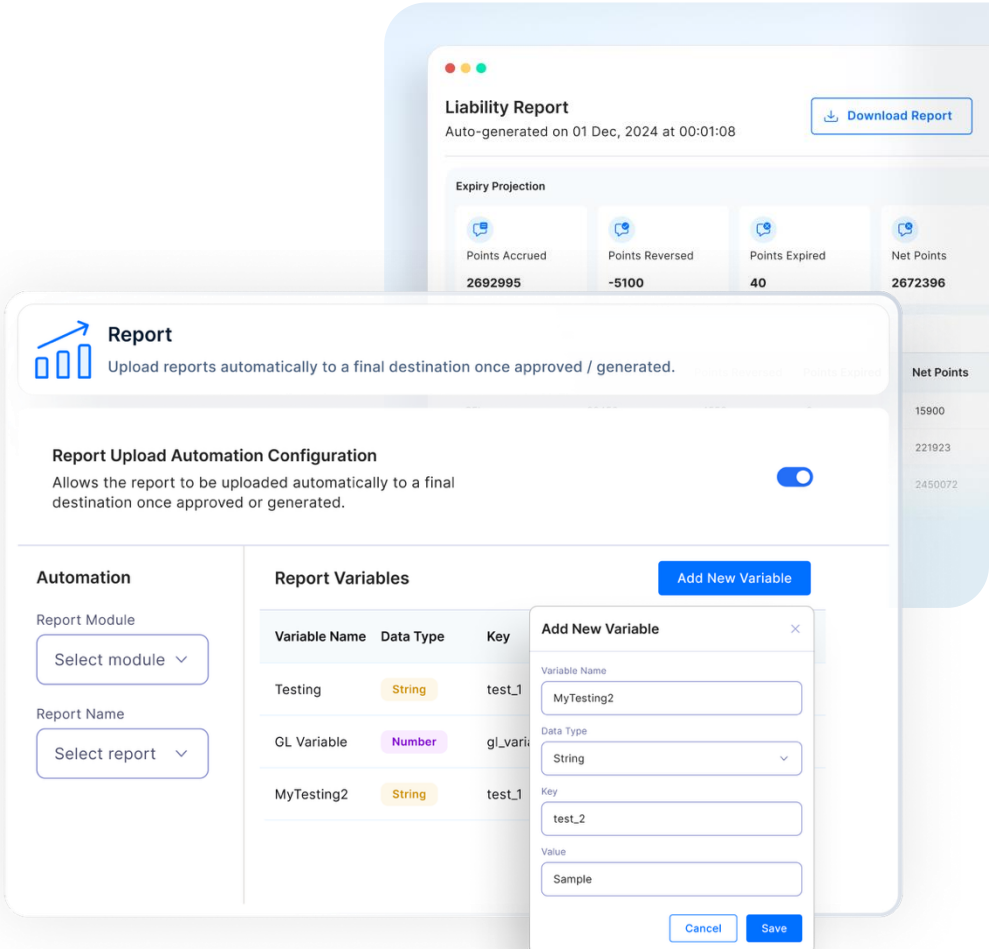
Reports & insights

- **Real-time analytics dashboard**
  Configure reports once and ensure the data is always available for slice-and-dice with customizable visualizations.

- **Comprehensive report library & custom reports**
  Pre-built transaction, member, communication, expiry, and liability reports with features to generate custom reports.

