

# 31 Best Payroll Software for Startups in 2026

Complete Platform Reviews: India · Global · US · Enterprise



- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

**31**  
Platforms Reviewed

**8**  
Evaluation Criteria

**4**  
Market Regions

# The Complete Payroll Platform Guide

Most payroll software rankings list the same ten tools. This guide reviews all 31 platforms — from INR 50/employee Indian tools for seed-stage compliance, to global EOR platforms covering 150+ countries, to enterprise systems for Series C and beyond. Every platform is reviewed on the same 8 criteria. Every verdict is direct about who should skip it.

## How Did We Rank These 31 Platforms?

<p style="text-align: center;"><b>01</b></p> <p><b>India compliance depth</b> PF, ESIC, TDS, PT, LWF, Labour Code 2025 coverage depth</p>	<p style="text-align: center;"><b>02</b></p> <p><b>Startup-appropriate pricing</b> All-in cost including add-ons — not just the headline per-seat price</p>
<p style="text-align: center;"><b>03</b></p> <p><b>Setup speed</b> Time from signup to first payroll run without a dedicated implementation team</p>	<p style="text-align: center;"><b>04</b></p> <p><b>Scalability</b> Platform behaviour growing from 10 to 500 employees</p>
<p style="text-align: center;"><b>05</b></p> <p><b>Global hiring support</b> EOR, contractor payments, multi-currency and multi-country capability</p>	<p style="text-align: center;"><b>06</b></p> <p><b>Integration ecosystem</b> HRMS, attendance, and accounting software connections</p>
<p style="text-align: center;"><b>07</b></p> <p><b>Compliance automation</b> Does the system self-update when laws change, or do you find out via notice?</p>	<p style="text-align: center;"><b>08</b></p> <p><b>Real user evidence</b> G2, Capterra, Reddit, and founder community feedback weighted by recency</p>

## Quick Comparison: All 31 Platforms at a Glance

#	Platform	Best For	India Compliance	Global	Startup Stage
1	RazorpayX Payroll	Funded Indian startups	Full	No	Seed–Series A
2	<b>TankhaPay</b>	<b>India compliance + EOR</b>	<b>Full + LC 2025</b>	<b>Yes</b>	<b>Seed–Enterprise</b>
3	Zoho Payroll	Zoho-stack Indian teams	Full	No	Bootstrapped–Seed
4	Keka HR	Mid-market Indian HRMS	Full	No	Series A–B
5	greytHR	Small Indian teams	Full	No	Bootstrapped–Seed
6	Deel	Global contractor + EOR	Via EOR	Yes (150+)	Any with int'l hiring
7	Gusto	US-based teams	US only	Limited	Bootstrapped (US)
8	Rippling	US/global 50+ emp	Via EOR	Yes	Series A+
9	Remote	Distributed global EOR	Via EOR	Yes (180+)	Seed–Growth
10	Oyster HR	Remote-first startups	Via EOR	Yes (180+)	Seed–Series A
11	ADP RUN	US SMBs	US only	Limited	Seed–Series A (US)
12	Paychex Flex	US mid-market	US only	No	Series A+ (US)
13	BambooHR	US HRMS + payroll	US only	No	Series A (US)
14	Patriot Payroll	Budget US teams	US only	No	Bootstrapped (US)
15	QuickBooks Payroll	QuickBooks users (US)	US only	No	Bootstrapped (US)
16	OnPay	US small teams	US only	No	Bootstrapped (US)
17	Papaya Global	Enterprise global	Via EOR	Yes (160+)	Series B+
18	Multiplier	India-HQ going global	India + 150	Yes	Seed–Growth
19	Pocket HRMS	Micro Indian teams	Full	No	Bootstrapped
20	HROne	Small Indian businesses	Full	No	Bootstrapped–Seed
21	Workday Payroll	Large enterprise	Enterprise-grade	Yes	■ Series C+
22	UKG Ready	Mid-market workforce mgmt	US focus	Limited	■ 200+ emp
23	Paylocity	US mid-market HR	US only	No	Series A+ (US)
24	Ceridian Dayforce	Enterprise HCM	Enterprise	Limited	■ 200+ emp
25	TriNet	US SMB PEO	US only	No	Seed–Series A (US)
26	Justworks	US SMB PEO	US only	No	Bootstrapped–Seed (US)
27	Employment Hero	ANZ + global	ANZ + EOR	Limited	Seed–Series A
28	Sage Payroll	UK/EU-based teams	UK/EU	Limited	Bootstrapped–Seed (UK)
29	PayFit	Europe-based startups	EU compliance	No	Seed–Series A (EU)
30	BrightPay	UK micro-teams	UK/Ireland	No	Bootstrapped (UK)
31	RemotePass	MENA remote teams	MENA focus	Yes (MENA)	Seed–Series A

■ Workday, Ceridian Dayforce, and UKG Ready are enterprise platforms not recommended for startups under 200 employees. Included for completeness only.

