

Xoxoday Plum vs. Virtual Incentives

If you're evaluating Virtual 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 Virtual 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

Virtual Incentives has built a genuinely capable payment delivery platform — fast digital issuance of prepaid Visa/Mastercard, 4,800+ eGift card brands, PayPal/Venmo/ACH payouts, and delivery across 51 countries in 43 currencies. These are real strengths, particularly for market research, consumer promotions, and spot recognition. Gaps emerge when enterprises need a loyalty points engine, deep HRIS/CRM integrations, broader reward categories beyond payment instruments, and full program governance controls.

1 Rewards Catalog & Fulfillment

CATEGORY	VIRTUAL INCENTIVES	XOXODAY PLUM
Amazon Store	✓ Amazon eGift card available	✓ Available — Direct redemption on Amazon.com in US, UK, India, Spain & Germany
Gift Cards	✓ 4,800+ global brands via eGiftCards catalog	✓ 25,000+ brands across 100+ countries — no middleman markup
Prepaid Cards	✓ Virtual Visa, Physical Visa, Reloadable Visa & Mastercard	✓ Virtual & physical prepaid across 50+ currencies with purchase parity
Merchandise	✗ Not available	✓ 300,000+ physical merchandise SKUs via owned catalog
Travel - Flights & Hotels	✗ Not available	✓ 1M+ flights, hotels, lounge access & car rentals globally

CATEGORY	VIRTUAL INCENTIVES	XOXODAY PLUM
Air Miles & Lounge Access	✗ Not available	✓ Airline miles & 1,000+ airport lounges across 100+ countries
Utility Top-Ups	✗ Not available	✓ Mobile & utility top-ups across 100+ countries
Charity & Donations	✗ Not available	✓ 1,000+ verified charity & donation options globally
Experiences	✗ Not available	✓ 10,000+ local & global experiences
Perks & Discounts	✗ Not available	✓ 10,000+ offers & daily discounts
Gaming & Entertainment	✓ Gaming gift cards available in eGiftCards catalog	✓ 100+ dedicated gaming & entertainment reward options

2 Distribution Modes & Program Flexibility

CAPABILITY	VIRTUAL INCENTIVES	XOXODAY PLUM
Reward Links	✓ Reward links issued; expire after 90 days	✓ Frictionless reward links — configurable expiry, no account or login required
Reward Points Engine	✗ Not available	✓ Full accumulate-and-redeem loyalty points engine with configurable rules and tiers
Cash-Like Payouts	✓ PayPal, Venmo, ACH bank deposits — credit cards not accepted for funding	✓ PayPal, bank transfers, prepaid cards, and reward links across 50+ currencies
WhatsApp & SMS Delivery	✗ Not available	✓ Native reward delivery via WhatsApp, SMS, email, and mobile app
Bulk Distribution	✓ Bulk issuance via API and VI Now admin portal	✓ Bulk send to 10,000 recipients per CSV upload across email, SMS & WhatsApp
White-Labeled Storefront	✗ Not available	✓ SSO-based fully branded white-labeled redemption storefront
No-Code Admin Portal	✓ VI Now portal for order management; primarily API-driven	✓ Full no-code SaaS admin portal for program setup, distribution, and reporting

3 Developer & Integration Infrastructure

CAPABILITY	VIRTUAL INCENTIVES	XOXODAY PLUM
REST API	✓ Rewards issuance API with 40+ data point tracking; used by 175+ platforms	✓ Rewards API, Reward Points API, Reward Links API & Reward Codes API — full suite with multi-country endpoints
Native HRIS Integrations	✗ Not available	✓ Workday, SAP, ADP, Darwinbox & 250+ pre-built connectors
CRM Integrations	✗ Not available	✓ Native Salesforce & HubSpot with trigger-based reward automation
Collaboration Tools	✗ Not available	✓ MS Teams, Slack & Google Workspace — rewards triggered directly in chat
SDK & iFrame Embed	✗ Not available	✓ SDKs and iFrame embeds for seamless in-app reward experiences
AI Agent / MCP Support	✗ Not available	✓ Xoxoday MCP enables LLM-powered workflows and AI agent reward triggers natively

