

Xoxoday Plum vs. Ascenda

If you're evaluating Ascenda and Xoxoday Plum, this page walks you through where the platforms diverge - and why it matters for your program at scale.

WHY COMPANIES CHOOSE XOXODAY

Ten capabilities that Ascenda doesn't offer - and that enterprise reward programs can't afford to go without.

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.

FEATURE COMPARISON

Ascenda is a credible rewards infrastructure choice for banks and financial institutions, particularly strong in travel redemption, airline/hotel points transfers through TransferConnect, and card-linked offers. Where gaps emerge at scale is when a brand needs a faster-to-launch white-label storefront, broader catalog depth beyond travel, and the flexibility to run consumer loyalty, channel incentives, and employee rewards from a single platform - without a bank-grade implementation cycle.

1 White-Label Storefront & Branding

FEATURE	ASCENDA	XOXODAY PLUM
SSO-Based White-Label Storefront	✓ Core strength - bank-branded storefronts	✓ SSO-based white-label storefront with custom branding
Custom Domain Support	✓	✓ Full custom domain and subdomain support
Full UI/UX Theme Control	✓ Consulting-led theming	✓ Self-serve theme and branding configuration
Multi-Language Storefront	✓ Select markets	✓ 50+ languages supported globally
Mobile-Responsive Design	✓	✓ Mobile-responsive across all programs
iFrame / SDK Embed Option	✓ Primarily storefront deployment	✓ iFrame, SDK, and storefront - all options

FEATURE	ASCENDA	XOXODAY PLUM
Branded Email Notifications	✓ Available via implementation	✓ Fully branded emails with template customization

2 Catalog Depth & Fulfillment

CATEGORY	ASCENDA	XOXODAY PLUM
Amazon Store	✗ Not available	✓ Direct Amazon redemption in US, UK, IN, ES, DE
Gift Cards	✓ Available via merchant network	✓ 25,000+ brands across 100+ countries
Prepaid Cards	✓ Limited coverage	✓ Multi-currency prepaid cards
Merchandise	✓ Available via partners	✓ Global merchandise catalog
Travel - Flights & Hotels	✓ Core strength - direct booking engine	✓ Global flights and hotels coverage
Air Miles & Lounge Access	✓ Core strength - TransferConnect network	✓ Air miles, lounge access, airport perks
Utility Top-Ups	✓ Select markets only	✓ Mobile and utility top-ups globally
Charity & Donations	✓ Available via partners	✓ 1000+ charity options globally
Experiences	✓ Travel-led experiences	✓ Global experiences catalog
Perks & Discounts	✓ Core strength - card-linked offers	✓ Perks and discounts across 100+ countries
Gaming & Entertainment	✓ Limited coverage	✓ Gaming subscriptions and entertainment

3 Loyalty & Points Engine

FEATURE	ASCENDA	XOXODAY PLUM
Native Points Accumulation Engine	✓ Core strength - bank-grade points engine	✓ Native Reward Points accumulation engine
Tier / Status Management	✓	✓ Multi-tier status management
Points Expiry & Rule Engine	✓	✓ Configurable expiry and rule engine
Burn-and-Earn Ratio Controls	✓	✓ Flexible burn and earn ratio configuration
Multi-Program from Single Admin	✓ Typically per-bank deployments	✓ Multiple programs from one admin
Segment-Based Catalog Access	✓ Available via tiers	✓ Segment and tier-based catalog access
Gamification & Nudges	✓ Not a core focus	✓ Gamification and behavioral nudges built-in

4 Admin Controls & Program Management

FEATURE	ASCENDA	XOXODAY PLUM
Self-Serve Admin Portal	✓ Implementation-led setup	✓ No-code self-serve admin portal
Maker-Checker Workflow	✓	✓ Built-in maker-checker workflows
Budget & Wallet Management	✓	✓ Centralized wallet with threshold alerts
Fraud Detection & Order Controls	✓ Bank-grade fraud controls	✓ Real-time IP, device, velocity scoring
Multi-Brand / Multi-Program Support	✓ Typically single-bank deployments	✓ Multi-brand, multi-program from one account
Reconciliation & Reporting APIs	✓	✓ Full reconciliation APIs and audit trail
Country-Level Catalog Controls	✓ Available per program	✓ Country-level controls per program

5 Integrations & Implementation

FEATURE	ASCENDA	XOXODAY PLUM
REST API + Webhooks	✓ API available, implementation-led	✓ Public REST APIs, webhooks, SDKs
CRM Integration (Salesforce / HubSpot)	✓ Not a core focus	✓ Salesforce, HubSpot, 250+ connectors
Implementation Timeline	✓ 3-6 months, bank-grade	✓ Weeks for storefront launch
Dedicated Implementation Manager	✓	✓ Dedicated implementation manager and PM
Post-Launch CSM	✓ Enterprise accounts only	✓ Named CSM across all enterprise plans
SLA-Backed Support	✓ Bank-grade SLAs	✓ 24/7 AI-powered support with SLAs
SOC 2 / ISO 27001 Certifications	✓	✓ SOC 2 Type II, ISO 27001, GDPR, DPDP, CCPA

** All comparisons are based on open-source data

— BEYOND THE PLATFORM

Plum is more than a storefront - it's a rewards operating layer built to ship fast and flex across program types.

At launch, you get dedicated Implementation Engineers, structured onboarding, and adoption playbooks designed to move from contract to live storefront in weeks - not the multi-quarter bank-grade cycle that enterprise rewards infrastructure typically demands. You don't need to be a tier-one bank to get white-label quality - Plum Storefront deploys for consumer loyalty, channel programs, and employee rewards with the same enterprise rigor.

Post-launch, a named Customer Success Manager actively moves the metrics that matter - redemption rates, active member ratios, catalog engagement - through structured MBRs and QBRs. A 24/7 AI-powered support bot keeps your teams unblocked, backed by a global support team across time zones. Whether you're a fintech, a retailer, or an enterprise channel program, the level of post-launch attention is the same.

On the roadmap, Plum's AI Copilot already powers reward recommendations, program optimization, and analytics automation. Xoxoday MCP lets LLM-powered agents interact with Plum's rewards infrastructure natively - enabling the next generation of conversational redemption and automated program workflows. The longer you run Plum Storefront, the smarter, more automated, and more impactful your program becomes.