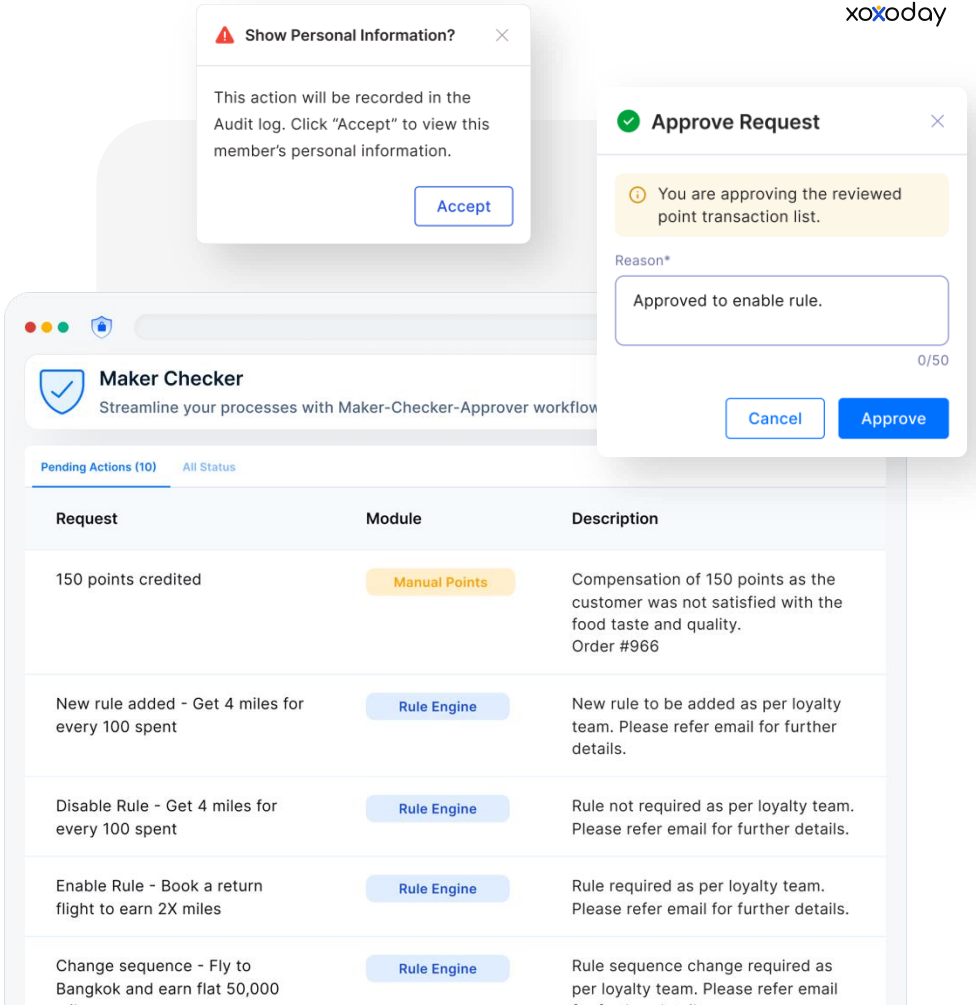
- **AI-powered analytics**
  Ask in plain English to generate KPI snapshots, trend charts, and root-cause insights with drill-downs.

- **Access control & management**
  Govern who can create, view, generate, and download reports, with org-level permissions for secured sharing.



