

# Xoxoday Loyalife vs. Bigcity

Evaluating Bigcity and Xoxoday Loyalife? This battlecard shows where the two platforms differ and what that means as your program grows across brands, audiences, and countries.

**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, 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. Few other rewards platforms offer 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 Loyalfire Addresses Feature Gaps with Bigcity

Bigcity is an India-based promotions and loyalty specialist, operating since 2006, with consumer, trade, rebate, and affinity programs. It lists 5,000+ programs, a 50,000+ item reward catalog, CRM, POS, and ERP integration, KYC-led trade onboarding, and ISO 27001 and ISO 9001 certifications. For India-only campaigns run alongside an experienced promotions team, that is a strong fit. Gaps emerge when programs need to run across many countries and currencies, redeem from an owned global marketplace, or give your own team no-code control over rules, journeys, and governance. Loyalfire is a self-serve platform built for that scale, so a single-market brand that wants an agency to run campaign delivery may find Bigcity's service-led model a lighter starting point.

## 1. Loyalty Programs

*This matters because enterprise programs often span several audiences, brands, and business models, not one standard customer scheme.*

| Feature                        | Bigcity                                                    | Xoxoday Loyalfire                                                                        |
|--------------------------------|------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Enterprise multi-brand loyalty | Not publicly documented                                    | Cross-brand loyalty orchestration with custom rules and rewards across brand portfolios. |
| Omnichannel loyalty            | Online, offline POS, and e-commerce store integration      | Unified omnichannel loyalty across in-store, online, and app journeys.                   |
| Channel loyalty                | Trade loyalty for retailers, distributors, and sales teams | End-to-end channel loyalty for partners with training, events, and referrals.            |
| Influencer loyalty             | Not publicly documented                                    | WhatsApp-led influencer loyalty with invoice and QR-based earning flows.                 |
| Coalition programs             | Not publicly documented                                    | Coalition loyalty with unified wallets and partner-specific earn and burn logic.         |

## 2. Member Management

*This matters because loyalty performance depends on unified member identity, consented data, and live behavioral signals.*

| Feature                        | Bigcity                               | Xoxoday Loyalfire                                                                        |
|--------------------------------|---------------------------------------|------------------------------------------------------------------------------------------|
| 360° member profiles           | Not publicly documented               | Unified member profiles across channels, behaviors, preferences, and engagement signals. |
| Real-time data synchronization | Two-way CRM, POS, and ERP integration | Real-time member data sync through APIs and scheduled bulk uploads.                      |
| First-party data capture       | First-party data management           | Consent-led capture through surveys, forms, gamification, invoices, and QR scans.        |
| Protected PII with governance  | ISO 27001 certified                   | Encrypted flows, role-based access, and enterprise compliance controls.                  |

## 3. Member Engagement

*This matters because programs need flexible rules and repeatable engagement mechanics that teams can run without engineering.*

| Feature                | Bigcity                     | Xoxoday Loyalfire                                                                              |
|------------------------|-----------------------------|------------------------------------------------------------------------------------------------|
| Self-serve rule engine | Promo rules and validations | No-code rule engine with approvals, version history, rule groups, and custom-attribute logic.  |
| Segmentation           | Usage-based segmentation    | Dynamic and static segmentation for flexible member targeting.                                 |
| Tiers                  | Not publicly documented     | Unlimited custom tiers with configurable benefits, progression logic, and tier-wise analytics. |
| Campaign builder       | Not publicly documented     | No-code omnichannel journey builder for targeted campaigns and communications.                 |

| Feature         | Bigcity                                 | Xoxoday Loyalfire                                                                          |
|-----------------|-----------------------------------------|--------------------------------------------------------------------------------------------|
| Promotions      | Rebate and cashback programs            | API-first promotions engine for rule-based coupons, discounts, and offers.                 |
| Gamification    | Sweepstakes, contests, and instant wins | Real-time gamification with leaderboards, milestones, instant wins, and progress tracking. |
| Referral engine | Not publicly documented                 | Single and multi-tier referral programs to drive acquisition and advocacy.                 |

#### 4. Partners & Promotions

*This matters because execution layers such as apps, WhatsApp, claims, and QR workflows go beyond campaign management.*

| Feature           | Bigcity                       | Xoxoday Loyalfire                                                              |
|-------------------|-------------------------------|--------------------------------------------------------------------------------|
| Mobile app        | Mobile app for trade programs | White-labeled mobile app for points, invoices, schemes, referrals, and nudges. |
| WhatsApp bot      | WhatsApp engagement           | Conversational WhatsApp bot for onboarding, earning, redemption, and updates.  |
| QR-code generator | QR code validation            | Scalable QR-code generation with geo, timestamp, and scan-level tracking.      |
| Claims management | Not publicly documented       | Invoice-based claims management with approvals, visibility, and audit trails.  |
| Scheme management | Not publicly documented       | In-app scheme management for campaign banners and partner communication.       |

