

Xoxoday Plum vs. All Digital Rewards

If you're evaluating All Digital Rewards and Xoxoday Plum, this document walks you through where the two platforms diverge — from catalog depth and global reach to integration infrastructure and program governance — and why it matters once your incentive programs scale beyond a single market or use case.

About Xoxoday 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

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

8

Unmatched Deployment Flexibility

SaaS Admin Portal, REST APIs, SSO-based white-labeled storefront, SDKs, or iFrames. No-code

automation built into the product — not bolted on.

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 All Digital Rewards

All Digital Rewards (ADR) is a US-focused rewards and incentives provider built on its RewardSTACK™ platform, with genuine strengths in prepaid Visa card issuance, compliance certifications (SOC 2, HITRUST, HIPAA, PCI DSS), and fast time-to-market via a pay-as-you-go Essential plan. Gaps emerge as programs scale globally or need broader catalog depth, deeper ecosystem connectivity, and structured enterprise governance — areas where Plum is purpose-built.

1. Rewards Catalog & Fulfillment

This matters because the breadth and depth of the redemption catalog directly determines recipient satisfaction and program relevance across markets.

Feature	All Digital Rewards	Xoxoday Plum
Amazon Store	✗ No direct Amazon Store redemption; Amazon appears only as a standard gift card SKU	✓ Direct redemption on Amazon's own site in US, UK, India, Spain & Germany
Gift Cards	✓ 2,000+ digital & physical gift card brands	✓ 25,000+ gift card brands globally
Prepaid Cards	✓ EzPrepaid™ Visa cards, virtual & physical, co-branded	✓ Prepaid cards with purchase-parity and multi-currency support
Merchandise	✓ Premium merchandise catalog	✓ Merchandise across 30+ categories with global fulfillment
Travel — Flights & Hotels	✗ No dedicated flights or hotel booking category	✓ Flights & hotels included in the core catalog
Air Miles & Lounge Access	✗ Not offered	✓ Air miles and lounge access available globally
Utility Top-Ups	✗ Not offered	✓ Mobile and utility top-ups across markets
Charity & Donations	✓ Charity gift cards available	✓ Charity & donation options across categories
Experiences	✓ Experiential rewards category	✓ Experiences available across 100+ countries

Feature	All Digital Rewards	Xoxoday Plum
Perks & Discounts	✗ Not offered as a distinct category	✓ Perks & discounts included in the reward catalog
Gaming & Entertainment	✗ Only generic "game token" delivery type; no dedicated gaming/entertainment catalog	✓ Gaming & entertainment rewards as a standing category

2. Distribution Modes & Program Flexibility

This matters because incentive programs need multiple delivery channels and consistent global reach to engage recipients wherever they are.

Feature	All Digital Rewards	Xoxoday Plum
Delivery models	✓ API, bulk CSV upload, secure reward links, points catalog	✓ Reward Points, Reward Links, Reward Codes & Gift Cards, bulk up to 10,000 recipients/CSV
Distribution channels	✗ Email and SMS only; no WhatsApp or native mobile app	✓ Email, SMS, WhatsApp, mobile app, and web app
Country coverage	✗ 70+ countries supported	✓ 100+ countries with local catalog coverage
Currency & purchase parity	✗ No published multi-currency or purchase-parity support	✓ 50+ currencies with purchase-parity / cost-of-living adjustment
Multi-program management	✓ "Run multiple programs at once" (Pro/Enterprise plans)	✓ Multiple concurrent programs with centralized reporting

3. Developer & Integration Infrastructure

This matters because reward delivery needs to plug natively into the CRMs, HRMS, and business systems that already run the program.

Feature	All Digital Rewards	Xoxoday Plum
API access	✓ Documented RewardSTACK™ API, Gift Card API, Payments API	✓ Rewards API, Reward Points API, Reward Links API
Named integrations	✗ Primarily Zapier-based; named connectors limited to Salesforce, HubSpot & Google Sheets via Zapier	✓ 250+ connectors including Workday, SAP, ADP, Darwinbox, Salesforce, HubSpot, Teams, Slack, Jira, Zendesk
Native HRMS connectivity	✗ No native HRMS connectors identified	✓ Direct connectors to major HRMS platforms
AI agent / automation readiness	✓ Published use case for AI-agent-triggered reward automation via API	✓ Xoxoday MCP — native protocol for AI agents and LLM workflows to trigger rewards

4. Enterprise Controls & Governance

This matters because enterprise finance and compliance teams need traceability, approvals, and spend discipline before they'll sign off on a rewards vendor.

Feature	All Digital Rewards	Xoxoday Plum
Role-based access & admin permissions	✓ Admin permissions and portal login controls (Pro/Enterprise)	✓ Granular RBAC across HR, marketing, finance, and ops
Budget & spend controls	✓ Program limits and real-time distribution monitoring	✓ Centralized wallet funding, threshold alerts, multi-account budgets
Maker-checker workflows	✗ Not published as a distinct capability	✓ Dual-control maker-checker governance on critical actions
Fraud detection	✓ Built-in fraud monitoring and secure delivery protocols	✓ Real-time fraud scoring across IP, device & velocity with auto-hold
Audit trail & reporting	✓ Reporting and hierarchical audit visibility	✓ Full audit trail with reconciliation APIs
Country-level controls	✗ Not published as a distinct capability	✓ Country-level catalog and policy controls

5. Global & Enterprise Readiness

This matters because global enterprises need consistent compliance, deployment flexibility, and a support model that scales with the program — not just at launch.

Feature	All Digital Rewards	Xoxoday Plum
Country coverage	✗ 70+ countries	✓ 100+ countries with local catalog coverage
Compliance certifications	✓ SOC 2 Type II, PCI DSS, GDPR, CCPA, HIPAA, HITRUST	✓ SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP; VAPT-tested
Deployment flexibility	✗ Single-tenant SaaS only; no published on-premise or private cloud option	✓ Public cloud, private cloud, and on-premise, with regional data centers
Customer success model	✗ Standard support tiers with training videos and documentation; no published named-CSM/QBR structure	✓ Dedicated CSM, structured MBRs & QBRs, 24/7 AI-powered support across time zones
AI capabilities	✗ No published AI reward-recommendation or analytics layer	✓ AI-powered reward recommendations, program optimization & analytics automation, built into the product today

Beyond the Platform

What You Get When You Choose Plum

All Digital Rewards gets programs live quickly on its Essential pay-as-you-go plan, but that speed comes from a lighter operating model — training videos, documentation, and standard support rather than a structured launch team. With Plum, you get dedicated Implementation Engineers, structured onboarding, and hands-on project management from day one, so global or multi-program launches don't rely on a self-serve knowledge base alone.

Post-launch, ADR's support model centers on standard or high-tier ticketing and training resources — there's no published named-CSM or QBR cadence. Plum assigns a dedicated Customer Success Manager who runs structured Monthly and Quarterly Business Reviews, actively tracking adoption, spend, and redemption trends, backed by 24/7 AI-powered support across time zones.

On the roadmap, ADR's stated edge is Zapier-based automation and an emerging AI-agent reward-automation use case — useful, but still dependent on a third-party connector layer. Plum's AI-powered reward recommendations and program optimization are native to the platform today, and Xoxoday MCP gives AI agents and LLM workflows direct, first-party access to the rewards infrastructure — no middleware required.

The longer you run Plum, the more your reward infrastructure compounds — deeper catalog reach, tighter governance, and smarter automation, without adding vendors.