4 Enterprise Controls & Governance

CAPABILITY	VIRTUAL INCENTIVES	XOXODAY PLUM
Fraud Detection	✓ MFA, IP blocking, password controls & payment security built in	✓ Real-time fraud scoring across IP, device & velocity — suspicious orders auto-held for review
Role-Based Access Control	✓ Basic client portal access controls	✓ Granular RBAC across HR, marketing, finance & ops — down to category and budget level
Maker-Checker Workflows	✗ Not available	✓ Dual-control approval workflows on reward issuance, budget changes & catalog updates
Budget & Wallet Management	✓ Pre-funded account balance; credit card funding not supported	✓ Centralized wallet, multi-account budgets, threshold alerts & departmental budget controls
Reward Rule Engine	✗ Not available	✓ Configurable rules for category restrictions, denomination limits & segment-based catalogs
Country-Level Controls	✗ Not available	✓ Country-specific catalog visibility, denomination controls & approval schedules
Audit Trail & Reconciliation	✓ Transaction reporting via VI Now dashboard; 40+ data points tracked	✓ Full audit trail with reconciliation APIs for finance and compliance reporting

5 Global & Enterprise Readiness

CAPABILITY	VIRTUAL INCENTIVES	XOXODAY PLUM
Geographic Coverage	✓ 51 countries; 43 currencies	✓ 100+ countries with local catalog coverage, purchase parity & 50+ currencies
Local Catalog Depth	✓ 4,800+ eGift card brands; limited non-card catalog outside US	✓ Full reward category coverage — merchandise, travel, experiences, charity — in 100+ countries
Language Support	✗ Not available	✓ 50+ languages across admin portal and recipient-facing interfaces
Data Residency	✗ Not available	✓ Regional data centers in US, UAE, India & Saudi Arabia; public, private & on-prem deployment
Compliance Certifications	✓ SOC 2 Type II; PCI DSS; MFA & security controls documented	✓ SOC 2 Type II, ISO 27001, GDPR, CCPA, CRPA, DPDP — VAPT-tested
Local Tax Governance	✗ Not available	✓ Local tax governance and compliance rules enforced per country
Enterprise Scalability	✓ SMB to mid-market; ~40M payments/year delivered; unfunded, ~55 employees	✓ Proven at 50,000+ employee scale — Amazon, Google, Adobe among reference customers

** All comparisons are based on open-source data

— BEYOND THE PLATFORM

Virtual Incentives issues payments. Plum runs reward programs — with the infrastructure, integrations, and team to make them perform at enterprise scale.

When you go live with Plum, you get dedicated Implementation Engineers, structured onboarding, program configuration consulting, and adoption playbooks tailored to your use cases - whether employee recognition, consumer promotions, or channel incentives. Virtual Incentives is primarily API-driven and self-serve with no published implementation consulting or program management layer. Plum deploys with hands-on project management to ensure your program launches with measurable early engagement - not just an API integration that quietly goes live.

Post-launch, a named Customer Success Manager drives program performance through structured Monthly and Quarterly Business Reviews, adoption nudge campaigns for managers and admins, and targeted engagement programs to lift redemption rates. Plum's 24/7 AI-powered support operates across geographies and time zones - critical when you're running programs in the 100+ countries where Plum has local catalog presence, local language support, and local compliance coverage that Virtual Incentives does not match.

On AI, Plum is already live with reward recommendations, program optimization insights, analytics automation, and Xoxoday MCP - enabling AI agents and LLM-powered workflows to interact natively with Plum's reward infrastructure. As enterprises integrate AI into HR, sales, and marketing operations,

Plum's MCP layer means rewards can be triggered, tracked, and optimized programmatically by any AI agent - a capability with no equivalent in Virtual Incentives' current product or any disclosed roadmap.