# 01

## India-Focused Platforms

Best for India-Based Startups

7 Platforms in This Section

RazorpayX Payroll greytHR	TankhaPay Pocket HRMS	Zoho Payroll HROne	Keka HR
------------------------------	--------------------------	-----------------------	---------

### 1 RazorpayX Payroll

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Funded Indian startups (Seed–Series A)	India only	Seed–Series A	Full: PF, ESIC, TDS (both regimes), PT all 26 states

**Overview:** RazorpayX Payroll is the most widely adopted payroll platform among funded Indian startups. Its native banking integration makes it the fastest path from salary approval to bank transfer.

**Key Features:** PF ECR, ESIC, TDS (old and new tax regimes), multi-state PT across all 26 states, bank disbursements, payslips, employee self-service.

#### ✓ PROS

- Setup within 24 hours — fastest in the India payroll market
- Seamless integration with RazorpayX banking
- Clean UI manageable by non-payroll teams

#### ✗ CONS

- No managed payroll services — fully self-managed
- Requires a separate EOR provider for global hires
- Less HRMS depth compared to Keka or TankhaPay

#### VERDICT

The default choice for funded Indian startups that value speed and a clean interface over deep HRMS features.

## 2 TankhaPay

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
<b>All workforce types: compliance, EOR, managed services</b>	<b>India (payroll + managed services). Global via EOR.</b>	<b>Seed–Enterprise</b>	<b>Full incl. Labour Code 2025 + DPDP Act 2023</b>
<p><b>Overview:</b> TankhaPay by Akal Information Systems (est. 2000, CMMI Level 5) is India's most compliance-complete payroll platform. The only tool combining payroll software, managed payroll outsourcing, domestic and international EOR, NATS apprenticeship management, and global talent mobility under one vendor.</p> <p><b>Key Features:</b> Full PF/ESIC/TDS (both regimes), PT all 26 states, LWF, Labour Code 2025, managed payroll, domestic + international EOR, NATS apprentice stipend management, CFO labour cost dashboard, ISO 27001 data security. Integrations: SAP, Oracle HCM, Darwinbox, Zoho, Tally, QuickBooks, 50+ via API.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Deepest India statutory compliance of all 31 platforms reviewed</li> <li>• Software-first, outsource-later managed payroll model</li> <li>• CMMI Level 5 + ISO 27001: strong due diligence for Series A+ rounds</li> <li>• NATS apprenticeship management: no other vendor offers this</li> <li>• Trusted by Bank of Baroda, UIDAI, and Government of India bodies</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Less brand recognition vs RazorpayX among very early-stage founders</li> <li>• No self-serve public pricing; requires a conversation</li> <li>• Overkill for a 5-person pre-revenue team</li> </ul>	
<b>VERDICT</b>	Best single-vendor solution for Indian startups requiring a compliance platform that cannot be outgrown through Series A, B, and international expansion.		

## 3 Zoho Payroll

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
<b>Early-stage Indian startups on the Zoho stack</b>	<b>India (separate US solution available)</b>	<b>Bootstrapped–Seed</b>	<b>Full Indian statutory requirements</b>
<p><b>Overview:</b> Zoho Payroll is the payroll component of the Zoho suite. The best value for startups already paying for Zoho Books and/or Zoho People.</p> <p><b>Key Features:</b> PF/ESIC/TDS/PT automation, payslip generation, leave management, Zoho Books sync.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Value for money: INR 50/emp/month India-compliant</li> <li>• Free tier available for very small companies</li> <li>• In-suite integration eliminates manual data entry</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Very limited outside the Zoho ecosystem</li> <li>• No global payroll capability</li> <li>• Underperforms on edge-case compliance scenarios</li> </ul>	
<b>VERDICT</b>	Solid choice for Zoho-stack startups in India. Plan to migrate when headcount exceeds 100 or payroll complexity grows.		

