

Xoxoday Loyalife vs. 99minds

If you're evaluating 99minds and Xoxoday Loyalife, 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 Loyalife Addresses Feature Gaps with 99minds

99minds is a fast-to-deploy gift card, loyalty, and referral app purpose-built for single-brand Shopify and BigCommerce merchants — it's genuinely good at points, VIP tiers, gift cards, and store credit for a single DTC storefront. Gaps show up quickly once a business needs multi-brand or channel/influencer loyalty, a global owned rewards marketplace, enterprise governance, or AI-driven personalization at scale.

1. Loyalty Programs

This matters because enterprise loyalty programs often span multiple audiences, channels, and business models. The platform needs to support more than just one standard customer rewards setup.

Feature	99minds	Xoxoday Loyalife
Enterprise multi-brand loyalty	Not available — built for single-brand Shopify/BigCommerce merchants	Cross-brand loyalty orchestration with custom rules and rewards across brand portfolios.
Omnichannel loyalty	Real-time sync between Shopify/BigCommerce storefront and physical POS	Unified omnichannel loyalty across in-store, online, and app journeys.
Channel loyalty	Not available	End-to-end channel loyalty for partners with training, events, and referrals.
Influencer loyalty	Not available	WhatsApp-led influencer loyalty with invoice and QR-based earning flows.
Coalition programs	Not available	Coalition loyalty with unified wallets and partner-specific earn and burn logic.

2. Member Management

This matters because loyalty performance depends on how well the platform unifies member identity, consented data, and live behavioral signals across systems.

Feature	99minds	Xoxoday Loyalife
360° member profiles	Basic customer profile inside the loyalty dashboard (points, top customers, spend history)	Unified member profiles across channels, behaviors, preferences, and engagement signals.
Real-time data synchronization	Real-time sync with Shopify, BigCommerce, POS, and select marketing tools	Real-time member data sync through APIs and scheduled bulk uploads.
Inbuilt zero & first-party data acquisition	Points for sign-up, reviews, and social shares only	Consent-led data capture through surveys, forms, gamification, invoices, and QR scans.

Feature	99minds	Xoxoday Loyallife
Protected PII with governance	General SaaS security whitepaper and GDPR documentation; no published granular access controls	Protected PII with encrypted flows, role-based access, and enterprise compliance controls.

3. Member Engagement

This matters because loyalty programs need flexible rules, dynamic targeting, and repeatable engagement mechanics that can be managed without heavy engineering reliance.

Feature	99minds	Xoxoday Loyallife
Self-serve Rule Engine	No-code point values and earning limits; no approvals or version history	No-code rule engine with approvals, version history, rule groups, and custom-attribute logic.
Segmentation	Not available	Dynamic and static segmentation for flexible member targeting.
Tiers	VIP tiers based on spend or points, tracked by calendar year or lifetime	Unlimited custom tiers with configurable benefits, progression logic, and tier-wise analytics.
Campaign builder	Automated email/SMS campaigns for enrollment confirmations and reward updates	No-code omnichannel journey builder for targeted campaigns and communications.
Promotions	Coupon and discount code management	API-first promotions engine for rule-based coupons, discounts, and offers.
Gamification	Not available	Real-time gamification with leaderboards, milestones, instant wins, and progress tracking.
Referral engine	Single-tier referral program rewarding referrer and referred with a discount coupon	Single and multi-tier referral programs to drive acquisition and advocacy.

4. Partners & Promotions

This matters because loyalty programs often require strong execution layers such as apps, WhatsApp, claims, schemes, and QR-based workflows.

Feature	99minds	Xoxoday Loyallife
Mobile app	Not available — no dedicated white-labeled member app	White-labeled mobile app for points, invoices, schemes, referrals, and nudges.
WhatsApp bot	Not available — gift cards can be shared via WhatsApp, but no conversational loyalty bot	Conversational WhatsApp bot for onboarding, earning, redemption, and updates.
QR-code generator	Not available for loyalty earning — offers a generic standalone barcode tool, not scan-tracked loyalty QR	Scalable QR-code generation with geo, timestamp, and scan-level tracking.
Claims management	Not available — supports gift card issuance on merchandise returns only	Invoice-based claims management with approvals, visibility, and audit trails.
Scheme management	Not available	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 all personas.