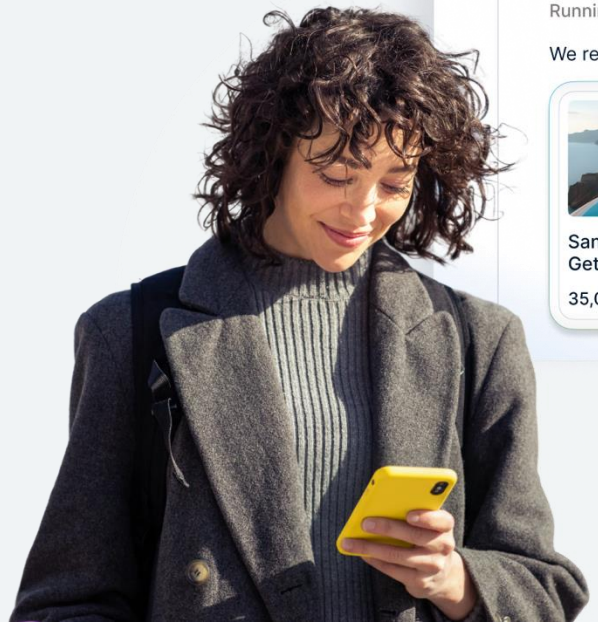
Fraud & risk management

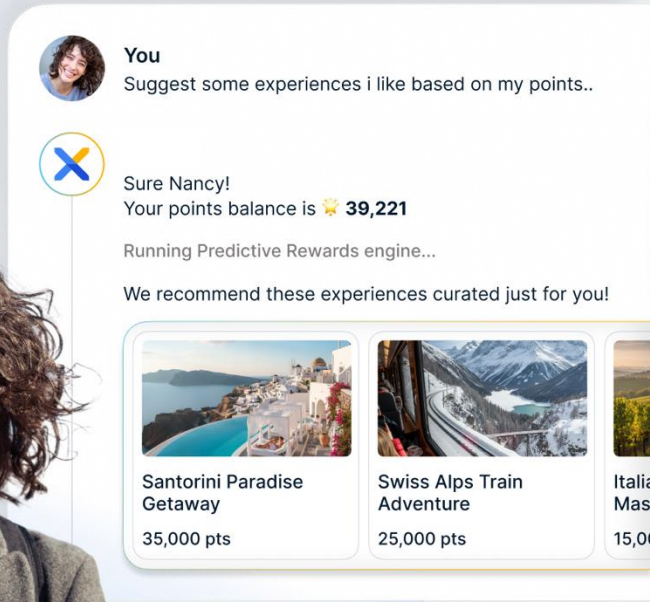
- **Anomaly detection**
  Set thresholds for detecting anomalies in accrual and redemption, which will be queued for approval.
- **Maker-checker workflows**
  Enable a multi-level check for all critical changes on the system to safeguard your business from errors.
- **Audit trails**
  Access the audit logs to track and trace back all the activities and changes done in the system.
- **Role-based access**
  Set admin permissions to control visibility, protect data, and ensure only authorized users can manage specific modules.
- **Additional security settings**
  Configure account deactivation timelines, password policies, and session timeout periods for member safety.



AI-powered personalization, analysis and predictions

- **MCP (Model Context Protocol)**
  Connect AI assistants to Loyalife, enabling them to analyze programs, trigger campaigns and create segments or tiers.
- **Churn prediction**
  Scores each member's risk of lapse using transactional and engagement signals to trigger targeted retention actions.
- **Smart nudges**
  Sends time and channel-optimized prompts that drive the next best action like redeeming or completing a profile.
- **Personalized recommendations**
  Suggests the right reward choice, experience, or offer based on profile, context, and look-alike behavior.
- **Geofencing**
  Delivers location-aware offers and check-in assistance when members enter defined zones.
- **Receipt scanning**
  Uses OCR and fraud checks to capture spend from invoices/receipts and auto-post points.





Custom API integrations with your everyday applications

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CRM platforms
Streamline customer data for targeted loyalty

HubSpot | salesforce | Brevo | Active Campaign | pipedrive | servicenow

Payments & wallets
Integrate PoS systems for in-store loyalty

PayPal | stripe | Pay | VISA | AwardWallet | G Pay

E-commerce platforms
Seamless loyalty experiences for online stores

shopify | salesforce commerce cloud | Woo | Magento An Adobe Company | BIGCOMMERCE | SQUARESPACE

ERP platforms
Streamline operations with ERP integrations

ORACLE E-BUSINESS SUITE | Dynamics 365 | sage Intacct | SAP S/4 HANA | NETSUITE | EPICOR

Marketing tools
Personalize rewards for your campaigns

WebEngage | moengage | salesforce pardot | INTERCOM | twilio | Marketo An Adobe Company

Communication tools

WhatsApp | INTUIT mailchimp | Outreach

Health & Wellness platforms

Google Health | Works with Apple Health | TEKION

Capabilities designed to scale your loyalty programs globally

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Flexible deployment options

Stay in control of your program with on-premise or cloud deployment, ensuring top-tier security for members and transactions.

White-labelling

Full branding controls, custom homepage, module controls, configurable reward flows & fully white-labelled rewards marketplace.

Multi-currency and multi-lingual

Support different languages and 55+ currencies for benefits such as points, cashbacks, game currencies, miles etc.

Multi-tenancy

Manage multiple loyalty programs under one account, with each program functioning independently with its own configurations.

