

## Xoxoday Plum vs. 99minds

If you're evaluating 99minds and Xoxoday Plum, this document walks you through where the two platforms diverge — and why it matters once your rewards program needs to move beyond a single Shopify or BigCommerce storefront.

### About Plum

Plum is a rewards, incentives and payouts platform that enables businesses to delight their recipients globally, instantly, and seamlessly — either as a standalone application or from your existing tools. Trusted by companies like Amazon, Google, Adobe, Nielsen, and Western Digital, Plum operates across 100+ countries with 10M+ reward options across 30+ categories.

### Why Companies Choose Xoxoday

10 enterprise-grade differentiators that set Plum 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

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 Plum Addresses Feature Gaps with 99minds

99minds is a well-liked, budget-friendly gift card, coupon, and loyalty add-on purpose-built for Shopify and BigCommerce merchants — reviewers consistently praise its fast setup and responsive support. Gaps emerge once a brand needs a real global reward catalog, distribution beyond its own storefront, enterprise governance, or coverage across POS, HR, and CRM systems that aren't part of the Shopify/BigCommerce ecosystem. Plum is built to close those gaps.

### 1. Rewards Catalog & Fulfillment

*This matters because reward breadth and fulfillment control determine whether a program can serve any recipient, anywhere — not just a store's own repeat customers.*

| Feature                   | 99minds                                                                 | Xoxoday Plum                                                 |
|---------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------|
| Amazon Store              | Not available                                                           | <b>Direct Amazon redemption in 5 countries</b>               |
| Gift Cards                | Store-branded digital & physical gift cards for the merchant's own shop | <b>25,000+ third-party brand gift cards worldwide</b>        |
| Prepaid Cards             | Not available                                                           | <b>Prepaid Visa/Mastercard-style cards across markets</b>    |
| Merchandise               | Not available                                                           | <b>Merchandise catalog across categories and geographies</b> |
| Travel — Flights & Hotels | Not available                                                           | <b>Global flight and hotel booking rewards</b>               |
| Air Miles & Lounge Access | Not available                                                           | <b>Air miles and airport lounge access rewards</b>           |
| Utility Top-Ups           | Not available                                                           | <b>Mobile and utility top-ups across markets</b>             |
| Charity & Donations       | Not available                                                           | <b>Charity and donation redemption options</b>               |
| Experiences               | Not available                                                           | <b>Experience-based rewards across categories</b>            |
| Perks & Discounts         | Amount/percentage discount and free-product rewards                     | <b>Perks and discounts as one of 30+ reward categories</b>   |
| Gaming & Entertainment    | Not available                                                           | <b>Gaming and entertainment reward options</b>               |

### 2. Distribution Modes & Program Flexibility

*This matters because rewards need to reach recipients wherever they are — employees, channel partners, survey respondents, or shoppers — not just customers checking out on one storefront.*

| Feature                         | 99minds                                                                                | Xoxoday Plum                                                                                                                   |
|---------------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Distribution channels           | Email, social, WhatsApp/iMessage sharing of store gift cards, Apple/Google Wallet pass | <b>Email, SMS, WhatsApp, mobile app, and web app — brand-initiated at scale</b>                                                |
| Frictionless reward links/codes | Not available                                                                          | <b>Reward Links and Reward Codes for no-login, guest-checkout redemption</b>                                                   |
| Bulk distribution               | Store-level gift card issuance only                                                    | <b>Bulk distribution up to 10,000 recipients per CSV upload</b>                                                                |
| Deployment model                | Embedded Shopify/BigCommerce app widget only                                           | <b>SaaS Admin Portal, REST APIs, SSO white-labeled storefront, SDKs, and iFrame embeds</b>                                     |
| Use cases supported             | Ecommerce loyalty, gift cards, store credit, referrals, memberships                    | <b>Employee rewards, consumer promotions, channel incentives, survey incentives, instant payouts, referrals — one platform</b> |

