

Xoxoday Plum vs. Rybbon

If you're evaluating Rybbon (now BHN Rewards) 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 Rybbon 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

Rybbon - now part of Blackhawk Network and operating as BHN Rewards - is a credible choice for digital gift card distribution and research incentives, especially for North American survey operations. The gaps emerge when programs need global catalog depth, broader reward categories beyond gift cards, enterprise governance at scale, and a single platform that extends into payouts, loyalty, channel incentives, and consumer promotions.

1 Rewards Catalog & Fulfillment

CATEGORY	RYBBON	XOXODAY PLUM
Amazon Store	✗ Not available	✓ Available
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

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

2 Distribution Modes & Program Flexibility

CAPABILITY	RYBBON	XOXODAY PLUM
Email-based reward delivery	✓ Core distribution channel	✓ Email, SMS, WhatsApp, mobile app, and web app delivery
Reward Links (no-login, frictionless)	✓ Supported via BHN Rewards Links	✓ Reward Links with guest checkout and recipient choice
Bulk CSV distribution	✓ Supported for batch sends	✓ Up to 10,000 recipients per CSV upload
Points-based accumulate & redeem engine	✗ Not available	✓ Native Reward Points engine for loyalty and recognition programs
White-labeled storefront	✗ Not available	✓ SSO-based white-labeled storefront with branded catalog tiers
Program types supported	✓ Research incentives, marketing promotions, simple employee rewards	✓ Employee R&R, consumer promotions, channel incentives, survey rewards, instant payouts, loyalty, and referrals on one platform
Recipient choice of reward	✓ Supported via reward catalog	✓ Recipient choice across 10M+ options in 30+ categories

3 Developer & Integration Infrastructure

CAPABILITY	RYBBON	XOXODAY PLUM
Public REST API	✓ Available with public documentation	✓ Rewards API, Reward Points API, and Reward Links API - all documented
Survey/research platform integrations	✓ Strong native integrations - Qualtrics, SurveyMonkey, Alchemer, Decipher, Medallia, Forsta	✓ Native integrations with Qualtrics, SurveyMonkey, and survey platforms - plus 240+ other connectors
HRMS integrations	✗ Not available	✓ Workday, SAP SuccessFactors, ADP, Darwinbox, BambooHR, and others
CRM & collaboration integrations	✓ Limited - primarily via Zapier	✓ Native Salesforce, HubSpot, MS Teams, Slack, Google Workspace, Jira, and Zendesk integrations
SDKs & iFrame embeds	✗ Not available	✓ SDKs and iFrame embeds for in-product reward experiences
MCP / AI agent access	✗ Not available	✓ Xoxoday MCP enables native LLM and AI agent workflows on rewards infrastructure
Total integration count	✓ Roughly 15-20 native integrations, largely survey-centric	✓ 250+ integrations across HR, CRM, collaboration, survey, and support tools

4 Enterprise Controls & Governance

CAPABILITY	RYBBON	XOXODAY PLUM
Role-based access control	✓ Basic admin and user roles	✓ Granular RBAC across HR, marketing, finance, ops, and regional teams

CAPABILITY	RYBBON	XOXODAY PLUM
Maker-checker / dual approval workflows	✗ Not available	✓ Maker-checker workflows for dual-control on budgets, sends, and catalog changes
Reward rule engine	✗ Not available	✓ Category restrictions, denomination limits, segment-based catalogs, and country-level controls
Budget & wallet management	✓ Basic budget tracking	✓ Centralized wallet funding, threshold alerts, multi-account wallets
Fraud detection	✓ Basic controls	✓ Real-time fraud scoring across IP, device, and velocity signals with auto-hold
Tax reporting for research incentives	✓ Strength - 1099 tracking tools purpose-built for research studies	✓ Reconciliation APIs, audit trails, and country-level tax governance
Audit trail & reconciliation	✓ Standard reporting dashboard	✓ Full audit trail with reconciliation APIs for finance systems

5 Global & Enterprise Readiness

CAPABILITY	RYBBON	XOXODAY PLUM
Country coverage	✓ Approximately 50 countries, strongest in North America and parts of EU	✓ 100+ countries with deep local catalog coverage in each
Languages supported	✓ English-primary with limited localization	✓ 50+ languages
Currencies & purchase parity	✓ Basic multi-currency, no purchase parity adjustments	✓ 50+ currencies with purchase parity and cost-of-living adjustments
Data residency options	✓ SaaS only - no regional residency control	✓ Regional data centers in US, UAE, India, and Saudi Arabia
Deployment flexibility	✓ SaaS only	✓ Public cloud, private cloud, and on-premise deployment
Compliance certifications	✓ SOC 2, HIPAA, GDPR	✓ SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP - VAPT-tested
AI copilot in-product	✗ Not available	✓ AI-powered reward recommendations, program optimization, and analytics automation
Reference enterprise customers	✓ Strong in research (C+R Research, Forsta customers) and mid-market marketing teams	✓ Amazon, Google, Adobe, Nielsen, Western Digital - 50,000+ employee enterprises

** All comparisons are based on open-source data

— BEYOND THE PLATFORM

Plum is infrastructure, not a reward-sending tool.

At launch, you get dedicated Implementation Engineers, structured onboarding, finance-approved billing setup, and integration support across your HR, CRM, survey, and finance systems. Rybbon's onboarding is largely self-serve and optimized for quickly wiring up a survey platform - Plum's onboarding assumes your program will span multiple business units, countries, and use cases from day one, and is resourced for that reality.

Post-launch, a named Customer Success Manager actively drives adoption and ROI - through structured Monthly and Quarterly Business Reviews, program optimization workshops, and proactive campaign recommendations. You're not routed through a generic support queue. A 24/7 AI-powered support bot keeps teams unblocked across time zones, backed by a global support team. That's materially different from a ticketing-first support model.

On AI, Plum is already ahead. AI-powered reward recommendations, program optimization, and analytics automation are live in-product today - not on a roadmap. The Xoxoday MCP lets AI agents and LLM-powered workflows interact with rewards infrastructure natively, which opens up a meaningful design space that gift-card-first vendors simply cannot participate in yet.