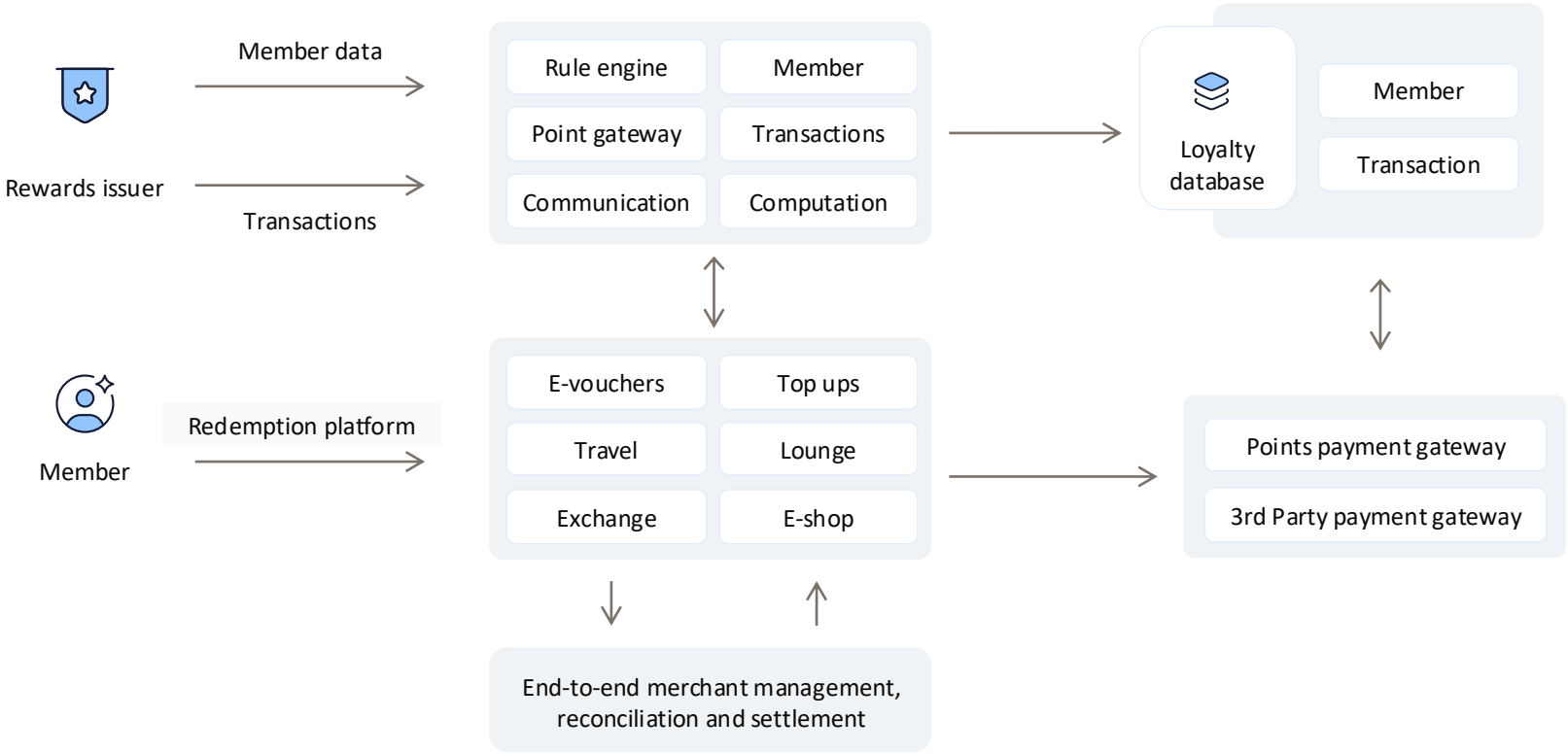
Open-loop or closed-loop loyalty

Choose between open-loop programs for broader redemption options or closed-loop programs for brand-exclusive rewards.

Localized rewards

Customize your reward offerings to truly align with specific regions and member preferences.

Easily integrate with your business infrastructure



Security and compliance at the forefront

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Data location control

Multi-region deployment with data residing in the location of your choice to ensure compliance across geographical locations.

Regular vulnerability tests (VAPT)

Regular comprehensive testing to identify potential security vulnerabilities and threats and mitigate them proactively.

Encrypted connections

HTTPS with TLS/SSL protocols to create an interception & tamper-proof connection for all data transfers.

Secure data integration

With your CRM, data warehouses, and data lakes via channels like SFTP, HTTPS, OAuth REST APIs, and site-to-site VPN tunnels.

