

Xoxoday Loyalife vs. 360insights

If you're evaluating 360insights and Xoxoday Loyalife for a channel loyalty program, this document walks you through where the platforms diverge and why it matters for your program at scale.

About Loyalife. Loyalife is an AI-powered, end-to-end loyalty management platform designed for enterprises aiming to create, manage, and scale omnichannel customer, channel and influencer loyalty programs. It offers flexible configurations, seamless CRM integrations, and supports both transactional and behavioral rewards. With a global rewards marketplace featuring over 10 million options across 30+ categories, Loyalife ensures diverse redemption choices.

Why Companies Choose Xoxoday

10 enterprise-grade differentiators that set Loyalife apart.

1

True Global Infrastructure

100+ countries, multi-currency, purchase parity, 50+ languages, local tax governance, and flexible data residency across public, private, and on-premise clouds.

2

Value for Money & Lower TCO

Best-price catalog with no hidden markups. On Generation and On Redemption billing models to match how your finance team operates.

3

Extensive Catalog

30+ categories across 100+ countries — gift cards, prepaid cards, flights, hotels, experiences, lounges, air miles, charity, mobile top-ups, wellness, and custom rewards. No middlemen.

4

Amazon Partnership

Direct redemption on Amazon in the US, UK, India, Spain, and Germany. Recipients shop on Amazon's actual website. No other rewards platform offers this.

5

One Platform for Every Reward Use Case

Employee rewards, consumer promotions, channel incentives, survey rewards, instant payouts, and loyalty programs — without stitching together multiple vendors.

6

Built-In Enterprise-Grade Controls

Role-based access, budget thresholds, maker-checker workflows, reward rule engine, country-level controls, and approval schedules — built for 50,000+ employee enterprises.

7

AI Copilot Across the Platform

AI-powered reward recommendations, program optimization, insights and analytics, and automation built into the product — not bolted on.

8

Unmatched Deployment Flexibility

SaaS Admin Portal, REST APIs, SSO-based white-labeled storefront, SDKs, or iFrames. No-code self-serve or full API control — both supported in one platform.

9

250+ Integrations

Rewards triggered from MS Teams, Slack, Google Workspace, Workday, SAP, ADP, Darwinbox, Salesforce, HubSpot, Jira, and Zendesk.

10

Professional Services

Full onboarding consulting and project management. Dedicated CSM, structured MBRs & QBRs, and AI-powered 24/7/365 support across geographies and time zones.

How Loyallife Addresses Feature Gaps with 360insights — Channel Loyalty

360insights is a well-established channel incentives platform, strong in cash-based SPIFFs, B2B rebates, co-marketing funds, and revenue-attribution reporting for large partner ecosystems (160+ countries for payment/fulfillment, 350+ brands, 22M+ transactions/year). Gaps emerge when partners need a modern, self-serve loyalty engine with a rich owned rewards marketplace, flexible engagement mechanics, deployment options beyond a single portal, and transparent, published pricing.

1. Loyalty Programs

This matters because channel loyalty spans dealers, distributors, installers, and influencers — the platform needs native program types for each, not just one generic incentive model.

Feature	360insights	Xoxoday Loyallife
Channel loyalty (dealer/distributor/partner)	Core focus — points-based loyalty and cash SPIFFs for partner ecosystems.	End-to-end channel loyalty for partners with training, events, and referrals.
Influencer / installer loyalty	Supports installer and technician programs via points and gamification add-ons.	WhatsApp-led influencer loyalty with invoice and QR-based earning flows.
Enterprise multi-brand loyalty	Not available	Cross-brand loyalty orchestration with custom rules and rewards across brand portfolios.
Omnichannel loyalty (online + offline)	Not available	Unified omnichannel loyalty across in-store, online, and app journeys.
Coalition programs	Not available	Coalition loyalty with unified wallets and partner-specific earn and burn logic.

2. Member & Partner Management

This matters because channel programs depend on unifying partner identity, role, and behavioral data across the sales floor, dealer, and distributor tiers.

