

Xoxoday Loyalife vs. Kard

Kard runs a merchant-funded card-linked offers network for banks and fintechs. Xoxoday Loyalife gives enterprises a full loyalty platform they own and run, with a 10M+ option rewards marketplace and one system for customer, channel, influencer, and coalition programs.

About Loyalife — Loyalife is an AI-powered, end-to-end loyalty management platform for enterprises to create, manage, and scale omnichannel customer, channel, and influencer loyalty programs. It combines flexible configuration, CRM integrations, transactional and behavioral rewards, and a global rewards marketplace of 10M+ options across 30+ categories.

Why Companies Choose Xoxoday

10 enterprise-grade differentiators that set Loyalife apart.

1

You Own the Program, Not a Rented Network

Your members, your rules, your data. Loyalife runs your program instead of routing it through a shared offers network.

2

One Platform, Every Loyalty Audience

Customer, channel, influencer, and coalition loyalty on one platform, not separate tools.

3

Rewards You Fund and Govern

Set your own earn rules and reward budgets with maker-checker approvals, instead of depending on third-party merchant funding.

4

Extensive Rewards Catalog

10M+ options across 30+ categories in 150+ countries: gift cards, prepaid cards, flights, hotels, experiences, lounges, charity, and mobile top-ups.

5

True Global Infrastructure

150+ countries, 50+ currencies, 50+ languages, local tax governance, and flexible data residency across cloud and on-premise.

6

Amazon Partnership

Direct redemption on Amazon in the US, UK, India, Spain, and Germany, so members shop on Amazon's own site.

7

Built-In Enterprise Controls

Role-based access, budget thresholds, maker-checker workflows, a reward rule engine, and country-level controls.

8

AI Across the Platform

Reward recommendations, churn prediction, smart nudges, and program insights built into the product.

9

Deployment Flexibility

Admin portal, REST APIs, white-labeled storefront, SDKs, or iFrames. No-code self-serve or full API control.

10

250+ Integrations and Professional Services

Salesforce, HubSpot, Workday, SAP, Slack, and MS Teams, backed by a dedicated CSM and structured MBRs and QBRs.

How Loyalife Addresses Feature Gaps with Kard

Kard is a strong card-linked offers network. It reports 47M+ cardholders and 25K+ earning locations, with API-first delivery, A/B testing, and pay-per-verified-purchase economics, built for US issuers and merchants. Gaps tend to appear when a brand wants to run its own multi-audience program, control its own catalog, and operate beyond one market. Loyalife is not a merchant-funded media network: brands fund and own their program. This is where Loyalife is built to help.

1. Loyalty Programs

This matters because enterprise loyalty reaches beyond cardholders to partners, influencers, and coalitions.

Feature	Kard	Xoxoday Loyalife
Points earn and burn	Card-linked rewards earned at partner merchants	Points earning and redemption across every member interaction.
Tiered programs	Not publicly documented	Unlimited custom tiers with configurable benefits, progression logic, and tier-wise analytics.
Channel and partner loyalty	Not publicly documented	End-to-end channel loyalty with training, events, and referrals.
Influencer loyalty	Not publicly documented	WhatsApp-led influencer loyalty with invoice and QR-based earning.
Coalition loyalty	Issuer and merchant network	Multi-brand programs with a unified wallet.

2. Offers & Rewards

This matters because members redeem more when the catalog matches what they actually want.

Feature	Kard	Xoxoday Loyalife
Offers model	Merchant-funded, pay-per-verified-purchase offers	Rule-based promotions, offers, and geofenced offers that you configure and fund.
Catalog breadth	Merchant locations across the US	10M+ options across 30+ categories and 150+ countries.
Redemption	Offers at partner merchants	Points payment gateway, e-shop, and white-labeled storefront.
Direct Amazon redemption	Not publicly documented	US, UK, India, Spain, and Germany.

3. Intelligence & Control

This matters because finance and compliance teams need control over rules, budgets, and approvals.

Feature	Kard	Xoxoday Loyalife
AI	Predictive AI on first-party transaction data	Reward recommendations, churn prediction, and smart nudges.
Self-serve rule engine	Not publicly documented	No-code rule engine with approvals, version history, and rule groups.
Enterprise governance	Not publicly documented	Maker-checker approvals, budget thresholds, role-based access, and audit trails.
Certifications	PCI-compliant and SOC 2	SOC 2 certified and GDPR compliant.

4. Global Reach & Deployment

This matters because programs that start in one market rarely stay there.

Feature	Kard	Xoxoday Loyalife
Market focus	US-focused	150+ countries, 50+ currencies, and 50+ languages.
Deployment options	API-first platform	Cloud or on-premise, with APIs, SDKs, and iFrames.

Feature	Kard	Xoxoday Loyalife
Data residency	Not publicly documented	Flexible residency across public, private, and on-premise cloud.
Integrations	Issuer and merchant APIs	250+ integrations across CRM, HRMS, ERP, and payments.

Beyond the Platform — What You Get When You Choose Loyalife

When you go live with Loyalife, you get more than a platform. Implementation engineers, structured launch support, and onboarding consulting help your program land with momentum.

After launch, your dedicated Customer Success Manager tracks adoption and engagement, with Monthly and Quarterly Business Reviews and AI-powered 24/7 support across time zones.

The longer you run Loyalife, the smarter and more automated your loyalty programs become.

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