

Xoxoday Plum vs. Benepik

If you're evaluating Benepik and Xoxoday Plum, this page walks you through where the platforms diverge — and why those gaps matter when you scale rewards programs globally.

WHY COMPANIES CHOOSE XOXODAY

Ten capabilities that Benepik 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

Benepik has built genuine strength in the India enterprise market - particularly across employee R&R, channel incentives, and WhatsApp-led engagement. Gaps emerge when programs need broader global catalog coverage, deeper distribution mechanics, enterprise controls, and developer infrastructure to scale beyond a single region.

1 Rewards Catalog & Fulfillment

FEATURE	BENEPIK	XOXODAY PLUM
Amazon Store	✓ Not available — no documented Amazon partnership.	✓ Direct redemption in US, UK, India, Spain, Germany.
Gift Cards	✓ India-focused brand catalog across major retailers.	✓ 25,000+ brands across 100+ countries.
Prepaid Cards	✓ Not part of the documented catalog.	✓ Visa & Mastercard prepaid cards globally.
Merchandise	✓ Electronic goods and curated corporate gifting hampers.	✓ Global merchandise marketplace beyond electronics.
Travel — Flights & Hotels	✓ Not part of the documented catalog.	✓ Flights and hotels across global markets.
Air Miles & Lounge Access	✓ Not part of the documented catalog.	✓ Air miles and airport lounge access globally.

FEATURE	BENEPIK	XOXODAY PLUM
Utility Top-Ups	✓ Not listed as a catalog category.	✓ Mobile and utility top-ups across 100+ countries.
Charity & Donations	✓ Not listed as a catalog category.	✓ Charity and donations across regions.
Experiences	✓ Listed as a reward category; India-led inventory.	✓ Curated experiences in 100+ countries.
Perks & Discounts	✓ Not listed as a catalog category.	✓ Perks and discounts in the marketplace.
Gaming & Entertainment	✓ Not listed as a catalog category.	✓ Gaming, OTT, and entertainment top-ups.

2 Distribution Modes & Program Flexibility

FEATURE	BENEPIK	XOXODAY PLUM
Reward Points engine	✓ Redeemable Points across employees, channel, and consumers.	✓ Reward Points engine for loyalty and incentives.
Reward Links (no-login share)	✓ Not documented.	✓ No-login Reward Links.
Reward Codes (guest checkout)	✓ Not documented.	✓ Reward Codes for guest checkout.
Branded gift cards	✓ Gift Cards across brands.	✓ Single and multi-use branded gift cards.
Bulk distribution	✓ Bulk delivery for employee and partner cohorts.	✓ Up to 10,000 recipients per CSV upload.
Distribution channels	✓ Email, WhatsApp, web app, and mobile app.	✓ Email, SMS, WhatsApp, mobile app, web app.
UPI / Bank transfer payouts	✓ Direct UPI and bank transfer in India.	✓ Bank deposit and UPI payouts across markets.

3 Developer & Integration Infrastructure

FEATURE	BENEPIK	XOXODAY PLUM
Public REST APIs	✓ Gift Card API (RaaS) with REST endpoints and webhooks.	✓ Rewards, Reward Points, and Reward Links APIs.
Public API documentation	✓ Documented Gift Card API.	✓ Full public docs across all reward APIs.
White-labeled storefront	✓ Not documented.	✓ SSO-based white-labeled storefront.
SDKs / iFrame embeds	✓ Not documented.	✓ SDKs and iFrame embeds.
Pre-built connectors	✓ HRMS, CRM, and ERP integrations available.	✓ 250+ connectors incl. Workday, SAP, Salesforce, Teams, Slack.
AI / agent-ready infrastructure	✓ Not documented.	✓ Xoxoday MCP for AI agents and LLM workflows.

4 Enterprise Controls & Governance

FEATURE	BENEPIK	XOXODAY PLUM
Role-based access control	✓ Hierarchical access controls.	✓ Granular RBAC across teams.
Maker-checker workflows	✓ Not documented.	✓ Dual-control governance.
Budget thresholds & wallet controls	✓ Not documented as discrete controls.	✓ Wallet funding, threshold alerts, multi-account.
Reward rule engine	✓ Not documented.	✓ Category, denomination, and segment-based rules.
Real-time fraud detection	✓ Duplicate detection mentioned; no real-time scoring.	✓ Real-time scoring on IP, device, velocity — auto-hold.
Audit trail & reporting	✓ Real-time analytics and reporting available.	✓ Reconciliation APIs and full audit trails.

FEATURE	BENEPIK	XOXODAY PLUM
Custom catalog tiers	✓ Not documented.	✓ Catalog access by role, segment, or tier.

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Global & Enterprise Readiness

FEATURE	BENEPIK	XOXODAY PLUM
Country reach	✓ India-led; Middle East and Indonesia presence.	✓ 100+ countries with local catalogs.
Currencies supported	✓ Visa integration enables global payouts.	✓ 50+ currencies with purchase parity.
Languages	✓ Not documented.	✓ 50+ languages.
Compliance certifications	✓ DPDP, GDPR-aligned, ISO 27001:2013 hosting.	✓ SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP — VAPT-tested.
Deployment options	✓ SaaS, mobile app, and API.	✓ SaaS, REST APIs, storefront, SDKs, iFrames — public/private/on-prem.
Data residency	✓ India, Middle East, and Indonesia regional presence.	✓ Data centers in US, UAE, India, Saudi Arabia.
Customer success model	✓ Dedicated CSM, training, and customer support.	✓ Named CSM, MBRs/QBRs, 24/7 AI support, implementation PMs.

** All comparisons are based on open-source data

— BEYOND THE PLATFORM

Plum is more than a rewards catalog — it's the rewards, incentives, and payouts infrastructure your global programs run on.

At launch, you get dedicated Implementation Engineers, structured onboarding, and project management built around your program calendar — across geographies and time zones. The goal is not just a rollout, but adoption that holds through quarter two and beyond.

Post-launch, a named Customer Success Manager actively drives reward usage, redemption rates, and program ROI — through structured Monthly and Quarterly Business Reviews. A 24/7 AI-powered support layer keeps your finance, HR, and ops teams unblocked, backed by a global support team operating across time zones.

On AI, Plum is already shipping today — reward recommendations, program optimization insights, and analytics automation built into the product, not parked on a roadmap. The Xoxoday MCP layer lets your internal AI agents and LLM-powered workflows trigger rewards natively, without custom plumbing. The longer you run Plum, the more leverage your rewards programs gain — across regions, use cases, and finance models.