Feature	360insights	Xoxoday Loyallife
360° member profiles	Role-based profiles for sellers, installers, and dealer staff within a program.	Unified member profiles across channels, behaviors, preferences, and engagement signals.
Real-time data sync	Supports data feeds and validated claims processing.	Real-time member data sync through APIs and scheduled bulk uploads.
Zero & first-party data acquisition	Not available	Consent-led data capture through surveys, forms, gamification, invoices, and QR scans.

Feature	360insights	Xoxoday Loyalife
Protected PII with governance	Audit trails and role-based access referenced in platform security documentation.	Protected PII with encrypted flows, role-based access, and enterprise compliance controls.

3. Member Engagement

This matters because channel programs need flexible, no-code rules and repeatable engagement mechanics that don't require engineering support for every change.

Feature	360insights	Xoxoday Loyalife
Self-serve rule engine	Program rules configured with 360insights' implementation team, not self-serve.	No-code rule engine with approvals, version history, rule groups, and custom-attribute logic.
Segmentation	Persona-based targeting (sellers, installers, designers) for program design.	Dynamic and static segmentation for flexible member targeting.
Tiers	Not available	Unlimited custom tiers with configurable benefits, progression logic, and tier-wise analytics.
Campaign builder	Campaign and promotion management delivered through creative & operations services.	No-code omnichannel journey builder for targeted campaigns and communications.
Gamification	Gamification elements available, typically bundled into program design services.	Real-time gamification with leaderboards, milestones, instant wins, and progress tracking.
Referral engine	Not available	Single and multi-tier referral programs to drive acquisition and advocacy.

4. Partners & Promotions

This matters because dealer and installer-facing programs need lightweight execution layers — apps, chat, and QR/claims workflows — that partners actually use day to day.

Feature	360insights	Xoxoday Loyalife
Mobile app	Partner-facing web portal experience; dedicated native app not publicly documented.	White-labeled mobile app for points, invoices, schemes, referrals, and nudges.
WhatsApp bot	Not available	Conversational WhatsApp bot for onboarding, earning, redemption, and updates.
QR-code generator	Not available	Scalable QR-code generation with geo, timestamp, and scan-level tracking.
Claims management	Invoice/claim validation is central to its rebate and SPIFF workflows.	Invoice-based claims management with approvals, visibility, and audit trails.
Scheme management	Campaign banners and comms delivered via the partner portal.	In-app scheme management for campaign banners and partner communication.

5. Rewards

This matters because loyalty programs need flexible earning and reward mechanics that work across every partner persona, not just top-tier sellers.

Feature	360insights	Xoxoday Loyalife
Points	Points-based loyalty programs for ongoing partner engagement.	Points-based earning and redemption across member interactions.
Cash incentives	Cash-based SPIFFs for short-term sales action — a core strength.	Cashouts via bank deposits or UPI transfers, alongside points and rewards.
Digital wallet	Not available	Omnichannel digital wallet for points, digital cards, and custom currencies.
Location-based rewards	Not available	Location-based rewards for geofence entry, event check-ins, and in-store actions.
Scan-based rewards	Not available	Scan-to-earn rewards through receipts and product packaging QR codes.
Claim-based rewards	Invoice-based validation feeds rebate and SPIFF payout logic.	OCR-based invoice rewards that convert eligible spend into points.

6. Redemption Marketplace

This matters because reward breadth, fulfillment control, and regional relevance shape how motivating a program actually feels to a dealer or installer redeeming a reward.

