

Xoxoday Plum vs. Tillo

If you're evaluating Tillo 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 Tillo doesn't offer - and that enterprise reward programs can't afford to go without.

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- AI Copilot Across the Platform**
AI-powered reward recommendations, program optimization, insights and analytics, and automation built into the product - not bolted on.
- 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.
- 250+ Integrations**
Rewards triggered from MS Teams, Slack, Google Workspace, Workday, SAP, ADP, Darwinbox, Salesforce, HubSpot, Jira, and Zendesk.
- 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

Tillo is a well-regarded B2B gift card API network with strong brand coverage across 40 markets - a credible choice for teams that need to distribute gift cards and prepaid cards via API, storefront, or bulk purchase. However, when enterprise buyers require multi-category reward catalogs beyond gift cards, end-to-end program management tools, global coverage beyond English-speaking markets, or built-in enterprise governance, the gaps become difficult to work around.

1 Rewards Catalog & Fulfillment

CATEGORY	TILLO	XOXODAY PLUM
Amazon Store	✗ Not available	✓ Available - 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	TILLO	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	✓	✓ Curated experiences - dining, adventure, wellness
Perks & Discounts	✓	✓ Always-on perks and discount marketplace
Gaming & Entertainment	✓	✓ Gaming and entertainment vouchers across platforms

2 Distribution Modes & Program Flexibility

CAPABILITY	TILLO	XOXODAY PLUM
Reward Points	✗ Not available	✓ Accumulate-and-redeem loyalty points engine with configurable expiry and rule logic
Reward 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 and Bulk Buy portal	✓ 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

CAPABILITY	TILLO	XOXODAY PLUM
REST API	✓ Available - gift card ordering and management	✓ Rewards API, Reward Points API, Reward Links API - full reward lifecycle coverage
Webhooks	✓	✓ Configurable webhooks across reward events, redemptions, and budget thresholds
SDKs	✗ Not available	✓ SDKs and iFrame embeds for native in-product reward experiences
Pre-Built HRMS Connectors	✗ Not available	✓ Workday, SAP, ADP, Darwinbox - rewards triggered automatically from HR events
CRM & Sales Tool Integrations	✗ Not available	✓ Salesforce, HubSpot - rewards triggered directly from deal stages and pipeline events
Productivity Suite Integrations	✗ Not available	✓ MS Teams, Slack, Google Workspace - employees send and receive rewards without leaving their tools
Total Pre-Built Connectors	✗ Not available	✓ 250+ pre-built integrations across HR, CRM, ticketing, surveys, and collaboration tools

4 Enterprise Controls & Governance

CAPABILITY	TILLO	XOXODAY PLUM
Role-Based Access Control	✓ Basic admin and user roles	✓ Granular RBAC across HR, finance, marketing, and operations with custom permission sets
Maker-Checker Workflows	✗ Not available	✓ Dual-control approval flows for every reward dispatch - mandatory for regulated industries
Budget & Wallet Management	✓ Universal Float for centralized multi-currency fund management	✓ Centralized wallet funding, multi-account budgets, threshold alerts, and auto-top-up controls
Reward Rule Engine	✗ Not available	✓ Category restrictions, denomination caps, segment-based catalogs, and country-level controls
Fraud Detection	✓ Built-in fraud protection for gift card transactions	✓ Real-time scoring across IP, device, and velocity - suspicious orders auto-held for review
Audit Trail & Reporting	✓ Basic order history	✓ Full reconciliation APIs, transaction-level audit logs, and finance-ready export formats
Compliance Certifications	✓ SOC 2 Type II, ISO 27001	✓ SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP - VAPT-tested

5 Global & Enterprise Readiness

CAPABILITY	TILLO	XOXODAY PLUM
Countries with Local Catalog	✓ 40 markets - primarily UK, US, Australia, and Western Europe	✓ 100+ countries with locally relevant reward catalogs and local fulfillment
Multi-Currency & Purchase Parity	✓ 25 currencies supported	✓ 50+ currencies with cost-of-living adjustments and purchase parity built in
Language Support	✗ Not available	✓ 50+ languages across portal, storefront, and recipient communications
Data Residency Options	✗ Not available	✓ Public cloud, private cloud, on-premise; regional data centers in US, UAE, India, Saudi Arabia
AI-Powered Features	✗ Not available	✓ AI reward recommendations, program optimization, and analytics automation - live today
White-Label Storefront	✓ Available - white-labeled StoreFront (low-code, gift cards only)	✓ SSO-based fully branded reward storefront - deployable without Plum branding
Dedicated Customer Success	✓ Dedicated account managers; no structured CSM or QBR program	✓ Named CSM, structured MBRs & QBRs, and 24/7 AI-powered support post-launch

** All comparisons are based on open-source data

— BEYOND THE PLATFORM

Tillo gives you an API. Plum gives you a rewards program - and a team to make it succeed.

When you go live with Plum, you get dedicated Implementation Engineers, structured onboarding playbooks, and program promotion kits - not a self-service sandbox and a documentation link. Tillo's model assumes you have internal engineering resources to build and maintain the integration layer, the admin workflows, and the recipient experience from scratch. With Plum, that work is done for you: multi-use-case launch templates, manager toolkits, and adoption workshops ensure your program lands with momentum from day one.

Post-launch, a named Customer Success Manager actively drives adoption, monitors redemption rates, and runs targeted campaigns to improve participation - through structured Monthly and Quarterly Business Reviews. Tillo's support model is primarily technical and developer-facing, with no equivalent CSM function for ongoing program performance. A 24/7 AI-powered support layer keeps your teams unblocked, backed by a global team operating across time zones.

On AI, Plum is already ahead. The AI Copilot delivers reward recommendations, program optimization insights, and analytics automation - built into the product today, not on a roadmap. Plum also offers Xoxoday MCP (Model Context Protocol), enabling AI agents and LLM-powered workflows to interact with Plum's rewards infrastructure natively. Tillo has no AI layer. The longer you run Plum, the smarter and more impactful your reward programs become - without adding headcount or engineering cycles.