### 3. Developer & Integration Infrastructure

*This matters because rewards rarely live in isolation — they need to plug into the HR, CRM, and business systems an enterprise already runs on, not just its ecommerce stack.*

| Feature                      | 99minds                                                                                                 | Xoxoday Plum                                                                                 |
|------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Public API docs              | Published API documentation available (docs.99minds.io)                                                 | <b>Rewards API, Reward Points API, and Reward Links API — enterprise-grade docs</b>          |
| Ecommerce & POS integrations | Shopify, BigCommerce, Salesforce Commerce, Square, Lightspeed, Heartland, Clover, RetailPro, ConnectPOS | <b>250+ connectors spanning ecommerce, POS, CRM, and more</b>                                |
| HRMS & enterprise systems    | Not available                                                                                           | <b>Workday, SAP, ADP, Darwinbox, and other major HRMS platforms</b>                          |
| Collaboration tools          | Not available                                                                                           | <b>Microsoft Teams, Slack, Google Workspace, Jira, Zendesk</b>                               |
| Marketing/CRM tools          | Klaviyo, Omnisend, Mailchimp, SendGrid, Mailgun, HubSpot                                                | <b>Salesforce, HubSpot, Qualtrics, SurveyMonkey, and more</b>                                |
| AI & agentic infrastructure  | Early-access "agentic promotions" waitlist announced                                                    | <b>Xoxoday MCP live today — lets AI agents interact with rewards infrastructure natively</b> |

### 4. Enterprise Controls & Governance

*This matters because as reward volume and headcount grow, finance and ops teams need approval workflows, budget guardrails, and fraud protection — not just a billing dashboard.*

| Feature                   | 99minds                          | Xoxoday Plum                                                |
|---------------------------|----------------------------------|-------------------------------------------------------------|
| Maker-checker workflows   | Not available                    | <b>Dual-control approval workflows for reward issuance</b>  |
| Role-based access control | Basic team member seats per plan | <b>Granular RBAC across HR, marketing, finance, and ops</b> |

| Feature                      | 99minds                                                    | Xoxoday Plum                                                                           |
|------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Budget & wallet management   | Per-plan transaction billing and add-on transaction fees   | <b>Centralized wallet funding, threshold alerts, multi-account budgets</b>             |
| Fraud detection              | Not available                                              | <b>Real-time scoring across IP, device, and velocity — suspicious orders auto-held</b> |
| Reward rule engine           | Point-earning activity rules and limit settings per action | <b>Category restrictions, denomination limits, segment-based catalogs</b>              |
| Audit trail & reconciliation | Transaction-type billing log                               | <b>Full audit trail and reconciliation APIs</b>                                        |

## 5. Global & Enterprise Readiness

*This matters because a program that works for a single-region Shopify store needs a very different foundation than one serving a 50,000-employee, multi-country enterprise.*

| Feature                      | 99minds                                                                                             | Xoxoday Plum                                                                                             |
|------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| Geographic reach             | Multi-currency gift card display (e.g., AUD, USD, GBP); no named global catalog footprint           | <b>100+ countries with local catalog coverage</b>                                                        |
| Currencies & purchase parity | Multi-currency display for gift card amounts                                                        | <b>50+ currencies with purchase-parity / cost-of-living adjustments</b>                                  |
| Data residency & deployment  | Not available                                                                                       | <b>Public, private, and on-premise deployment; regional data centers in US, UAE, India, Saudi Arabia</b> |
| Compliance certifications    | Security whitepaper and GDPR compliance page published; no named SOC 2/ISO 27001 certification      | <b>SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP certified; VAPT-tested</b>                           |
| Scale ceiling                | Store limits by plan (up to 10 stores on Premium; custom above that)                                | <b>Built for 50,000+ employee enterprises, no store-count ceiling</b>                                    |
| Pricing model                | Self-serve tiers, \$19–\$499/mo plus per-transaction overage fees; custom Enterprise plan available | <b>On Generation / On Redemption billing aligned to enterprise finance workflows</b>                     |

## Beyond the Platform

### What you get when you choose Plum over 99minds

**Launch support:** 99minds is designed for self-serve setup — most merchants configure it themselves in about twenty minutes, with light onboarding help. That's a fit for a single Shopify store, but it leaves multi-country, multi-brand, or multi-department rollouts without a structured launch plan. With Plum, you get dedicated implementation consulting and project management at launch, so a program spanning regions, business units, or reward types goes live with a plan behind it — not just a widget install.

**Post-launch CSM model:** 99minds' support model centers on responsive ticket-based customer service, which reviewers rate highly for a small-business tool. Plum backs every account with a named Customer Success Manager and structured Monthly and Quarterly Business Reviews, plus 24/7 AI-

powered support across geographies and time zones — built for programs that need ongoing governance, not just help-desk responses.

**AI & future roadmap:** 99minds has only just opened a waitlist for "agentic promotions." Plum's AI capabilities — reward recommendations, program optimization insights, and the Xoxoday MCP for AI-agent-driven reward workflows — are live in the product today, not on a signup form.

**The longer you run Plum, the more of your reward ecosystem — global, multi-use-case, and enterprise-governed — it's built to carry.**



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