Feature	360insights	Xoxoday Loyalife
Owned catalog infrastructure	Positions itself as more than a "fulfillment-only vendor," but does not publish a proprietary global rewards marketplace.	Owned marketplace infrastructure with stronger control over catalog quality and fulfillment.
Reward category breadth	Reward and incentive payment fulfillment spans 160+ countries; category depth not publicly itemized.	20+ reward categories spanning gift cards, travel, merchandise, utilities, gaming, and more.
Global rewards scale	160+ countries enabled for incentive payment and reward fulfillment; 22M+ transactions processed annually.	10M+ global rewards across brands, merchandise, travel, charity, and swag.
Amazon integration	Not available	Direct Amazon redemption in select markets with FBA fulfillment.
Currency-adjusted rewards	Currency, tax, and compliance handling built for multi-tier global channels.	Currency-adjusted rewards aligned to local purchasing power across geographies.
Cash/prepaid card options	Cash-based SPIFF payouts are a primary offering.	Cash and prepaid reward options for deskless and blue-collar workforces.
Custom branded store/swag	Not available	Fully branded swag stores with end-to-end merchandise design and fulfillment.

7. AI-Powered Hyper-Personalization

This matters because modern channel programs need intelligent interventions — not just static SPIFFs — to keep dealers and installers engaged between payout cycles.

Feature	360insights	Xoxoday Loyalife
Churn prediction	Not available	Churn prediction using transactional and engagement signals for targeted retention.
Smart nudges	Not available	Smart nudges optimized by timing, channel, and next-best action.
Personalized recommendations	Not available	Personalized reward and offer recommendations based on profile, context, and look-alike behavior.
Receipt scanning	Invoice-based claim validation exists, but is manual/services-led rather than OCR-automated.	Receipt scanning with OCR and fraud checks for automated spend capture.

8. Reports & Insights

This matters because channel and finance teams need visibility into performance, liability, and ROI without depending on 360insights' own analysts to interpret the data.

Feature	360insights	Xoxoday Loyalife
Real-time analytics dashboard	Dashboards track accruals, breakage, and budget exposure in-flight — a core platform strength.	Real-time analytics dashboards with configurable visualizations and slice-and-dice analysis.
Comprehensive report library	Reporting on incremental impact, revenue attribution, and liability; G2 reviewers flag room for improvement in reporting depth.	Comprehensive report library with customizable reporting across core loyalty data sets.
AI-powered analytics (natural language)	Not available	Plain-English analytics for KPI snapshots, trend analysis, and root-cause drill-downs.
Access control & management	Enterprise governance and approvals referenced in platform documentation.	Org-level report access controls for secure creation, viewing, and downloads.

9. Fraud & Risk Management

This matters because channel programs handling cash SPIFFs and rebates need strong traceability and approvals to control misuse and compliance risk.

Feature	360insights	Xoxoday Loyalife
Anomaly detection	Automated validation and eligibility rules flag invalid claims per published FAQs.	Threshold-based anomaly detection for suspicious accrual and redemption activity.
Maker-checker workflows	Approval and governance workflows exist for enterprise-scale programs.	Maker-checker workflows for multi-level approval on critical changes.
Audit trails	Audit trails referenced for compliance and financial visibility.	Full audit trails across system activity, changes, and approvals.
Role-based access	IT/Finance-level controls referenced in platform materials.	Granular role-based access to protect data and restrict module control.

Feature	360insights	Xoxoday Loyalife
Published pricing transparency	No public pricing; entry cost varies by program size and incentive mix (per G2/vendor listings).	Best-price catalog with On Generation / On Redemption billing models to match how finance operates.

Beyond the Platform — What You Get When You Choose Loyalife

When you go live with Loyalife, you don't just get a platform. You get dedicated Implementation Engineers, structured launch support, promotion kits, and adoption workshops - everything needed to ensure your program lands with momentum, not a quiet rollout that fades in two weeks.

Post-launch, your Customer Success Manager works actively to move the metrics that matter – from tracking adoption rates and recognition frequency to running targeted engagement campaigns. Regular Monthly and Quarterly Business Reviews keep your program on track and continuously optimized. And when your teams need support, our AI-powered 24/7 bot ensures help is always available – backed by a global support team operating across time zones.

The longer you use Loyalife, the smarter, more automated, and more impactful your loyalty programs become.