## 4 Keka HR

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
<b>Series A–B Indian startups with 100–1,000 employees</b>	<b>India only</b>	<b>Series A–B</b>	<b>Complete Indian statutory compliance</b>
<p><b>Overview:</b> Keka is an HRMS-first platform with strong payroll, designed for startups that have progressed beyond payroll to performance management and OKR tracking.</p>			
<p><b>Key Features:</b> Full India payroll compliance, performance management, OKRs, attendance and leave, ATS, analytics, employee self-service.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>Best HRMS user interface in the Indian market</li> <li>Strong customer success team</li> <li>Deep integration between payroll and people records</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>Too costly for pre-Series A companies</li> <li>No global payroll or EOR capability</li> <li>Longer implementation than dedicated payroll tools</li> </ul>	
<b>VERDICT</b>	Ideal when HR has become a department and payroll data needs to inform performance management and workforce planning.		

## 5 greytHR

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
<b>Small Indian teams (10–100 employees) needing compliance affordably</b>	<b>India (UAE module available)</b>	<b>Bootstrapped–Seed</b>	<b>Full Indian statutory requirements</b>
<p><b>Overview:</b> One of India's most established payroll platforms — reliable, compliant, and affordable for smaller teams. The interface looks dated but the compliance engine is solid.</p>			
<p><b>Key Features:</b> Affordable pricing starting INR 3,495/month for 25 users, proven compliance track record, large client base indicating stability.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>Pocket-friendly with strong compliance track record</li> <li>Large existing client base confirms reliability</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>Dated user interface</li> <li>Limited HRMS beyond core payroll</li> <li>Not available outside India/UAE</li> <li>Inconsistent customer support quality</li> </ul>	
<b>VERDICT</b>	Good choice for startups prioritising security and economy. Evaluate alternatives as you scale beyond 100 employees.		

## 6 Pocket HRMS

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Bootstrapped Indian startups (5–30 employees) running first payroll	India only	Bootstrapped only — plan to migrate by 50 employees	Basic PF, ESIC, TDS

**Overview:** Pocket HRMS is for microbusinesses and early-stage startups running payroll for the first time without in-house HR expertise.

**Key Features:** Payroll basics, PF/ESIC/TDS, attendance management, leave management, payslip generation.

<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Low initial cost — manageable directly by a founder</li> <li>• Simple enough without prior payroll knowledge</li> </ul>	<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Poor scalability beyond 50 employees</li> <li>• Limited integrations</li> <li>• Features do not keep pace with growth</li> </ul>
---	--

**VERDICT** | A good starting point but not a platform for startups with growth ambitions. Plan migration at 50 employees.

## 7 HROne

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Small Indian businesses wanting HRMS + payroll in one affordable package	India only	Bootstrapped–Seed	Full Indian statutory requirements

**Overview:** HROne is an India-based HRMS with payroll targeting SMBs and small startups seeking an affordable all-in-one system.

**Key Features:** Payroll with PF/ESIC/TDS/PT, attendance, leave, recruitment, performance, self-service.

<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Cost-effective with comprehensive HRMS functionality</li> <li>• India compliance included out-of-the-box</li> </ul>	<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Less comprehensive than Keka or TankhaPay</li> <li>• Variable customer support quality</li> <li>• Lacks enterprise-grade reporting</li> </ul>
---	---

**VERDICT** | An affordable HRMS competitor to greyTHR with broader feature coverage.

# 02

## Global & EOR Platforms

For Startups Hiring Internationally

8 Platforms in This Section

Deel	Rippling	Remote	Oyster HR
Multiplier	RemotePass	Employment Hero	Papaya Global

### 8 Deel

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Indian startups going global; international startups with multi-country teams	150+ countries	Any stage with international hiring	Local compliance via EOR per country
<p><b>Overview:</b> Deel is the most widely used global hiring solution among startups with distributed international teams. It pays contractors in 120 currencies and offers EOR in 150+ countries.</p> <p><b>Key Features:</b> EOR in 150+ countries, contractor of record, payroll, HRIS, onboarding, equity features.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>Fastest international hiring setup process</li> <li>Strong contractor management across 120 currencies</li> <li>Transparent pricing structure</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>Too costly for domestic India-only payroll use cases</li> <li>India compliance delivered via EOR, not native payroll rules</li> <li>Additional functionality requires extra fees</li> </ul>	
<b>VERDICT</b>	Default option for fast international growth. Pair with TankhaPay for domestic India payroll.		