#### 5. Rewards

*This matters because reward mechanics must work across customer, channel partner, and influencer personas.*

| Feature                | Bigcity                               | Xoxoday Loyalfire                                                                 |
|------------------------|---------------------------------------|-----------------------------------------------------------------------------------|
| Points                 | Points and cashback programs          | Points-based earning and redemption across member interactions.                   |
| Cards                  | Not publicly documented               | Physical cards with unique IDs and card-level analytics.                          |
| Digital wallet         | Not publicly documented               | Omnichannel digital wallet for points, digital cards, and custom currencies.      |
| Location-based rewards | Not publicly documented               | Location-based rewards for geofence entry, event check-ins, and in-store actions. |
| Scan-based rewards     | Receipt recognition and QR validation | Scan-to-earn rewards through receipts and product packaging QR codes.             |
| Claim-based rewards    | Not publicly documented               | OCR-based invoice rewards that convert eligible spend into points.                |
| UGC-based rewards      | Not publicly documented               | Verified UGC and training-based rewards for demos, installs, and completions.     |

#### 6. Redemption Marketplace

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

| Feature                      | Bigcity                                          | Xoxoday Loyalfire                                                                            |
|------------------------------|--------------------------------------------------|----------------------------------------------------------------------------------------------|
| Owned catalog infrastructure | Not publicly documented                          | Owned marketplace infrastructure with control over catalog quality and fulfillment.          |
| Reward categories            | Vouchers, merchandise, experiences, and cashback | 30+ reward categories spanning gift cards, travel, merchandise, utilities, gaming, and more. |
| Catalog size                 | 50,000+ reward items                             | 10M+ global rewards across brands, merchandise, travel, charity, and swag.                   |
| Amazon integration           | Not publicly documented                          | Direct Amazon redemption in select markets with FBA fulfillment.                             |
| Currency-adjusted rewards    | India-focused catalog                            | Currency-adjusted rewards aligned to local purchasing power across geographies.              |
| Cash / prepaid card options  | Cashback and instant settlement of entitlements  | Cash and prepaid reward options for deskless and blue-collar workforces.                     |
| Custom branded store / swag  | Not publicly documented                          | Fully branded swag stores with end-to-end merchandise design and fulfillment.                |

## 7. AI-Powered Hyper-Personalization

*This matters because modern programs need intelligent interventions, not just static campaigns.*

| Feature                      | Bigcity                                        | Xoxoday Loyalfire                                                                                 |
|------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Churn prediction             | Not publicly documented                        | Churn prediction using transactional and engagement signals for targeted retention.               |
| Smart nudges                 | Not publicly documented                        | Smart nudges optimized by timing, channel, and next-best action.                                  |
| Personalized recommendations | Personalized offers based on customer activity | Personalized reward and offer recommendations based on profile, context, and look-alike behavior. |
| Geofencing                   | Not publicly documented                        | Geofencing for location-aware offers and check-in assistance.                                     |
| Receipt scanning             | Receipt recognition                            | Receipt scanning with OCR and fraud checks for automated spend capture.                           |

## 8. Reports & Insights

*This matters because loyalty teams need visibility into performance, behavior, and liabilities without relying on external BI.*

| Feature                       | Bigcity                                                           | Xoxoday Loyalfire                                                                            |
|-------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Real-time analytics dashboard | Dynamic dashboards with CLV, repeat purchase, and redemption KPIs | Real-time analytics dashboards with configurable visualizations and slice-and-dice analysis. |
| Report library                | Not publicly documented                                           | Comprehensive report library with customizable reporting across core loyalty data sets.      |
| AI-powered analytics          | Not publicly documented                                           | Plain-English analytics for KPI snapshots, trend analysis, and root-cause drill-downs.       |
| Access control                | Not publicly documented                                           | Org-level report access controls for secure creation, viewing, and downloads.                |

## 9. Fraud & Risk Management

*This matters because enterprise programs need traceability, approvals, and security to reduce misuse and compliance risk.*

| Feature                      | Bigcity                                  | Xoxoday Loyalife                                                                  |
|------------------------------|------------------------------------------|-----------------------------------------------------------------------------------|
| Anomaly detection            | Fraud detection and automated validation | Threshold-based anomaly detection for suspicious accrual and redemption activity. |
| Maker-checker workflows      | Not publicly documented                  | 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            | Not publicly documented                  | Granular role-based access to protect data and restrict module control.           |
| Additional security settings | Not publicly documented                  | 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 engagement frequency to running targeted 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.

Pricing and feature claims reflect information publicly available as of the publish date and may change. Readers should verify current details on Bigcity's site.