

Xoxoday Plum vs. Covver

Covver builds branded swag stores. Plum is a global rewards platform that delivers digital rewards, gift cards, experiences, and payouts in 150+ countries, with merchandise as one option among many.

About Plum — Plum is Xoxoday's rewards, incentives, and payouts platform. It gives 5,000+ enterprises one place to run employee rewards, consumer promotions, channel incentives, and instant payouts. The catalog offers 10M+ reward options across 30+ categories in 150+ countries.

Why Companies Choose Xoxoday

10 enterprise-grade differentiators that set Plum apart.

1

True Global Infrastructure

150+ 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 and 10M+ options - gift cards, prepaid cards, flights, hotels, experiences, lounges, air miles, charity, mobile top-ups, wellness, and merchandise. No middlemen.

4

Amazon Partnership

Direct redemption on Amazon in the US, UK, India, Spain, and Germany. Recipients shop on Amazon's actual website.

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.

7

AI Copilot and Xoxoday MCP

AI-powered reward recommendations, program optimization, and analytics, plus Xoxoday MCP for LLM and AI-agent access to the rewards layer.

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.

9

250+ Integrations

Rewards triggered from MS Teams, Slack, Google Workspace, Workday, SAP, ADP, Darwinbox, Salesforce, HubSpot, Jira, and Zendesk.

10

Professional Services

Onboarding consulting and project management, a dedicated CSM, structured MBRs and QBRs, and AI-powered 24/7 support across time zones.

How Plum Addresses Feature Gaps with Covver

Covver does a few things well. It has no minimum orders, prices all-in with shipping, tax, and handling included, and offers personalized designs and themed stores. It also publishes HRIS, HubSpot, and API integrations. Its model is print-on-demand physical gifting. Plum suits teams that need rewards delivered instantly, in many forms, across many countries, with finance and governance controls on top. Plum’s merchandise is a curated catalog, not a custom print-on-demand design studio, so if bespoke branded merchandise is the whole need, a swag specialist may fit better.

1. Rewards Catalog & Fulfillment

This matters because catalog breadth decides how many programs one platform can serve.

Category	Covver	Xoxoday Plum
Branded Swag & Merchandise	Print-on-demand branded stores with personalized designs	Curated merchandise catalog with fulfillment
Digital Gift Cards	Not publicly documented	10M+ options across 30+ categories in 150+ countries
Amazon Redemption	Not publicly documented	Direct Amazon redemption in US, UK, India, Spain, Germany
Flights, Hotels & Experiences	Not publicly documented	Flights, hotels, and curated experiences redeemable as rewards
Charity & Top-Ups	Not publicly documented	Charity donations and mobile top-ups across markets
Seasonal Themed Stores	Seasonal theme stores (Christmas, Summer, Back to School)	Custom-branded storefront with seasonal campaigns

2. Distribution & Delivery

This matters because recipients should get a reward the moment it is earned, not after a shipping window.

Capability	Covver	Xoxoday Plum
Delivery	Doorstep delivery with order tracking and prepaid duties	Instant digital delivery by email, SMS, WhatsApp, and app; physical items shipped
Delivery Timeframes	Not publicly documented	Instant for digital rewards
Reward Links & Codes	Not publicly documented	Native Reward Links and Reward Codes
Reward Points	Not publicly documented	Native Reward Points engine for loyalty and long-cycle programs
Bulk Distribution	Bulk ordering on the Premium plan (US and EU)	Up to 10,000 recipients per CSV upload
Instant Payouts	Not publicly documented	Built-in support for instant payouts globally
White-Labeled Storefront	Branded gift stores	SSO-based white-labeled storefront on your own domain

3. Integrations & APIs

This matters because rewards work best when they are triggered from the systems where work happens.

Capability	Covver	Xoxoday Plum
HRIS	40+ HRIS integrations	250+ integrations including Workday, SAP, ADP, Darwinbox
CRM	HubSpot app	Salesforce, HubSpot, and more
API	Public API to add people, send gifts, create stores, and import products	Rewards API, Reward Points API, and Reward Links API

Capability	Covver	Xoxoday Plum
Automations	Onboarding, work anniversaries, birthdays	Trigger rewards from Teams, Slack, Jira, and Zendesk
SDKs, iFrames & AI Agents	Not publicly documented	SDKs, embeddable iFrames, and Xoxoday MCP

4. Enterprise Controls & Governance

This matters because at scale the question is who approved a reward and what budget it hit.

Capability	Covver	Xoxoday Plum
Reward Rule Engine	Not publicly documented	Centralized rule engine for category limits, segments, and catalog tiers
Maker-Checker Workflows	Not publicly documented	Native dual-control approvals for high-value or bulk sends
Role-Based Access (RBAC)	Not publicly documented	Granular RBAC across HR, marketing, finance, and ops
Budget & Wallet Management	Not publicly documented	Centralized wallet funding and threshold alerts
Real-time Fraud Scoring	Not publicly documented	IP, device, and velocity scoring with suspicious orders auto-held
Audit Trail & Reconciliation	Not publicly documented	Full audit trail plus reconciliation APIs for finance systems

5. Global & Enterprise Readiness

This matters because multinational programs need local currency, language, tax, and data handling.

Capability	Covver	Xoxoday Plum
Country Coverage	Global doorstep delivery; country list not published	150+ countries with locally validated catalogs
Currencies & Languages	Not publicly documented	50+ currencies with purchase parity and 50+ languages
Local Tax Governance	Tax included in pricing	Local tax treatment built in country by country
Data Residency	Not publicly documented	Regional data centers plus private cloud and on-prem options
Compliance Certifications	Not publicly documented	SOC 2 Type II, ISO 27001, GDPR, CCPA, DPDP
Use Cases Supported	Employee, customer, and audience gifting	Employee R&R, promotions, channel incentives, surveys, payouts, loyalty

Beyond the Platform — What You Get When You Choose Plum

At launch, Plum gives you dedicated Implementation Engineers, structured onboarding, and adoption workshops, so employee, consumer, and channel programs all go live cleanly.

After launch, a named Customer Success Manager drives program health with Monthly and Quarterly Business Reviews. A 24/7 AI-powered support bot covers every time zone.

Plum's AI recommendations and analytics are live today. Xoxoday MCP lets your own LLMs and AI agents trigger and manage rewards programmatically.

If your program spans countries, reward types, and budgets, Plum is built to run all of it from one platform.