### 9 Rippling

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Series A+ startups with 50+ employees needing cross-functional HR + IT automation	US-based; global via EOR	Series A+	EOR-based per country
<p><b>Overview:</b> Rippling is the broadest workforce management platform reviewed here — combining payroll, HRIS, IT device management, app provisioning, and finance in one automation engine.</p> <p><b>Key Features:</b> Integrated payroll, HR, IT and finance; multi-country EOR; 500+ integrations; workflow builder; benefits administration.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>Unmatched cross-functional automation across HR and IT</li> <li>Device management integration lowers onboarding cost</li> <li>Scales to enterprise without a platform change</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>2–8 week implementation — too slow for early-stage startups</li> <li>High exit cost due to annual contract structure</li> <li>India compliance via EOR, not native — means less depth</li> <li>Feature overload for teams under 50</li> </ul>	
<b>VERDICT</b>	Excellent for US/global startups above 50 people who need HR and IT in one package. Not for early-stage or India-centric companies.		

# 10 Remote

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Startups with distributed global teams, especially in emerging markets	180+ countries	Seed+ with international hiring	Local compliance per country

**Overview:** Remote is an EOR and global payroll platform built on in-house local compliance expertise rather than third-party aggregators.

**Key Features:** EOR in 180+ countries, contractor of record, HRIS, leave tracking, expense management, salary benchmarking.

<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Strong local compliance depth in emerging markets</li> <li>• No mark-up on employee salaries</li> <li>• Transparent pricing structure</li> </ul>	<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• More expensive than Deel for large international teams</li> <li>• Thinner HRIS compared to Rippling</li> </ul>
--	--

**VERDICT** | Strongest EOR for startups hiring where compliance nuance genuinely matters — Southeast Asia, Latin America, Eastern Europe.

# 11 Oyster HR

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Remote-first startups prioritising global employment equity	180+ countries	Seed–Series A with international teams	Local compliance via EOR

**Overview:** Oyster HR positions itself as the ethical global employment platform with emphasis on remote employment equality and sustainability.

**Key Features:** EOR in 180+ countries, contractor management, HRIS, time-off, salary data, localised benefits.

<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Values-aligned for mission-driven startups</li> <li>• Strong coverage across 180+ countries</li> </ul>	<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Higher cost than competitors</li> <li>• Expensive for seed-stage startups</li> <li>• Less automation than Rippling</li> </ul>
--	---

**VERDICT** | A premium option for remote-first startups where company values around global employment equity matter alongside compliance.

## 12 Multiplier

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Indian startups expanding to Southeast Asia, Middle East, or global markets	150+ countries with India-native support	Seed–Growth	India native + local compliance per country
<p><b>Overview:</b> Multiplier is an EOR and global payroll platform tailored for APAC-based organisations expanding internationally — particularly natural for Indian startups going global.</p> <p><b>Key Features:</b> EOR in 150+ countries, India entity compliance, contractor payments, global payroll consolidation, salary benchmarking.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Explicitly targeted at India-HQ companies — uncommon in global EOR</li> <li>• Strong Southeast Asia and Middle East coverage</li> <li>• Competitive pricing vs Deel and Remote</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Less international brand recognition than Deel</li> <li>• HRIS not as robust as Rippling</li> </ul>	
<b>VERDICT</b>	The most natural global EOR choice for Indian-headquartered startups. Pair with TankhaPay for domestic India payroll.		

## 13 RemotePass

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Startups with remote teams in UAE, Saudi Arabia, and wider MENA region	MENA region	Seed–Series A with Gulf market hiring	MENA local compliance
<p><b>Overview:</b> RemotePass is an HR and payroll solution for contractor management in the MENA region, useful for Indian startups with Gulf hiring needs.</p> <p><b>Key Features:</b> Contractor onboarding and payments in MENA, remote employee benefits, multicurrency disbursement.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Dedicated MENA coverage where global platforms are thinner</li> <li>• Useful for India-to-Gulf hiring corridors</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Zero coverage outside MENA</li> <li>• Smaller product suite vs Deel or Remote</li> <li>• Fewer public reviews and case studies</li> </ul>	
<b>VERDICT</b>	Useful but niche product for Indian startups hiring specifically in the MENA region.		