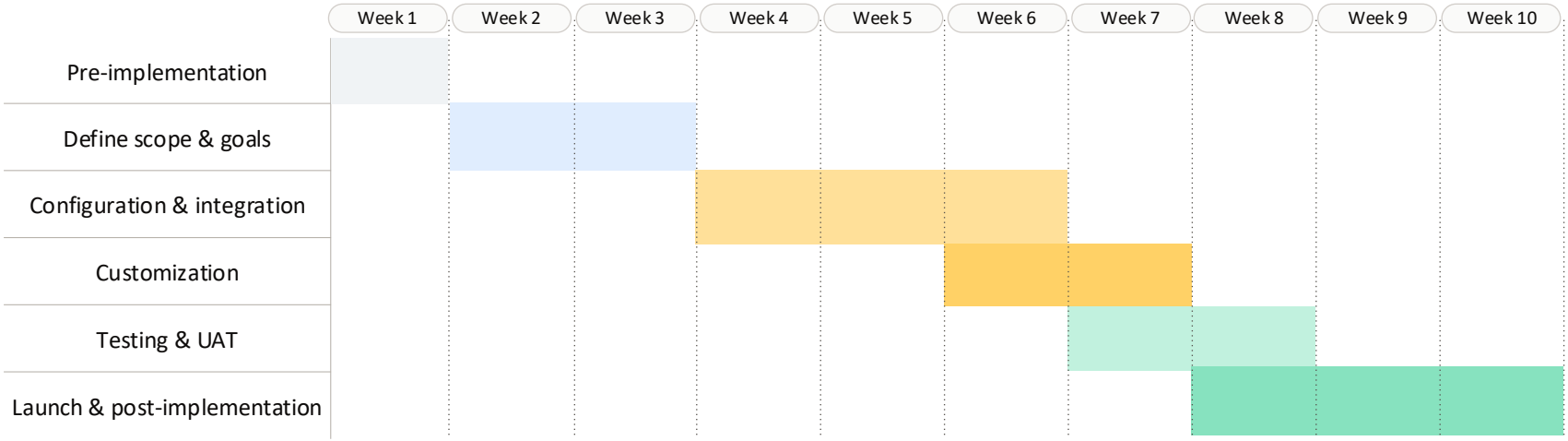
Role-based access controls (RBAC)

Secure restricted access using roles and permissions to ensure users see only what they need to perform their jobs.

Web application firewall protection

Domain protection using WAF to defend against DDoS attacks, bot detection, selective IP blocking, and rate limiting.

Robust onboarding and implementation



Platform settings

- API integrations
- Languages & currencies
- Program, earn & burn rules
- Tier management
- Admin management
- Analytics & reporting
- Security & fraud management
- Reconciliation & settlement
- Engagement module

Global 24*7 customer support and success

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Dedicated support team

Comprehensive support via phone, email, and chat to ensure smooth operations

Exceptional customer success

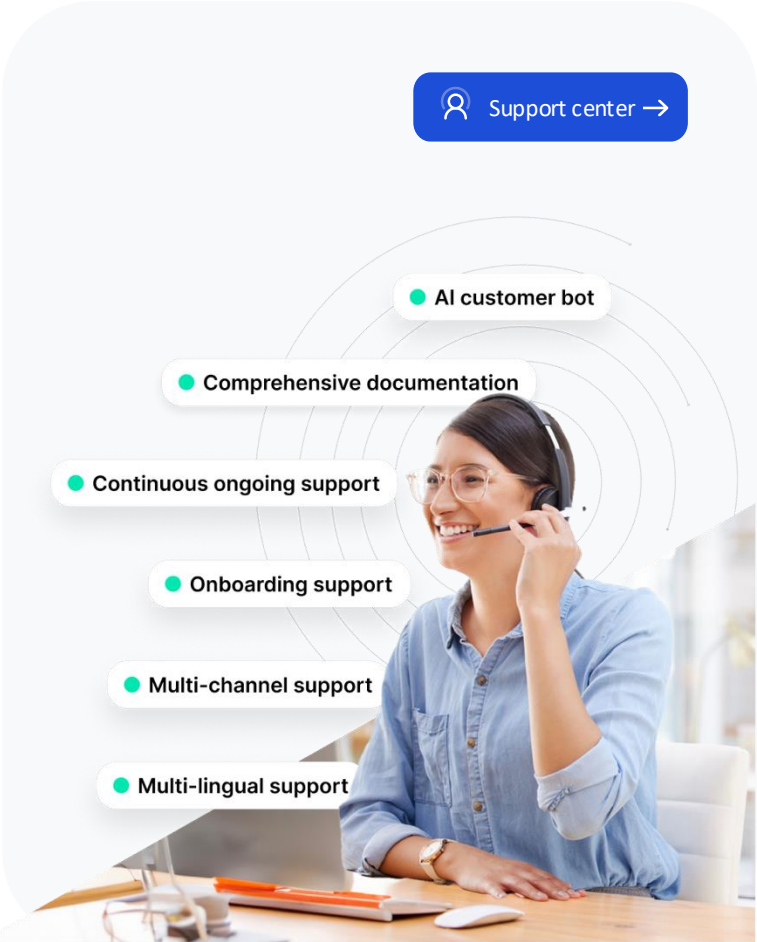
Customer success team offers regular check-ins & QBRs to help you achieve your goals

