Xoxoday Plum vs. Merit Incentives

If you're evaluating Merit Incentives 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 Merit Incentives 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

Merit Incentives is a credible MENA-rooted engagement technology company with a unified LMS and marketplace suite, strong GCC catalog depth, and enterprise references across airlines, banking, and research panels. Gaps for global enterprises show up in catalog breadth outside the MENA corridor, named HRMS and CRM integrations, developer-grade distribution mechanics, built-in governance like maker-checker and fraud scoring, and AI-driven personalization across the reward lifecycle.

1 Rewards Catalog & Fulfillment

CATEGORY	MERIT INCENTIVES	XOXODAY PLUM
Amazon Store	✗ Not available	✓ Available
Gift Cards	✓	✓ Available
Prepaid Cards	✗ Not available	✓ Available
Merchandise	✓	✓ Available
Travel - Flights & Hotels	✓	✓ Available
Air Miles & Lounge Access	✗ Not available	✓ Available
Utility Top-Ups	✓	✓ Available

CATEGORY	MERIT INCENTIVES	XOXODAY PLUM
Charity & Donations	✗ Not available	✓ Available
Experiences	✓	✓ Available
Perks & Discounts	✓	✓ Available
Gaming & Entertainment	✓	✓ Available

2 Distribution Modes & Program Flexibility

FEATURE	MERIT INCENTIVES	XOXODAY PLUM
Bulk gift card distribution	✓ Available via free Client Portal	✓ Up to 10,000 recipients per CSV upload from SaaS Admin Portal.
Accumulate-and-redeem points engine	✓ LMS Points Engine with rules and campaigns	✓ Reward Points engine with multi-currency wallets, segment-based catalogs, and expiry controls.
White-labeled rewards marketplace	✓ White-labeled B2C marketplace	✓ SSO-based white-labeled storefront with full catalog branding and iFrame embeds.
No-login reward links	✗ Not available	✓ Reward Links for frictionless, no-login delivery via email, SMS, or WhatsApp.
Value-backed reward codes	✗ Not available	✓ Reward Codes with guest checkout and denomination flexibility.
Points transfer across programs	✓ Points Exchange via real-time API	✓ Reward Points with multi-program wallet transfers and partner conversion logic.
Native multi-channel distribution	✓ Omni-channel comms via LMS	✓ Native send across email, SMS, WhatsApp, mobile app, and web app.

3 Developer & Integration Infrastructure

FEATURE	MERIT INCENTIVES	XOXODAY PLUM
Public REST APIs	✓ API-centric platform per positioning	✓ Public, documented Rewards API, Reward Points API, and Reward Links API.
Named HRMS connectors	✗ Not available	✓ Native connectors to Workday, SAP, ADP, and Darwinbox.
Sales & CRM integrations	✗ Not available	✓ Named integrations with Salesforce, HubSpot, and Zendesk.
Collaboration tool integrations	✗ Not available	✓ MS Teams, Slack, and Google Workspace - trigger rewards natively inside workflows.
Integration ecosystem breadth	✓ Not publicly documented	✓ 250+ documented connectors across HR, sales, marketing, and ops stacks.
AI agent interoperability	✗ Not available	✓ Xoxoday MCP - AI agents and LLMs trigger Plum rewards natively.
SDKs & iFrame embeds	✗ Not available	✓ SDKs and iFrames for embedded reward experiences in custom apps.

4 Enterprise Controls & Governance

FEATURE	MERIT INCENTIVES	XOXODAY PLUM
Maker-checker workflows	✗ Not available	✓ Dual-control approvals on reward issuance, budget, and catalog changes.
Reward rule engine	✓ LMS Rules Engine for earn and burn	✓ Rule engine with category restrictions, denomination caps, and segment-based

FEATURE	MERIT INCENTIVES	XOXODAY PLUM
		catalogs.
Fraud detection scoring	✓ API firewalls for cyber threats	✓ Real-time fraud scoring across IP, device, and velocity with auto-hold on suspicious orders.
Budget & wallet management	✓ Not detailed publicly	✓ Centralized wallet funding, threshold alerts, and multi-account budget governance.
Granular role-based access	✓ Not detailed publicly	✓ Role-based access across HR, marketing, finance, and ops teams.
Audit trail & reconciliation APIs	✓ Reporting and tracking module	✓ Full audit trails with reconciliation APIs for finance close.
Country-level controls	✗ Not available	✓ Country-level catalog and approval controls for multi-country programs.

5 Global & Enterprise Readiness

FEATURE	MERIT INCENTIVES	XOXODAY PLUM
Catalog breadth	✓ 7,000+ partner brands	✓ 25,000+ gift card brands globally, 10M+ reward options.
Purchase parity adjustments	✓ Not advertised	✓ Purchase parity across 50+ currencies for equitable cross-border rewards.
Language support	✓ Primarily English and Arabic	✓ 50+ languages across catalog and interfaces.
Data residency options	✓ Local data residency on cloud	✓ Data residency across US, UAE, India, and Saudi Arabia - public, private, or on-premise.
Compliance certifications	✓ SOC, ISO 27001	✓ SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, and DPDP - VAPT-tested.
AI Copilot & personalization	✗ Not available	✓ AI-powered reward recommendations, program optimization, and automation built-in.
Scale & team footprint	✓ ~87 employees, MENA-anchored, Series B	✓ Global footprint with enterprise references including Amazon, Google, Adobe, Nielsen, Western Digital.

** All comparisons are based on open-source data

BEYOND THE PLATFORM

Platform features win evaluations. Execution wins outcomes.

Plum programs go live with dedicated implementation consulting, structured project management, and a named launch owner. For multi-country enterprises, the difference shows up on day one - every geography covered, every integration live, every compliance sign-off done. Merit's 87-person team and MENA-anchored operations mean launch bandwidth is concentrated in the GCC corridor; outside that corridor, implementation pace and depth can vary.

Post-launch, a named Customer Success Manager runs structured MBRs and QBRs, drives program optimization, and owns escalations across every region you operate in. Plum's 24/7 AI-powered support covers every geography and time zone - not constrained by a single regional hub or a small account management team. When a program in São Paulo hits a snag at 2am Riyadh time, someone is already on it.

On AI, Plum is live today - not on a roadmap. AI-powered reward recommendations, program optimization insights, real-time fraud scoring, and the Xoxoday MCP (enabling AI agents and LLMs to natively trigger Plum rewards) are in production across 100+ countries. As Merit continues to build its technology stack post-Series B, Plum's AI layer is already where enterprises standardizing on agentic workflows need it to be.

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