

Xoxoday Loyalife vs. Capillary Technologies

If you're evaluating Capillary Technologies and Xoxoday Loyalife, this document walks you through where the platforms diverge and why it matters for your program at scale.

ABOUT XOXODAY 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

6

Built-In Enterprise-Grade Controls

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

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 Capillary Technologies

Capillary is a well-established loyalty platform with strong retail and CPG penetration, recognized by Forrester and Everest Group. However, enterprises evaluating at scale often encounter gaps in channel and influencer loyalty, owned rewards infrastructure, WhatsApp-led journeys, and flexible deployment models — areas where Loyalife is purpose-built to deliver.

1. Loyalty Programs

Enterprise loyalty spans multiple audiences — customers, dealers, and influencers. The platform must support more than standard retail customer rewards.

Feature	Capillary Technologies	Xoxoday Loyalife
Enterprise multi-brand loyalty	Available — multi-brand programs supported via Groups & Conglomerates module	Cross-brand loyalty orchestration with custom rules and rewards across brand portfolios.
Omnichannel loyalty	Available — online and offline journeys supported across retail and fuel verticals	Unified omnichannel loyalty across in-store, online, and app journeys.

Feature	Capillary Technologies	Xoxoday Loyalife
Channel loyalty (dealer/distributor)	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	Available via partner network integrations	Coalition loyalty with unified wallets and partner-specific earn and burn logic.

2. Member Management

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

Feature	Capillary Technologies	Xoxoday Loyalife
360° member profiles	Available via CDP+ module with cross-channel consolidation	Unified member profiles across channels, behaviors, preferences, and engagement signals.
Real-time data synchronization	Available via API integrations and batch uploads	Real-time member data sync through APIs and scheduled bulk uploads.
Inbuilt zero & first-party data acquisition	Available via surveys and campaign interactions	Consent-led data capture through surveys, forms, gamification, invoices, and QR scans.
Protected PII with governance	Available — data security and compliance noted on website	Protected PII with encrypted flows, role-based access, and enterprise compliance controls.

3. Member Engagement

Loyalty programs need flexible rules, dynamic targeting, and repeatable engagement mechanics manageable without heavy engineering reliance.

Feature	Capillary Technologies	Xoxoday Loyalife
Self-serve Rule Engine	Available — rule engine present but requires implementation support for complex configurations	No-code rule engine with approvals, version history, rule groups, and custom-attribute logic.
Segmentation	Available via CDP+ with static and dynamic segments	Dynamic and static segmentation for flexible member targeting.
Tiers	Available — standard tier management supported	Unlimited custom tiers with configurable benefits, progression logic, and tier-wise analytics.

Feature	Capillary Technologies	Xoxoday Loyallife
Campaign builder	Available via Engage+ for omnichannel campaigns	No-code omnichannel journey builder for targeted campaigns and communications.
Gamification	Limited — basic gamification features noted by users	Real-time gamification with leaderboards, milestones, instant wins, and progress tracking.
WhatsApp-based engagement	Not available	Conversational WhatsApp bot for onboarding, earning, redemption, and updates.
Referral engine	Not available	Single and multi-tier referral programs to drive acquisition and advocacy.

4. Partners & Promotions

Strong execution layers — apps, WhatsApp, claims, schemes, and QR workflows — are critical for channel and influencer loyalty at scale.

Feature	Capillary Technologies	Xoxoday Loyallife
Mobile app (white-labeled)	Available — member-facing app available for retail programs	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	Not available	Invoice-based claims management with approvals, visibility, and audit trails.
Scheme management	Available — campaign banners and scheme communication for retail verticals	In-app scheme management for campaign banners and partner communication.

5. Rewards

Loyalty programs need flexible earning and reward mechanics that work across all member personas — customers, partners, and influencers.

Feature	Capillary Technologies	Xoxoday Loyalife
Points	Available — core points accrual and redemption across programs	Points-based earning and redemption across all member interactions.
Digital wallet	Available via Rewards+ module	Omnichannel digital wallet for points, digital cards, and custom currencies.
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.
Location-based rewards	Available for in-store retail programs	Location-based rewards for geofence entry, event check-ins, and in-store actions.

6. Redemption Marketplace

Reward breadth, fulfillment control, and regional relevance directly shape redemption quality and long-term engagement.

Feature	Capillary Technologies	Xoxoday Loyalife
Owned catalog infrastructure	Third-party aggregator dependent via Rewards+ module	Owned marketplace infrastructure with stronger control over catalog quality and fulfillment.
Reward category breadth	Gift cards, travel, and offers available; limited merchandise and niche categories	20+ reward categories spanning gift cards, travel, merchandise, utilities, gaming, and more.
Global reward scale	Regional coverage; strongest in Asia-Pacific and Middle East	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	Not available	Currency-adjusted rewards aligned to local purchasing power across geographies.
Custom branded swag store	Not available	Fully branded swag stores with end-to-end merchandise design and fulfillment.

7. AI-Powered Hyper-Personalization

Modern loyalty programs need intelligent interventions — not static campaigns — to improve retention, conversion, and reward relevance.

Feature	Capillary Technologies	Xoxoday Loyalife
Churn prediction	Available via aiRA AI engine with segmentation-based risk signals	Churn prediction using transactional and engagement signals for targeted retention.
Smart nudges	Available via Engage+ for personalized communications	Smart nudges optimized by timing, channel, and next-best action.
Personalized recommendations	Available via AI-driven offers within Rewards+ module	Personalized reward and offer recommendations based on profile, context, and look-alike behavior.
Receipt scanning with OCR	Not available	Receipt scanning with OCR and fraud checks for automated spend capture.
Geofencing	Available for in-store retail use cases	Geofencing for location-aware offers and check-in assistance.

8. Reports & Insights

Loyalty teams need visibility into program performance, member behavior, liabilities, and trends without depending on analysts.

Feature	Capillary Technologies	Xoxoday Loyalife
Real-time analytics dashboard	Available via Insights+ with standard dashboards	Real-time analytics dashboards with configurable visualizations and slice-and-dice analysis.
Customizable reports	Available — custom reports require implementation team involvement	Comprehensive report library with customizable reporting across core loyalty data sets.
AI-powered analytics	Available — AI-driven insights noted via aiRA engine	Plain-English analytics for KPI snapshots, trend analysis, and root-cause drill-downs.
Report access controls	Basic role-based access for report viewing	Org-level report access controls for secure creation, viewing, and downloads.

9. Fraud & Risk Management

Enterprise loyalty programs need traceability, approvals, and security controls to reduce misuse, operational errors, and compliance risk.

Feature	Capillary Technologies	Xoxoday Loyalife
Anomaly detection	Basic fraud checks on transaction events	Threshold-based anomaly detection for suspicious accrual and redemption activity.

Feature	Capillary Technologies	Xoxoday Loyalife
Maker-checker workflows	Not available	Maker-checker workflows for multi-level approval on critical changes.
Audit trails	Available — system-level activity logs maintained	Full audit trails across system activity, changes, and approvals.
Role-based access	Available — role and permission management present	Granular role-based access to protect data and restrict module control.
Configurable session security	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.