Xoxoday Plum vs. Runa

If you're evaluating Runa 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 Runa 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

Runa is a credible API-first payouts platform with real strengths in developer speed, instant currency conversion, and cross-border disbursement volume across 190+ countries. Gaps surface when programs need catalog breadth beyond gift cards and prepaid, no-code admin workflows for non-technical teams, named integrations across HR and CRM systems, and enterprise governance built for 50,000+ employee programs.

1 Rewards Catalog & Fulfillment

CATEGORY	RUNA	XOXODAY PLUM
Amazon Store	✗ Not available	✓ Available - US, UK, India, Spain & Germany
Gift Cards	✓	✓ Available
Prepaid Cards	✓	✓ Available
Merchandise	✗ Not available	✓ Available
Travel - Flights & Hotels	✗ Not available	✓ Available
Air Miles & Lounge Access	✗ Not available	✓ Available
Utility Top-Ups	✗ Not available	✓ Available
Charity & Donations	✓	✓ Available

CATEGORY	RUNA	XOXODAY PLUM
Experiences	✗ Not available	✓ Available
Perks & Discounts	✓	✓ Available
Gaming & Entertainment	✗ Not available	✓ Available

2 Distribution Modes & Program Flexibility

CAPABILITY	RUNA	XOXODAY PLUM
Reward Points	✗ Not available	✓ Accumulate-and-redeem loyalty points engine with configurable expiry and rule logic
Reward Links	✓ Available via Payout Links	✓ Frictionless single-use or multi-use reward links - no login required for recipients
Reward Codes	✓ Available via gift card code delivery	✓ Value-backed, guest-checkout-compatible reward codes
Bulk Distribution	✓ Available via API	✓ CSV-based bulk send to 10,000 recipients in a single operation
No-Code Admin Portal	✓ Available via portal	✓ Full SaaS portal for HR, marketing, and ops teams - no engineering dependency
Multi-Use Case Support	✓ Available across select use cases	✓ Employee rewards, consumer promotions, channel incentives, survey rewards, payouts - one platform
Distribution Channels	✓ API, email	✓ Email, SMS, WhatsApp, mobile app, and web app - configurable per program

3 Developer & Integration Infrastructure

FEATURE	RUNA	XOXODAY PLUM
REST APIs	✓ Payouts and Network APIs with sandbox	✓ Rewards API, Reward Points API, and Reward Links API for every reward type
SDKs & embed options	✓ API-centric integration	✓ SDKs and iFrame embeds for in-product reward experiences
SSO-based white-labeled storefront	✗ Not available	✓ SSO white-labeled storefront for self-serve employee and recipient redemption
Named business-app integrations	✗ Not available	✓ 250+ integrations including MS Teams, Slack, Workday, SAP, Salesforce, HubSpot, Jira, Zendesk
Integration time-to-value	✓ Hours to weeks via API build	✓ Pre-built connectors for common workflows - no custom build required

4 Enterprise Controls & Governance

FEATURE	RUNA	XOXODAY PLUM
Role-based access control	✓ Basic admin and user roles	✓ Granular RBAC across HR, marketing, finance, and ops functions
Maker-checker workflows	✗ Not available	✓ Dual-control maker-checker workflows on every reward action
Reward rule engine	✗ Not available	✓ Rule engine for category restrictions, denomination limits, and segment-based catalogs
Budget & wallet management	✓ Fund management via admin portal	✓ Centralized wallet funding, threshold alerts, and multi-account budgets

FEATURE	RUNA	XOXODAY PLUM
Fraud detection	✓ Multi-layer fraud and bot mitigation	✓ Real-time fraud scoring across IP, device, and velocity with auto-hold logic
Audit trail & reporting	✓ Reporting via admin portal	✓ Full audit trails with reconciliation APIs and scheduled exports

5 Global & Enterprise Readiness

FEATURE	RUNA	XOXODAY PLUM
Global catalog depth	✓ Gift cards across 45 countries, payouts across 190+	✓ 10M+ reward options across 100+ countries with local catalog in every market
Currency & language support	✓ 20 currencies, 16 languages	✓ 50+ currencies with purchase parity and 50+ languages
Compliance certifications	✓ ISO 27001	✓ SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, and DPDP - VAPT-tested
Data residency options	✗ Not available	✓ Public cloud, private cloud, and on-premise - data centers in US, UAE, India, and Saudi Arabia
Customer success model	✓ Dedicated account management on Enterprise and Custom plans only	✓ Named CSM, structured MBRs & QBRs, and 24/7 AI-powered support on every deployment
Professional services	✓ Onboarding support on paid plans	✓ Full onboarding consulting, project management, and implementation delivery at launch

** All comparisons are based on open-source data

BEYOND THE PLATFORM

A payout API is a component. A rewards program is an operating system.

When you go live with Plum, you don't just get API keys and a dashboard. You get dedicated implementation engineers, structured launch support, promotion kits, and adoption workshops - everything needed to ensure your program lands with momentum, not a quiet rollout that fades in two weeks. Runa's Starter plan launches you self-serve; Plum launches your program with a team behind it.

Post-launch, your named Customer Success Manager works actively to move the metrics that matter - from adoption and redemption rates to targeted engagement campaigns. Structured Monthly and Quarterly Business Reviews keep your program on track and continuously optimized. Our AI-powered 24/7 bot keeps teams unblocked, backed by a global support team operating across time zones - not a ticket queue or a Starter-plan chatbot.

On AI, Plum is already ahead. AI-powered reward recommendations, program optimization insights, analytics automation, and the Xoxoday MCP for AI-native agent workflows are live in the product today - not on a roadmap. The longer you run Plum, the smarter, more automated, and more impactful your rewards programs become.

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