

Xoxoday Plum vs. BI Worldwide

If you're evaluating BI Worldwide 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 BI Worldwide 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

BI Worldwide brings 70+ years of engagement expertise and deep behavioral-science consulting to enterprise loyalty programs - a proven services partner for Fortune 500 brands. The trade-off is a services-led operating model that leans on BIW's account team for most configuration, customization, and ongoing program changes. Plum Storefront closes that gap with a product-first approach: branded launches in weeks, not months, and the self-serve controls Marketing teams need to run programs independently.

1 White-Label Storefront & Branding

FEATURE	BI WORLDWIDE	XOXODAY PLUM
SSO-Based White-Label Storefront	✓ Services-led configuration	✓ Native SSO, self-configured
Custom Domain Support	✓ Available via implementation	✓ Available out of box
Full UI/UX Theme Control	✓ Managed by BIW design team	✓ Self-serve admin theming
Multi-Language Storefront	✓ Available across key languages	✓ 50+ languages supported
Mobile-Responsive Design	✓ Responsive storefront	✓ Mobile-responsive, native
iFrame / SDK Embed Option	✓ Not publicly documented	✓ iFrame, SDK, and embed options
Branded Email Notifications	✓ Configured via services team	✓ Self-serve branded emails

2 Catalog Depth & Fulfillment

CATEGORY	BI WORLDWIDE	XOXODAY PLUM
Amazon Store	✗ Not available	✓ Direct Amazon redemption
Gift Cards	✓ Available via partners	✓ 25,000+ brands, direct
Prepaid Cards	✓ Available in select markets	✓ Available globally
Merchandise	✓ Strong merchandise catalog	✓ Global merchandise catalog
Travel - Flights & Hotels	✓ Travel via services team	✓ Self-serve flights and hotels
Air Miles & Lounge Access	✓ Available through partners	✓ Native air miles and lounges
Utility Top-Ups	✗ Not available	✓ Mobile and utility top-ups
Charity & Donations	✓ Available in select markets	✓ 1,000+ charity options
Experiences	✓ Experience-led programs	✓ Curated global experiences
Perks & Discounts	✓ Available via partners	✓ Native perks and discounts
Gaming & Entertainment	✓ Available in select markets	✓ Gaming, streaming, entertainment

3 Loyalty & Points Engine

FEATURE	BI WORLDWIDE	XOXODAY PLUM
Native Points Accumulation Engine	✓ Native via Loyaltyworks	✓ Native points engine
Tier / Status Management	✓ Multi-tier supported	✓ Multi-tier, configurable
Points Expiry & Rule Engine	✓ Configured via services	✓ Self-serve rule engine
Burn-and-Earn Ratio Controls	✓ Program-specific, services-led	✓ Self-serve configuration
Multi-Program from Single Admin	✓ Managed via account team	✓ Self-serve multi-program
Segment-Based Catalog Access	✓ Available via services	✓ Self-serve segmentation
Gamification & Nudges	✓ Strong behavioral science	✓ Built-in nudges and gamification

4 Admin Controls & Program Management

FEATURE	BI WORLDWIDE	XOXODAY PLUM
Self-Serve Admin Portal	✓ Limited self-serve, agency-led	✓ Full self-serve admin portal
Maker-Checker Workflow	✓ Not publicly documented	✓ Native dual-control workflows
Budget & Wallet Management	✓ Managed via account team	✓ Self-serve wallet and budgets
Fraud Detection & Order Controls	✓ Handled by services	✓ Real-time IP, device, velocity scoring
Multi-Brand / Multi-Program Support	✓ Via managed services	✓ Self-serve multi-brand
Reconciliation & Reporting APIs	✓ Reports via account team	✓ Reconciliation APIs available
Country-Level Catalog Controls	✓ Available via services	✓ Self-serve country controls

5 Integrations & Implementation

FEATURE	BI WORLDWIDE	XOXODAY PLUM
REST API + Webhooks	✓ Limited public API documentation	✓ Public REST APIs and webhooks

FEATURE	BI WORLDWIDE	XOXODAY PLUM
CRM Integration (Salesforce / HubSpot)	✓ Via services engagement	✓ Native Salesforce and HubSpot
Implementation Timeline	✓ Typically 90-180 days, services-led	✓ 2-4 weeks for storefront launch
Dedicated Implementation Manager	✓ Yes, services-led	✓ Yes, dedicated IM
Post-Launch CSM	✓ Dedicated account team	✓ Named CSM with MBR/QBR cadence
SLA-Backed Support	✓ Account-team based support	✓ 24/7/365 AI-powered support
SOC 2 / ISO 27001 Certifications	✓ Industry-standard certifications	✓ SOC 2, ISO 27001, GDPR, CCPA, DPDP

** All comparisons are based on open-source data

— BEYOND THE PLATFORM

When you choose Plum Storefront, you get a product that runs on your terms - not a services retainer.

- At launch**, a dedicated Implementation Manager runs a structured 2-4 week storefront launch - not a months-long consulting engagement. You get hands-on help to configure branding, catalog, program rules, and integrations, but you exit the launch owning the admin. No locked-in agency dependency, no billable change requests to tweak a banner or add a tier.
- Post-launch**, a named Customer Success Manager runs structured MBRs and QBRs focused on the metrics Marketing actually owns - redemption rate, active members, program ROI. When you want to launch a new tier, run a seasonal campaign, or extend into a new country, you configure it yourself and ship the same day. BIW's services model is proven, but it bills by the hour - Plum's SaaS economics stay predictable as your program scales.
- On AI and roadmap**, Plum's AI Copilot is live today - reward recommendations, program optimization insights, and catalog intelligence built into the product, not promised on a deck. And because Plum is one platform across consumer loyalty, employee rewards, channel incentives, survey rewards, and instant payouts, you can extend into adjacent use cases without stitching in a new vendor.