Robust SLA commitments

SLAs ensure reliable, accountable support with high first-contact resolution

Knowledge base & communication campaigns

Comprehensive self-help resources, user guides, API docs, launch collaterals, marketing material



Unlocking the potential of effective loyalty management

Our solution empowers enterprises to seamlessly augment their growth with a comprehensive customer loyalty infrastructure that helps them enhance key business outcomes

250%

Increase in Customer Lifetime Value

60%

Lower Customer Acquisition Cost

3X

Increase in Customer Retention

3.6X

Increase in Spends by Customers

Hear from our happy customers

xoxoday

We are trusted across industries to process millions of rewards everyday

What our customers say

We appreciate Loyalife's efficient client management. The level of accountability demonstrated on each project has led to a tremendous improvement in customer engagement."

Siny, Manager CBI

Loyalife's scalability, seamless integration, intuitive interface, and advanced analytics make it an excellent choice to strengthen customer loyalty and operational efficiency."

Ravin, Manager COMMERCIAL BANK

Loyalife has taken our loyalty program 'MRewardz' to a new height. Cardholders are now more motivated to use their cards and earn MRewardz points."

Abu Bokar Siddik, Head - Cards MTB

StanleyBlack&Decker

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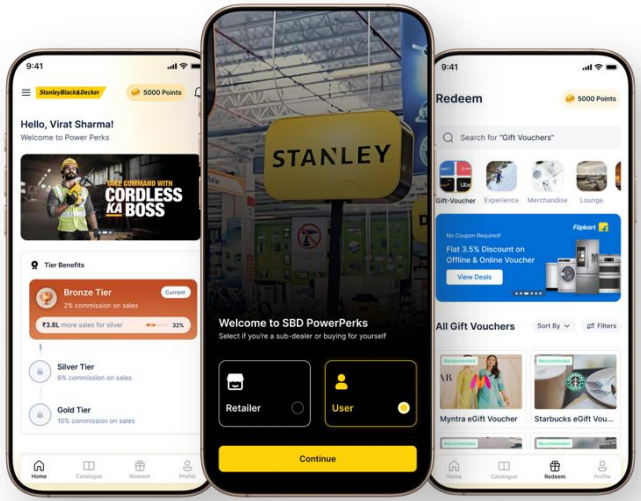
Launches PowerPerks to drive sales and advocacy with a dual-audience loyalty platform



CHALLENGES

- Fragmented engagement without central tracking across schemes, invoices, and tools.
- Slow, manual invoice validation causing disputes and payout delays.
- Limited visibility into earnings, tiers, and eligibility for retailers and end users.
- Low repeat engagement, learning, referrals, and analytics.

SOLUTION

- **Mobile app:** Retailers view-points, manage invoices, schemes and redeem. End users view-points, register tools, join programs, upload videos and locate stores.
- **OCR-based invoice capture** with approval workflows and SLAs.
- **Gamified engagement** with contests, tiers, learning, and referrals tied to earnings.
- **Marketplace** with persona-based choices and admin console for redemption trends, campaign control, and real-time notifications
- **UGC module** to upload tool demos and installs, auto-tagged to SKUs, schemes & contests.

TARGET USERS

Customers, Channel partner (retailers), **Influencers**

Mutual Trust Bank PLC
মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি
you can bank on us

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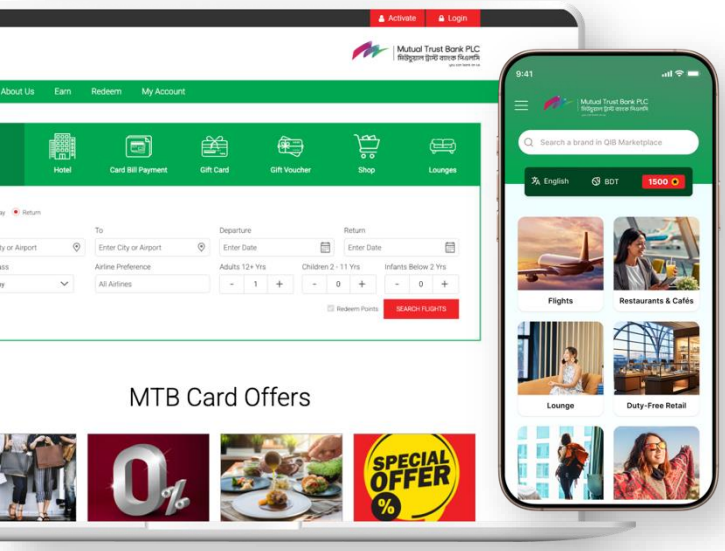
Launches MRewardz to boost card usage and interchange fees



CHALLENGES

- Manual operations slowed reward fulfillment, added admin load, & delayed customer service.
- No core banking integration created experience gaps and limits program scale.
- Limited behavior tracking drove irrelevant rewards and weak engagement.
- Delayed, non-personalized rewards eroded trust and reduced customer transactions.

