

# Xoxoday Loyalife vs. Ackroo

If you're evaluating Ackroo 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 Ackroo

Ackroo is a solid fit for single-location and small multi-location retail, hospitality, automotive, and petro/c-store businesses that want punch-card or cash-back loyalty bundled tightly with gift cards and POS-based payment processing — its 30+ POS and payment integrations (Clover, Micros, Squirrel, Fiserv, Global Payments, and others) make it genuinely easy to bolt onto an existing terminal. Gaps emerge quickly, however, once a business needs more than single-brand, POS-anchored loyalty: enterprise multi-brand or channel programs, a real rewards marketplace beyond store credit, AI-driven personalization, and the governance, audit, and access controls enterprise buyers expect. Loyalife is built to close those gaps across the full loyalty operating layer — programs, member data, engagement, rewards, intelligence, and risk controls.

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                        | Ackroo                                                               | Xoxoday Loyalife                                                                         |
|--------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Enterprise multi-brand loyalty | Not available                                                        | Cross-brand loyalty orchestration with custom rules and rewards across brand portfolios. |
| Omnichannel loyalty            | In-store POS and branded mobile app rewards, single-business focused | 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                                                | Ackroo                                                               | Xoxoday Loyalife                                                                                  |
|--------------------------------------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <b>360° member profiles</b>                            | Basic member dashboard with purchase and points history per location | <b>Unified member profiles across channels, behaviors, preferences, and engagement signals.</b>   |
| <b>Real-time data synchronization</b>                  | Real-time point updates at the POS terminal only                     | <b>Real-time member data sync through APIs and scheduled bulk uploads.</b>                        |
| <b>Inbuilt zero &amp; first-party data acquisition</b> | Phone/email sign-up with birthday capture                            | <b>Consent-led data capture through surveys, forms, gamification, invoices, and QR scans.</b>     |
| <b>Protected PII with governance</b>                   | Not available                                                        | <b>Protected PII with encrypted flows, role-based access, and enterprise compliance controls.</b> |

### 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                       | Ackroo                                                                                       | Xoxoday Loyalife                                                                                      |
|-------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| <b>Self-serve Rule Engine</b> | Choice of points, currency, club, or unit-based program at setup, no self-serve rule builder | <b>No-code rule engine with approvals, version history, rule groups, and custom-attribute logic.</b>  |
| <b>Segmentation</b>           | Not available                                                                                | <b>Dynamic and static segmentation for flexible member targeting.</b>                                 |
| <b>Tiers</b>                  | Fixed club-style membership tiers                                                            | <b>Unlimited custom tiers with configurable benefits, progression logic, and tier-wise analytics.</b> |
| <b>Campaign builder</b>       | Automated birthday and occasion-based offers                                                 | <b>No-code omnichannel journey builder for targeted campaigns and communications.</b>                 |
| <b>Promotions</b>             | Time-limited promotional campaigns via dashboard                                             | <b>API-first promotions engine for rule-based coupons, discounts, and offers.</b>                     |
| <b>Gamification</b>           | Not available                                                                                | <b>Real-time gamification with leaderboards, milestones, instant wins, and progress tracking.</b>     |
| <b>Referral engine</b>        | Not available                                                                                | <b>Single and multi-tier referral programs to drive acquisition and advocacy.</b>                     |

### 4. Partners & Promotions

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

| Feature           | Ackroo                                                          | Xoxoday Loyalife                                                                      |
|-------------------|-----------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <b>Mobile app</b> | Custom-branded shared or dedicated app for balances and rewards | <b>White-labeled mobile app for points, invoices, schemes, referrals, and nudges.</b> |

| Feature           | Ackroo        | Xoxoday Loyalife                                                              |
|-------------------|---------------|-------------------------------------------------------------------------------|
| 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 | Not available | 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                | Ackroo                                                       | Xoxoday Loyalife                                                                  |
|------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Points                 | Points and punch-card earn-and-burn at POS                   | Points-based earning and redemption across member interactions.                   |
| Cards                  | Physical loyalty and gift cards, plastic-free option via app | Physical cards with unique IDs and card-level analytics.                          |
| Digital wallet         | In-app balance for points and gift card value only           | 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    | 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                      | Ackroo                                                                             | Xoxoday Loyalife                                                                             |
|------------------------------|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Owned Catalog Infrastructure | Not available                                                                      | Owned marketplace infrastructure with stronger control over catalog quality and fulfillment. |
| 20+ Reward Categories        | Not available — rewards limited to cash-back, store credit, and gift/prepaid cards | 20+ reward categories spanning gift cards, travel, merchandise, utilities, gaming, and more. |

| Feature                                | Ackroo                                            | Xoxoday Loyalife                                                                       |
|----------------------------------------|---------------------------------------------------|----------------------------------------------------------------------------------------|
| <b>10M+ Global Rewards</b>             | Not available                                     | <b>10M+ global rewards across brands, merchandise, travel, charity, and swag.</b>      |
| <b>Amazon for Business Integration</b> | Not available                                     | <b>Direct Amazon redemption in select markets with FBA fulfillment.</b>                |
| <b>Currency-Adjusted Rewards</b>       | Not available                                     | <b>Currency-adjusted rewards aligned to local purchasing power across geographies.</b> |
| <b>Cash/ Prepaid Card Options</b>      | Cash-back and prepaid/gift card rewards supported | <b>Cash and prepaid reward options for deskless and blue-collar workforces.</b>        |
| <b>Custom branded store/ Swag</b>      | Not available                                     | <b>Fully branded swag stores with end-to-end merchandise design and fulfillment.</b>   |

## 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                             | Ackroo                                                    | Xoxoday Loyalife                                                                                         |
|-------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| <b>Churn prediction</b>             | Not available                                             | <b>Churn prediction using transactional and engagement signals for targeted retention.</b>               |
| <b>Smart nudges</b>                 | Rule-based birthday and occasion nudges, not AI-optimized | <b>Smart nudges optimized by timing, channel, and next-best action.</b>                                  |
| <b>Personalized recommendations</b> | Not available                                             | <b>Personalized reward and offer recommendations based on profile, context, and look-alike behavior.</b> |
| <b>Geofencing</b>                   | Not available                                             | <b>Geofencing for location-aware offers and check-in assistance.</b>                                     |
| <b>Receipt scanning</b>             | Not available                                             | <b>Receipt scanning with OCR and fraud checks for automated spend capture.</b>                           |

## 8. Reports & insights

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

| Feature                                                        | Ackroo                                           | Xoxoday Loyalife                                                                                    |
|----------------------------------------------------------------|--------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>Real-time analytics dashboard</b>                           | Real-time customer engagement dashboard included | <b>Real-time analytics dashboards with configurable visualizations and slice-and-dice analysis.</b> |
| <b>Comprehensive report library &amp; customizable reports</b> | Standard reporting tools within the dashboard    | <b>Comprehensive report library with customizable reporting across core loyalty data sets.</b>      |

| Feature                     | Ackroo        | Xoxoday Loyalife                                                                       |
|-----------------------------|---------------|----------------------------------------------------------------------------------------|
| AI-powered analytics        | Not available | Plain-English analytics for KPI snapshots, trend analysis, and root-cause drill-downs. |
| Access control & management | Not available | 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                      | Ackroo        | 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 available | Full audit trails across system activity, changes, and approvals.                 |
| Role-based access            | Not available | Granular role-based access to protect data and restrict module control.           |
| Additional security settings | Not available | 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.**