

Xoxoday Loyalife vs. Epsilon PeopleCloud Loyalty

If you're evaluating Epsilon PeopleCloud Loyalty 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

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

8

Unmatched Deployment Flexibility

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

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 Epsilon PeopleCloud Loyalty

Epsilon PeopleCloud Loyalty is a credible platform for customer loyalty in retail, travel, and financial services, with strong AI/ML personalization and a well-established US identity graph. However, gaps emerge when enterprises need broader loyalty program types beyond customer loyalty, deeper channel and influencer mechanics, owned reward infrastructure, and stronger governance controls for global, multi-audience programs.

1. Loyalty Programs

Enterprise loyalty spans multiple audiences and business models — the platform must support more than a standard B2C customer rewards program.

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Enterprise multi-brand loyalty	Supports large enterprise programs; single-brand focus	Cross-brand loyalty orchestration with custom rules and rewards across brand portfolios.
Omnichannel loyalty	Online and offline data connected to a single member profile	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

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

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
360° member profiles	Online and offline signals connected via CORE ID identity graph	Unified member profiles across channels, behaviors, preferences, and engagement signals.

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Real-time data synchronization	Real-time behavior-triggered communications supported	Real-time member data sync through APIs and scheduled bulk uploads.
Zero & first-party data acquisition	Augments first-party data with Epsilon proprietary data graph; zero-party capture not supported	Consent-led data capture through surveys, forms, gamification, invoices, and QR scans.
Protected PII with governance	Privacy-safe data clean room; GDPR compliant	Protected PII with encrypted flows, role-based access, and enterprise compliance controls.

3. Member Engagement

Programs need flexible rules, dynamic targeting, and repeatable engagement mechanics that can be managed without heavy engineering reliance.

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Self-serve rule engine	Campaigns locked post-launch; customization requires engineering support	No-code rule engine with approvals, version history, rule groups, and custom-attribute logic.
Segmentation	ML-powered VAP (Value, Attrition, Potential) segmentation	Dynamic and static segmentation for flexible member targeting.
Tiers	Tier configuration supported within loyalty program setup	Unlimited custom tiers with configurable benefits, progression logic, and tier-wise analytics.
Campaign builder	Omnichannel campaign execution across email, SMS, push, and offline	No-code omnichannel journey builder for targeted campaigns and communications.
Promotions	Promotions and offers execution supported via PeopleCloud suite	API-first promotions engine for rule-based coupons, discounts, and offers.
Gamification	Gamification features included in PeopleCloud Loyalty	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

Loyalty programs in high-touch markets require apps, WhatsApp flows, QR-based earning, and claims workflows that work for non-desk audiences.

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Mobile app	Mobile channel supported for communications and redemption	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.

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
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

Enterprise programs need diverse earning mechanics — points, cards, scan-based, claim-based, and UGC — that work across all member personas.

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Points	Points-based accrual and redemption core to the platform	Points-based earning and redemption across member interactions.
Cards	Physical and digital card support available	Physical cards with unique IDs and card-level analytics.
Digital wallet	Digital wallet for points and currency-based loyalty	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

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

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Owned catalog infrastructure	Reward fulfillment handled through third-party partners; Epsilon does not own catalog infrastructure	Owned marketplace infrastructure with stronger control over catalog quality and fulfillment.
20+ reward categories	Personalized rewards and offers supported; category breadth limited	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.

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Currency-adjusted rewards	Not available	Currency-adjusted rewards aligned to local purchasing power across geographies.
Cash / prepaid card options	Not available	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

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

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Churn prediction	ML-based VAP (Value, Attrition, Potential) model for churn prediction	Churn prediction using transactional and engagement signals for targeted retention.
Smart nudges	ML decision engine optimizes communications by channel and timing	Smart nudges optimized by timing, channel, and next-best action.
Personalized recommendations	AI-powered reward and offer recommendations using 200M+ CORE ID profiles	Personalized reward and offer recommendations based on profile, context, and look-alike behavior.
Geofencing	Not available	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

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

Feature	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Real-time analytics dashboard	Advanced insights dashboards with industry benchmark comparisons	Real-time analytics dashboards with configurable visualizations and slice-and-dice analysis.
Comprehensive & customizable reports	Standard reporting available; limited custom report flexibility	Comprehensive report library with customizable reporting across core loyalty data sets.
AI-powered analytics	AI/ML embedded for campaign performance and segmentation insights	Plain-English analytics for KPI snapshots, trend analysis, and root-cause drill-downs.
Access control & management	Role-based access available within PeopleCloud suite	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	Epsilon PeopleCloud Loyalty	Xoxoday Loyalife
Anomaly detection	Reward Redemption Fraud Detection Management for fake accounts and point misuse	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	Data logging available; no dedicated audit trail module	Full audit trails across system activity, changes, and approvals.
Role-based access	Role-based access within PeopleCloud enterprise setup	Granular role-based access to protect data and restrict module control.
Additional security settings	Session and password policy configuration not supported	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.