Feature	99minds	Xoxoday Loyalife
Points	Points-based earning on purchases and select activities	Points-based earning and redemption across member interactions.
Cards	Not available as a loyalty card — offers digital/physical gift cards only	Physical cards with unique IDs and card-level analytics.
Digital wallet	Apple/Google Wallet pass integration for offers and gift cards	Omnichannel digital wallet for points, digital cards, and custom currencies.
Location-based rewards	Geofencing via wallet pass for offer expiration and proximity notifications	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	Not available	OCR-based invoice rewards that convert eligible spend into points.
UGC-based rewards	Not available	Verified UGC and training-based rewards for demos, installs, and completions.

6. Redemption Marketplace

This matters because reward breadth, fulfillment control, and regional relevance directly shape redemption quality and long-term engagement.

Feature	99minds	Xoxoday Loyalife
Owned Catalog Infrastructure	Not available — rewards are drawn from the merchant's own products, discounts, and gift cards, not an owned global catalog	Owned marketplace infrastructure with stronger control over catalog quality and fulfillment.
20+ Reward Categories	Not available — reward types limited to free product, discounts, gift cards, cashback, and store credit	20+ reward categories spanning gift cards, travel, merchandise, utilities, gaming, and more.
10M+ Global Rewards	Not available	10M+ global rewards across brands, merchandise, travel, charity, and swag.
Amazon for Business Integration	Not available	Direct Amazon redemption in select markets with FBA fulfillment.
Currency-Adjusted Rewards	Multi-currency gift card support (e.g., USD, GBP, AUD)	Currency-adjusted rewards aligned to local purchasing power across geographies.
Cash/Prepaid Card Options	Gift cards, store credit, and cashback campaigns	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 loyalty programs need intelligent interventions, not just static campaigns, to improve retention, conversion, and reward relevance.

Feature	99minds	Xoxoday Loyalife
Churn prediction	Not available	Churn prediction using transactional and engagement signals for targeted retention.
Smart nudges	Rule-based email/SMS reminders for expiring points, not AI-optimized	Smart nudges optimized by timing, channel, and next-best action.
Personalized recommendations	"Agentic promotions" announced as early-access sign-up only, not generally available	Personalized reward and offer recommendations based on profile, context, and look-alike behavior.
Geofencing	Geofencing via wallet pass for offer notifications	Geofencing for location-aware offers and check-in assistance.
Receipt scanning	Not available	Receipt scanning with OCR and fraud checks for automated spend capture.

8. Reports & Insights

This matters because loyalty teams need visibility into program performance, member behavior, liabilities, and trends without depending on analysts.

Feature	99minds	Xoxoday Loyalife
Real-time analytics dashboard	Dashboard tracking loyalty customers, rewards issued, top customers, and loyalty-vs-non-loyalty spend	Real-time analytics dashboards with configurable visualizations and slice-and-dice analysis.
Comprehensive report library & customizable reports	Basic dashboard-level reporting with limited customization	Comprehensive report library with customizable reporting across core loyalty data sets.
AI-powered analytics	Not available	Plain-English analytics for KPI snapshots, trend analysis, and root-cause drill-downs.
Access control & management	Add team members per plan tier; no granular report-level permissions published	Org-level report access controls for secure creation, viewing, and downloads.

9. Fraud & Risk Management

This matters because enterprise loyalty programs need traceability, approvals, and security controls to reduce misuse, operational errors, and compliance risk.

Feature	99minds	Xoxoday Loyalife
Anomaly detection	Not available	Threshold-based anomaly detection for suspicious accrual and redemption activity.
Maker-checker workflows	Not available	Maker-checker workflows for multi-level approval on critical changes.
Audit trails	Not publicly documented	Full audit trails across system activity, changes, and approvals.
Role-based access	Basic team member management with plan-based seat pricing, not granular RBAC	Granular role-based access to protect data and restrict module control.

Feature	99minds	Xoxoday Loyalife
Additional security settings	General security whitepaper and GDPR compliance documentation; no published account/session-level controls	Configurable account deactivation, password, and session security controls.

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.