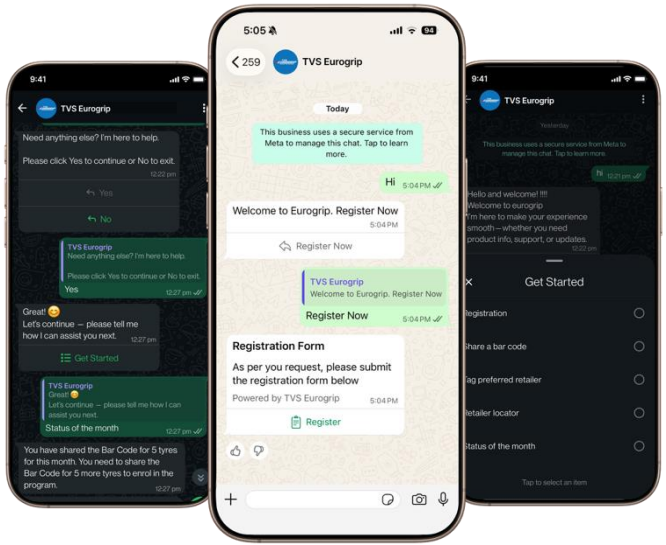
SOLUTION

- **Real-time reward redemption** with tracking to boost engagement and satisfaction.
- **Integration** with MTB's Card Management System via APIs for real-time data and operations.
- **Actionable insights** on behavior and redemption to guide campaigns and decisions.
- **Personalized offers** based on behavior and preferences to increase participation.
- **Intuitive, white-labelled interface** that simplifies admin and member journeys.
- **Automated accruals, redemptions, and reporting** for accuracy and efficiency.
- **End-to-end security** and regulatory compliance to protect customer data.

TARGET USERS

Customers

Enables influencer loyalty on WhatsApp with verified barcode claims and faster rewards



CHALLENGES

- Mechanic engagement was fragmented with no repeat participation.
- Onboarding and eligibility needed tighter control so only verified mechanics could earn.
- Purchase validation was difficult on chat, with high risk of duplicate or invalid barcode claims.
- Mechanics needed an easy way to find the right product and nearest authorized retailers.

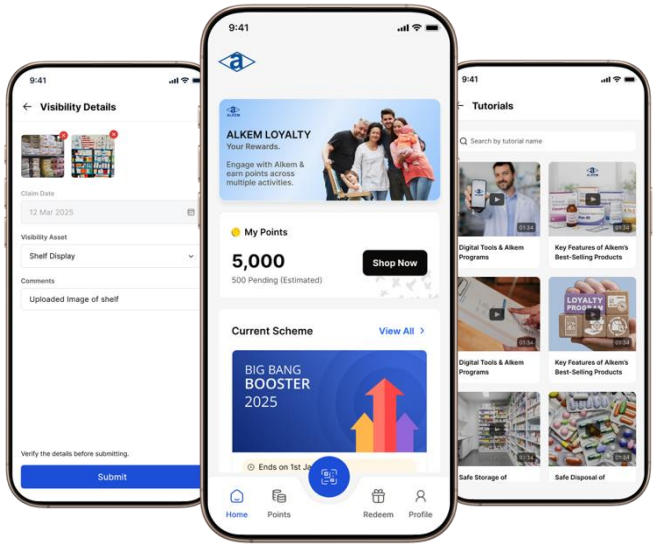
SOLUTION

- **WhatsApp bot** onboarding with KYC capture, consent, and automated approve or reject workflows.
- **Barcode image capture in chat** with OCR-based validation, rule-based duplicate prevention, and fast status updates.
- **Pin code-based store locator** and **guided tyre finder** by vehicle type and model inside WhatsApp.
- **Admin dashboards** for KYC tracking, barcode claim logs, retailer searches, and audit-ready reports.

