

Xoxoday Plum vs. Tango Card

If you're evaluating Tango Card 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 Tango Card 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

Tango Card (a Blackhawk Network company) is a credible gift-card delivery platform with a developer-friendly Rewards as a Service API and a clean self-serve UI in Rewards Genius. Gaps tend to emerge for enterprises that need catalog breadth beyond gift cards, true global coverage, full-lifecycle reward workflows, and embedded enterprise governance — areas where Plum is purpose-built.

1 Rewards Catalog & Fulfillment

CATEGORY	TANGO CARD	XOXODAY PLUM
Amazon Store	✗ Not available	✓ Direct Amazon redemption in US, UK, India, Spain, Germany
Gift Cards	✓	✓ 25,000+ gift card brands across 100+ countries
Prepaid Cards	✓	✓ Global prepaid options across multiple currencies
Merchandise	✗ Not available	✓ Curated merchandise catalog with fulfillment
Travel — Flights & Hotels	✗ Not available	✓ Flights and hotels redeemable as rewards
Air Miles & Lounge Access	✗ Not available	✓ Air miles and airport lounge access included

CATEGORY	TANGO CARD	XOXODAY PLUM
Utility Top-Ups	✗ Not available	✓ Mobile and utility top-ups across emerging markets
Charity & Donations	✓	✓ Charity and donation options across global causes
Experiences	✗ Not available	✓ Curated experiences - dining, adventure, wellness
Perks & Discounts	✗ Not available	✓ Always-on perks and discount marketplace
Gaming & Entertainment	✓	✓ Gaming and entertainment vouchers across platforms

2 Distribution Modes & Program Flexibility

CAPABILITY	TANGO CARD	XOXODAY PLUM
Send methods	✓ Email delivery via Rewards Genius or RaaS API	✓ Email, SMS, WhatsApp, mobile app, and web — multi-channel delivery out of the box.
Reward Links (no-login)	✓ Available via email-delivered reward link	✓ Reward Links — shareable, no-login, frictionless redemption across any channel.
Reward Codes / guest checkout	✗ Not available	✓ Value-backed Reward Codes with guest checkout for consumer campaigns.
Loyalty / points engine	✗ Not available	✓ Built-in Reward Points engine for accumulate-and-redeem loyalty programs.
White-labeled storefront	✗ Not available	✓ SSO-based, fully white-labeled storefront — your brand, your domain.
Bulk distribution	✓ CSV upload supported in Rewards Genius	✓ Up to 10,000 recipients per CSV upload with scheduled dispatch.

3 Developer & Integration Infrastructure

CAPABILITY	TANGO CARD	XOXODAY PLUM
REST API	✓ Rewards as a Service (RaaS) API — well-documented, developer-friendly	✓ REST APIs across Rewards, Reward Points, and Reward Links — full product available via API.
SDKs	✗ Not available	✓ SDKs for rapid embedding into web and mobile applications.
iFrame embeds	✗ Not available	✓ Embed the full reward catalog inside your product via iFrame.
Pre-built connectors	✓ Limited native integrations; primarily API-based	✓ 250+ pre-built integrations across HRMS, CRM, ITSM, collaboration, and survey tools.
HRMS & collaboration	✗ Not available natively	✓ Workday, SAP, ADP, Darwinbox, MS Teams, Slack, Google Workspace — native and two-way.
Sales & marketing tools	✗ Not available natively	✓ Salesforce, HubSpot, Qualtrics, SurveyMonkey — trigger rewards from where work already happens.
MCP / AI-agent access	✗ Not available	✓ Xoxoday MCP lets AI agents and LLMs interact with rewards infrastructure natively.

4 Enterprise Controls & Governance

CAPABILITY	TANGO CARD	XOXODAY PLUM
Role-based access	✓ Basic admin and user roles in Rewards Genius	✓ Granular RBAC across HR, marketing, finance, and ops — module-level permissions.
Maker-checker workflows	✗ Not available	✓ Dual-control maker-checker workflows for high-value approvals.
Reward rule engine	✗ Not available	✓ Configurable rule engine — category restrictions, denomination limits, segment-based catalogs.
Budget & wallet management	✓ Funded account model with balance visibility	✓ Centralized wallets, multi-account structures, threshold alerts, and budget rollups.
Fraud detection	✗ Not available	✓ Real-time fraud scoring across IP, device, and velocity — suspicious orders auto-held.
Audit trail & reconciliation	✓ Standard reporting in Rewards Genius	✓ Full audit trails and reconciliation APIs for finance and compliance teams.
Country-level controls	✗ Not available	✓ Country-specific reward visibility, denomination, and tax governance.

5

Global & Enterprise Readiness

CAPABILITY	TANGO CARD	XOXODAY PLUM
Country coverage	✓ Strong in the US; global gift-card coverage via BHN supply	✓ 100+ countries with deep local catalogs built on direct brand relationships.
Currencies & purchase parity	✓ Multi-currency reward values	✓ 50+ currencies with purchase parity and cost-of-living adjustments.
Languages	✓ English-led experience	✓ 50+ languages across admin and recipient experiences.
Data residency	✓ US-hosted	✓ Regional data centers in the US, UAE, India, and Saudi Arabia — public, private, or on-prem.
Compliance	✓ SOC 2, GDPR	✓ SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP — VAPT-tested.
Use case breadth	✓ Employee rewards, research incentives, customer promotions — gift-card-led	✓ Employee R&R, consumer promotions, channel incentives, survey rewards, instant payouts, and loyalty — one platform.
Named CSM & QBRs	✓ Support team coverage; enterprise tier support available	✓ Dedicated CSM, structured MBRs and QBRs, and 24/7 AI-powered support across time zones.

** All comparisons are based on open-source data

— BEYOND THE PLATFORM

Tango Card gets you started. Plum gets you to scale.

At launch, you get dedicated Implementation Engineers, structured onboarding, brand-ready promotion kits, and adoption playbooks — so your program lands with momentum rather than a quiet rollout. Tango Card's self-serve motion works well for single-team gift-card sends, but enterprise programs with multiple stakeholders, integrations, and compliance requirements need real implementation muscle — and that's what Plum ships with.

Post-launch, a named Customer Success Manager actively drives adoption, recognition frequency, and participation — through targeted nudges, structured Monthly and Quarterly Business Reviews, and a 24/7 AI-powered support bot backed by a global team. This is the governance layer most gift-card delivery platforms leave to the buyer to build internally.

On AI, Plum is already ahead — reward recommendations, program optimization, analytics automation, and native MCP access for AI agents and LLMs are live today. The longer you run Plum, the more intelligent, automated, and ROI-positive your rewards programs become.

