

Xoxoday Plum vs. Edenred

If you're evaluating Edenred and Xoxoday Plum, this document walks you through where the platforms diverge and why it matters for your program at scale. Edenred's Indian business (formerly Accentiv) is built as an employee engagement and wellness suite, while Plum is a global rewards, incentives, and payouts infrastructure — the two solve different problems even where their reward catalogs overlap.

About 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 Edenred

Edenred India (formerly Accentiv, rebranded under the global Edenred brand) has real strength in employee recognition mechanics — peer-to-peer shoutouts, manager awards, milestone automation, and a social recognition wall — backed by 25 years of India market presence and a PAN-India merchant network. But Edenred's offering is scoped to India-only employee engagement and wellness, with a curated 200+ brand catalog, no public API or developer infrastructure, and no disclosed support for non-recognition use cases like channel incentives, consumer promotions, or global payouts. Plum is built as a broader, global rewards and payouts infrastructure layer that can serve any reward use case, in any country, through any integration path.

1. Rewards Catalog & Fulfillment

This matters because reward breadth and category depth determine how relevant redemption feels to a diverse, global workforce or audience.

Feature	Edenred	Xoxoday Plum
Amazon Store	Not available	Direct Amazon redemption in US, UK, India, Spain, Germany
Gift Cards	10,000+ options across 200-250+ India-focused brands	25,000+ gift card brands globally across 100+ countries
Prepaid Cards	Not available	Branded, single or multi-use prepaid cards
Merchandise	Gadgets, home essentials, and appliances	Global merchandise catalog across 100+ countries
Travel — Flights & Hotels	Flight tickets, hotel stays, travel packages	Flights and hotels across 100+ countries with local coverage
Air Miles & Lounge Access	Not available	Air miles and lounge access included in catalog
Utility Top-Ups	Not available	Mobile and utility top-ups across markets
Charity & Donations	NGO donation options available	Charity and donation options across 100+ countries
Experiences	Curated experiences — getaways, adventure sports, wellness sessions	Experiences catalog spanning 100+ countries
Perks & Discounts	Everyday savings on groceries, electronics, travel (separate module)	Perks and discounts native to the same reward catalog
Gaming & Entertainment	Not available	Gaming and entertainment rewards included

2. Distribution Modes & Program Flexibility

This matters because how a reward reaches a recipient — a login, a link, a card, a bulk file — determines friction and program flexibility at scale.

Feature	Edenred	Xoxoday Plum
Frictionless reward links (no login)	Not available — recognition requires portal/app login	Reward Links for instant, no-login redemption
Reward codes / guest checkout	Not available	Value-backed Reward Codes with guest checkout
Points-based accrual engine	Recognition balance can be saved or combined for later use	Full Reward Points accumulate-and-redeem engine
Bulk distribution	Not disclosed publicly	Bulk distribution up to 10,000 recipients per CSV upload
Distribution channels	Web portal and mobile app	Email, SMS, WhatsApp, mobile app, and web app

3. Developer & Integration Infrastructure

This matters because enterprises increasingly need to trigger rewards programmatically from the systems they already run, not just through an admin console.

Feature	Edenred	Xoxoday Plum
Public API documentation	Not available — integrations are custom-built per client	Public REST APIs (Rewards API, Reward Points API, Reward Links API)
SDKs	Not available	SDKs for direct in-product integration
White-labeled storefront	Not available	SSO-based white-labeled storefront
HRMS / CRM integrations	Darwinbox, Workday, Zoho, SAP SuccessFactors, Keka, Freshworks, HubSpot, Salesforce (custom-built)	250+ pre-built connectors incl. Workday, SAP, ADP, Darwinbox, Salesforce, HubSpot
Collaboration tool triggers	Slack and MS Teams integrations available	Rewards triggered natively from Slack, MS Teams, Google Workspace

4. Enterprise Controls & Governance

This matters because enterprise buyers need budget discipline, approval trails, and fraud protection — not just a rewards catalog.

Feature	Edenred	Xoxoday Plum
Approval workflows	Nomination workflow approvals within recognition module	Maker-checker dual-control workflows across all reward flows
Role-based access control	Not disclosed in detail publicly	Granular RBAC across HR, marketing, finance, and ops
Budget & wallet management	Budget control noted within governance module	Centralized wallet funding, threshold alerts, multi-account management

Feature	Edenred	Xoxoday Plum
Fraud detection	Not available	Real-time fraud scoring across IP, device, and velocity
Audit trail & reconciliation	ROI dashboards track adoption, redemption, and spend	Full audit trail with reconciliation APIs
Country-level controls	Not applicable — India-only program scope	Country-level category and denomination controls across 100+ markets

5. Global & Enterprise Readiness

This matters because global enterprises need one partner that works the same way in every market, not a patchwork of local vendors.

Feature	Edenred	Xoxoday Plum
Geographic coverage	India-only program (EngagementOS), PAN-India merchant network	100+ countries with local catalog coverage
Multi-currency / purchase parity	Not available — INR-denominated program	50+ currencies with purchase parity / cost-of-living adjustment
Multi-language support	Not disclosed publicly	50+ languages supported
Security certifications	ISO 27001, SOC 2, DPDPA compliant	SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP certified; VAPT-tested
Deployment flexibility	SaaS portal and mobile app only	Public cloud, private cloud, on-premise; data residency in US, UAE, India, Saudi Arabia
Use cases supported	Employee recognition and engagement only	Employee rewards, consumer promotions, channel incentives, survey incentives, instant payouts, referral and gaming rewards

Beyond the Platform

What You Get When You Choose Plum

Edenred's model leans on custom-built integrations and a "talk to sales" gated engagement for every new client — pricing, scope, and timelines aren't transparent until you're deep into the sales cycle. With Plum, you get a dedicated Implementation Engineer and a structured go-live plan from day one, with public API documentation and SDKs so your engineering team can move independently instead of waiting on a vendor's custom integration queue.

Post-launch, your named Customer Success Manager runs structured Monthly and Quarterly Business Reviews focused on adoption, redemption, and program ROI across every use case you run — not just recognition. Where Edenred's model is scoped to India-only engagement, Plum's global support team operates 24/7 across time zones as you expand into new markets, with AI-powered support ensuring your admins are never stuck waiting on a regional help desk.

On the roadmap, Plum's AI copilot already powers reward recommendations, program optimization, and analytics automation today, plus Xoxoday MCP for AI-agent and LLM-driven reward workflows — capabilities Edenred has not disclosed publicly for its India engagement suite.

The longer you run Plum, the more use cases, markets, and integrations it absorbs — without adding vendors.



www.xoxoday.com | hello@xoxoday.com © 2026 Xoxoday