TARGET USERS

Influencers (mechanics)

Unifies consumer and partner loyalty with scan-to-earn, invoice-linked incentives, and rewards



CHALLENGES

- Retailer onboarding and eligibility needed KYC and verification before incentivizing at scale.
- Schemes required targeted rollout and approvals, not blanket publishing to all retailers.
- Proof validation for sales and visibility was manual, inconsistent, and prone to disputes.
- Retailers lacked clear visibility into targets, locked vs redeemable points, and ranking.

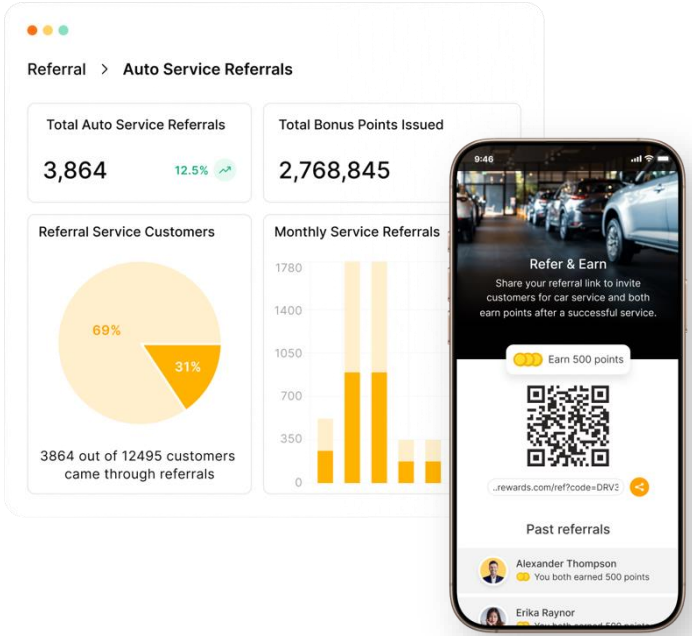
SOLUTION

- **Retailer sign-up** with KYC and backend verification tagging accounts as Verified or Pending.
- **Scheme creation** with targeting controls, routed to **Sales Head approval**, then published only to eligible retailers with **multi-channel notifications**.
- **Proof-based crediting: invoice upload with OCR** plus retailer value cross-check, and **audits via geo-tagged merchandiser photos**, reviewed by ASM or RSM then HO for final approval.
- **Points credited** as locked until final approval, then unlocked for redemption. **Redemption via** e-vouchers, utilities, and merchandise, supported by leaderboards and light gamification.

TARGET USERS

Channel partners (retailers, merchandisers)

Leading luxury automobile brand enhances repeat service visits by 32%



CHALLENGES

- Lack of personalization in loyalty programs failed to excite high-value customers.
- Low visibility into engagement after delivery or first service.
- Absence of digital referral tracking led to missed acquisition opportunities.
- Leadership lacked data to measure loyalty impact or identify top-performing customers.

SOLUTION

- Introduced **tiers mapped to vehicle segment** with credits usable toward future lease or purchase.
- **Marketplace** to offer luxury-grade rewards and exclusive, invite-only experiences for members.
- **Instant micro-rewards** for NPS and service feedback, using high ratings to prompt upgrades.
- **Real-time dashboard** for tiers, redemption, referrals, and service adherence.
- Shifted **referrals** to app-based codes with automatic tracking and instant rewards, allowing credits to be applied to new lease or purchase.
- **End-to-end security and regulatory compliance** to protect customer data.

TARGET USERS

Customers

About Xoxoday

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Leadership

Pascal Xatart
Board Chairman

Nicholas Smalle
Board Member

Sumit Khandelwal
CEO

Manoj Agarwal
CPO

Abhishek Kumar
CTO

Kushal Agrawal
CMO

Abhimanyu Choudhary
CSO

Piyush Khandelwal
COO

3000+ Clients

amazon | Adobe | Nielsen
Capgemini | Standard Chartered | H&M
Rakuten | HSBC | Microsoft
Mercedes-Benz | Western Digital | Nestlé

Overview

- Founded in 2012
- 8 global offices
- 250+ integration partners
- 400+ employees
- APIS Partners PE investment
- 65M+ happy users

Recognitions

SPRING 2025 High Performer ENTERPRISE

Gartner
2024: Peer Insights Customers' Choice

FORRESTER®
2023: Employee Recognition Landscape

Deloitte. Technology Fast50

nasscom

ima

SHRM BETTER WORKPLACES BETTER WORLD™

Everyday is Rewarding

Connect with our expert to schedule a demo

Customer Loyalty | Channel Loyalty | Influencer Loyalty

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