

Xoxoday Plum vs. Blackhawk Network

A focused look at gift-card programs: catalog depth, distribution flexibility, developer infrastructure, and enterprise governance — where Plum and Blackhawk Network (BHN) diverge, and why it matters when you're running gift cards at scale.

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

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 Blackhawk Network

Blackhawk Network (BHN) — via its Tango platform — is a real, well-liked name in gift-card delivery: strong developer experience, a 4.7/5 G2 rating, same-day physical/digital fulfillment, and deep U.S. retail distribution built on decades of relationships with brands like Amazon, Best Buy, and Target. But BHN's strength is concentrated in U.S. gift-card and prepaid-card fulfillment. Gaps open up around reward-category breadth beyond gift cards, global catalog reach, named enterprise integrations, and the governance layer large programs need.

1. Rewards Catalog & Fulfillment

Gift cards are the headline category for both platforms — the real question is what a program can offer once gift cards aren't enough.

Feature	Blackhawk Network	Xoxoday Plum
Amazon Store	Amazon gift cards sold in catalog; no direct in-website Amazon Store checkout	Direct redemption on Amazon.com in the US, UK, India, Spain, and Germany
Gift Cards	1,000+ branded gift card products, primarily US-centric retail brands	25,000+ gift card brands across 100+ countries
Prepaid Cards	Mastercard® & Visa® prepaid gift cards, physical and virtual	Mastercard and Visa prepaid, plus 50+ currencies with purchase-parity adjustments
Merchandise	Not available	Merchandise catalog across categories and geographies
Travel — Flights & Hotels	Not available	Flights and hotel bookings built into the rewards catalog
Air Miles & Lounge Access	Not available	Air miles and lounge-access redemptions
Utility Top-Ups	Not available	Mobile and utility top-ups across supported markets
Charity & Donations	Giving Good multi-charity gift card (single product, US)	Charity and donation options across 30+ categories
Experiences	Not available	Curated experience rewards across markets
Perks & Discounts	Not available	Perks and discounts catalog alongside core rewards
Gaming & Entertainment	Game On multi-brand gaming gift card (single product, US)	Gaming and entertainment brands across 30+ categories

2. Distribution Modes & Program Flexibility

How a gift card gets from purchase order to recipient — and how many ways there are to send it — determines how well a program scales past a single use case.

Feature	Blackhawk Network	Xoxoday Plum
API-based digital delivery	Tango Reward-as-a-Service (RaaS) API for instant digital gift card delivery	Rewards API, Reward Points API, and Reward Links API for instant delivery
Bulk ordering & reordering	Hawk Marketplace portal for rapid reordering, budgets, and inventory	Bulk distribution up to 10,000 recipients per CSV upload
Physical + digital fulfillment	Both physical and digital gift cards, with same-day delivery claimed	Physical and digital gift cards, reward links, reward codes, and points
Frictionless, no-login redemption links	Not available	Reward Links — no-login, frictionless redemption for any recipient
SSO white-labeled storefront	Not available	SSO-based white-labeled storefront alongside SaaS portal and APIs
Accumulate-and-redeem loyalty engine	Not available	Reward Points engine for accumulate-and-redeem loyalty use cases

3. Developer & Integration Infrastructure

Gift card programs increasingly live inside HRIS, CRM, and workplace tools — not as a separate portal a manager has to remember to open.

Feature	Blackhawk Network	Xoxoday Plum
Public API & developer docs	Tango RaaS API, praised by developers for documentation quality (G2)	Full REST API suite with public documentation
Named native integrations	25+ integrations, led by Microsoft Teams	250+ connectors including Workday, SAP, ADP, Salesforce, HubSpot, Slack, Google Workspace, Jira, Zendesk
Single-currency float across markets	Single float covers multiple currencies without separate wallets (G2)	50+ currencies with purchase-parity and cost-of-living adjustments
HRIS & CRM-native rewarding	Not available	Rewards triggered directly from Workday, SAP, Darwinbox, Salesforce, HubSpot
AI agent / MCP integration	Not available	Xoxoday MCP — lets AI agents and LLM workflows trigger rewards natively

4. Enterprise Controls & Governance

As gift-card spend scales into the millions, finance and ops teams need budget control, fraud protection, and audit trails built in — not bolted on.

Feature	Blackhawk Network	Xoxoday Plum
Budget & wallet management	Budget and inventory tracking via the Hawk Marketplace portal	Centralized wallet funding with threshold alerts and multi-account control
Fraud detection	Dedicated Fraud & Risk Management solution for gift card programs	Real-time fraud scoring across IP, device, and velocity — suspicious orders auto-held
Maker-checker workflows	Not available	Dual-control maker-checker workflows for program governance
Role-based access control	Not available	Granular RBAC across HR, marketing, finance, and ops roles
Audit trail & reconciliation	Reporting services available via the Hawk Marketplace portal	Full audit trail and reconciliation APIs
Custom catalog tiers by segment	Not available	Different catalog access per role, segment, or tier

5. Global & Enterprise Readiness

A U.S.-strong gift-card network doesn't automatically translate into a global program a multinational can standardize on.

Feature	Blackhawk Network	Xoxoday Plum
Country / market coverage	Localized storefronts in ~14 markets, primarily US-centric catalog depth	100+ countries with local catalog coverage
Security certifications	SOC 2 Type II certified; PCI DSS-aligned card issuance	SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP certified; VAPT-tested
Deployment flexibility	Not available	Public cloud, private cloud, or on-premise; data residency in US, UAE, India, Saudi Arabia
Catalog brand partners	Amazon, Best Buy, eBay, Google Play, T-Mobile, and Target as catalog brands	Amazon, Google, Adobe, Nielsen, and Western Digital as platform customers
Dedicated CSM & onboarding	Not available	Dedicated Customer Success Manager, structured MBRs and QBRs, implementation consulting at launch

Beyond the Platform

Where BHN hands a gift-card buyer a portal and a catalog, Plum hands them a program.

BHN's Hawk Marketplace is built for reordering and account management — useful once you know exactly what you're ordering. Plum pairs the platform with dedicated implementation consulting and project management at launch, so a gift-card program is designed around your budget rules, approval flows, and recipient geography from day one — not retrofitted after the first bulk order.

Post-launch, BHN's public support model leans on self-serve reordering and ticketed support — reviewers describe response times that can lag during high-volume periods. Plum assigns a named

Customer Success Manager who runs structured Monthly and Quarterly Business Reviews, actively tracking redemption rates, budget utilization, and catalog performance — plus AI-powered 24/7/365 support backed by a global team across time zones.

On product direction, BHN's roadmap centers on deepening its core Tango/Hawk gift-card and prepaid infrastructure in the US. Plum is already shipping AI-powered reward recommendations, program optimization insights, and Xoxoday MCP for AI-agent-triggered rewards — with a global multi-category catalog built to grow with the program, not just the gift-card line item.

The longer you run gift cards through Plum, the more of the loyalty, incentive, and payout stack you can run through it too.