

Xoxoday Plum vs. Nium

Nium is a regulated global payments and banking-as-a-service provider. Xoxoday Plum is a global rewards and payouts platform, so you can send instant payouts and any reward to anyone in 150+ countries from one place.

About Xoxoday Plum

Xoxoday Plum is a global rewards and payouts platform. Businesses use it to send gift cards, prepaid cards, travel, experiences and custom rewards to employees, customers, partners and survey respondents. It reaches 150+ countries, with 10M+ reward options and \$5B+ rewards distributed, trusted by 5,000+ enterprises.

Why Companies Choose Xoxoday

1

Payouts and Rewards, One Platform

Send instant payouts and choose from 10M+ reward options without separate payments and rewards vendors.

2

True Global Infrastructure

150+ countries, 50+ currencies, 50+ languages, purchase parity, local tax governance and flexible data residency across public, private and on-premise clouds.

3

Extensive Catalog

30+ categories: gift cards, prepaid cards, flights, hotels, experiences, lounges, air miles, charity, top-ups, wellness and custom rewards. No middlemen.

4

Value for Money & Lower TCO

Best-price catalog with no hidden markups. On Generation and On Redemption billing models.

5

Amazon Partnership

Recipients redeem on Amazon's own site in the US, UK, India, Spain and Germany.

6

Every Reward Use Case

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

7

Built-In Enterprise Controls

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

8

AI Copilot & Xoxoday MCP

Reward recommendations, program optimization and analytics. MCP lets AI agents trigger and manage rewards natively.

9

250+ Integrations, Flexible Deployment

Workday, SAP, ADP, Salesforce, HubSpot, Slack and Teams, through a SaaS portal, REST APIs, SSO white-labeled storefront, SDKs or iFrames.

10

Professional Services

Onboarding consulting, a named CSM, structured MBRs and QBRs, and 24/7 AI-powered support.

How Plum Addresses Feature Gaps with Nium

Nium is a licensed payments infrastructure provider. It supports cross-border payouts to 190+ countries in 100+ currencies, multi-currency accounts, card issuing in 30+ markets, FX and stablecoin rails through one API, backed by 40+ licences. That is a real strength for teams building payment products. Gaps appear for reward programs: a recipient-choice catalog, program flexibility across employee, channel and survey use cases, enterprise reward governance, and publicly documented HR and CRM integrations.

1. Payouts & Disbursement

This matters because paying someone quickly is only half the job. The recipient also has to want what arrives.

Feature	Nium	Xoxoday Plum
Global reach	✓ Payouts to 190+ countries across 100+ currencies	✓ Instant digital delivery across 150+ countries
Speed	✓ Real-time delivery in 100+ corridors	✓ Instant digital delivery
Payout form	✓ Bank transfers, virtual cards, stablecoin and local rails	✓ Cash-equivalent and reward payouts: gift cards, prepaid, travel, experiences, charity, top-ups
Mass payouts	✓ Mass payroll through one integration	✓ Up to 10,000 recipients per CSV with validation and scheduling
Recipient choice	✗ Not publicly documented	✓ Recipients choose from the full catalog
Multi-channel delivery	✗ Not publicly documented	✓ Email, SMS, WhatsApp, mobile app and web

2. Rewards Catalog

This matters because redemption and satisfaction rise when recipients can pick something local and relevant.

Feature	Nium	Xoxoday Plum
Catalog scale	✗ Not publicly documented	✓ 10M+ options across 30+ categories
Gift cards	✗ Not publicly documented	✓ Gift cards across 150+ countries with local depth
Travel and experiences	✗ Not publicly documented	✓ Flights, hotels, lounge access, air miles and curated experiences
Amazon Store	✗ Not publicly documented	✓ Available in the US, UK, India, Spain and Germany
Top-ups and charity	✗ Not publicly documented	✓ Top-ups across emerging markets and a global charity network

3. Programs & Use Cases

This matters because reward needs change by audience, from one-off payouts to always-on programs.

Feature	Nium	Xoxoday Plum
Primary buyer	✓ Banks, fintechs, payroll providers and marketplaces	✓ Employers, marketers, channel and research teams
Core use cases	✓ Payroll, spend management, card programs and treasury	✓ Recognition, sales incentives, referrals and survey rewards
Loyalty and points	✗ Not publicly documented	✓ Native accumulate-and-redeem Reward Points engine
Survey and research rewards	✗ Not publicly documented	✓ Native Qualtrics, SurveyMonkey and Typeform integrations
Channel partner incentives	✗ Not publicly documented	✓ Full channel partner program support

4. Enterprise Control & Integrations

This matters because rewards at scale need budget guardrails and the ability to plug into HR and CRM stacks.

Feature	Nium	Xoxoday Plum
Developer tooling	✓ API-first with documentation, sandbox and an MCP server	✓ REST APIs, SDKs, iFrames and Xoxoday MCP
Approval workflows	✗ Not publicly documented	✓ Maker-checker for sends, budgets and catalog changes
Reward rules	✗ Not publicly documented	✓ Category restrictions, denomination limits and segment catalogs
HR and CRM connectors	✗ Not publicly documented	✓ 250+ integrations including Workday, SAP, ADP, Salesforce and HubSpot
Admin and audit	✓ Real-time payment tracking	✓ Granular RBAC, full audit trail and reconciliation APIs
Pricing model	✓ Sales-led, not publicly listed	✓ On Generation and On Redemption billing models

5. Global & Enterprise Readiness

This matters because international programs must handle currency, tax and data residency locally.

Feature	Nium	Xoxoday Plum
Licences and regulation	✓ 40+ licences with built-in KYC/KYB and AML	✓ Not a licensed payments institution
Certifications	✓ PCI DSS, GDPR, SOC 2 and ISO 27001	✓ SOC 2 certified, GDPR compliant
Currencies and languages	✓ 100+ currencies	✓ 50+ currencies with purchase parity, 50+ languages
Data residency	✗ Not publicly documented	✓ Regional data centers in the US, UAE, India and Saudi Arabia
Customer success	✓ 24/7 human support	✓ Named CSM, MBRs and QBRs, 24/7 AI-powered support

Where Nium is strong: licensed payments infrastructure, card issuing, multi-currency accounts, FX and stablecoin rails, far beyond what a rewards platform covers. Where Plum is different: Plum is not a payment processor, money transmitter, card issuer or banking-as-a-service vendor, so teams that need those will still need a payments provider like Nium.

Beyond the Platform

What You Get When You Choose Plum

- A payments provider gets money moving. Plum helps you decide what that money turns into. At launch you get dedicated implementation engineers, structured onboarding, adoption workshops and manager enablement kits, so a global or multi-program rollout lands with momentum.
- After launch, a named Customer Success Manager tracks redemption rates, reward mix and recipient engagement, with Monthly and Quarterly Business Reviews tied to business outcomes. A 24/7 AI-powered support layer backed by a global team covers every time zone.
- On AI, Plum offers reward recommendations and program insights, and Xoxoday MCP lets AI agents and LLM workflows trigger and manage rewards natively with no middleware required.
- The longer you run Plum, the smarter your reward programs get: deeper catalog reach, tighter governance and more automation, without adding vendors.