## 14 Employment Hero

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Startups employing people in ANZ or needing ANZ EOR capability	ANZ with global EOR	Seed–Series A with ANZ hiring	ANZ + EOR per country
<p><b>Overview:</b> Employment Hero is the market leader in Australia and New Zealand for employment platforms, with a growing global EOR offering.</p> <p><b>Key Features:</b> HR management, payroll, benefits, ANZ and global EOR, learning management.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>Market leader in ANZ — strong compliance and onboarding</li> <li>Cost-efficient for ANZ-based teams</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>Limited relevance outside ANZ market</li> <li>Global EOR thinner than Deel and Remote</li> </ul>	
<b>VERDICT</b>	Default option if your business operates in Australia or New Zealand. Not relevant for India-primary startups.		

## 15 Papaya Global

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Series B+ startups with employees across 10+ countries needing unified reporting	160+ countries	Series B+	Local compliance per country
<p><b>Overview:</b> Papaya Global is an enterprise-class global payroll and workforce intelligence platform for organisations with complex multi-country payroll requirements.</p> <p><b>Key Features:</b> Consolidated global payroll in 160+ countries, workforce analytics, EOR and contractor of record, HRIS.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>Enterprise analytics depth for multi-country operations</li> <li>Comprehensive 160+ country coverage</li> <li>Strong reporting for large global teams</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>Minimum contracts too expensive for under-100-employee startups</li> <li>Implementation takes months</li> <li>Overkill for most startup growth stages</li> </ul>	
<b>VERDICT</b>	Worth evaluating at Series B when global payroll complexity exceeds what Deel or Remote can manage elegantly.		

# 03

## US-Focused Platforms

For US-Based and European Startups

11 Platforms in This Section

Gusto	OnPay	Patriot Payroll	BambooHR
QuickBooks Payroll	Justworks	TriNet	Paylocity
Sage Payroll	PayFit	BrightPay	

# 16 Gusto

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Early-stage US startups under 100 employees with simple payroll needs	US only	Bootstrapped–Seed (US companies)	US federal and state tax compliance
<p><b>Overview:</b> Gusto is the market leader in US startup and small business payroll — simple, cost-effective, and well-integrated with US accounting software and benefits providers.</p> <p><b>Key Features:</b> US payroll, automatic tax filing, benefits administration (health, 401k), HRIS, contractor payments.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Easy onboarding — most teams go live same day</li> <li>• Affordable with a strong US SMB ecosystem</li> <li>• Excellent benefits administration integration</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• No India compliance whatsoever</li> <li>• Multi-state US payroll requires upgraded plan</li> <li>• No global payroll outside the US</li> </ul>	
<b>VERDICT</b>	The obvious first choice for US-based startup founders. Irrelevant for India operations.		

# 17 OnPay

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
US startups under 100 employees wanting flat-rate transparent pricing	US only	Bootstrapped–Seed (US)	US federal and state compliance
<p><b>Overview:</b> OnPay positions itself as simpler and more affordable than ADP and Paychex for US startups under 100 employees.</p> <p><b>Key Features:</b> US payroll, automated tax filing, HR management, benefits admin, contractor payments, multi-state capability.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Flat transparent pricing — no surprise add-on fees</li> <li>• Excellent customer support ratings</li> <li>• High G2 scores on ease of use</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• US-only product</li> <li>• No global payroll</li> <li>• HRIS not as deep as Gusto</li> </ul>	
<b>VERDICT</b>	Good Gusto alternative if pricing transparency is a priority. Not relevant for India or global teams.		

## 18 Patriot Payroll

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Self-funded US startups with fewer than 25 employees	US only	Bootstrapped (US)	US federal and state compliance
<p><b>Overview:</b> Patriot Payroll is the most affordable US payroll solution in this comparison, designed for micro-businesses and budget-constrained US startups.</p> <p><b>Key Features:</b> US payroll, automatic tax filing, employee self-service, direct deposit.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Lowest price point in the US payroll category</li> <li>• Self-service and full-service tiers available</li> <li>• Clean, simple interface</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Basic HR beyond core payroll</li> <li>• US-only</li> <li>• Gets constrictive beyond 25-30 employees</li> </ul>	
<b>VERDICT</b>	Good value for very early-stage US startups minimising costs. Upgrade is necessary by Series A.		

## 19 BambooHR Payroll

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
US Series A startups already using BambooHR for HR management	US only	Series A (US)	US compliance
<p><b>Overview:</b> BambooHR is primarily a US mid-market HRMS. Payroll is an add-on module to the core HR product — not a standalone tool.</p> <p><b>Key Features:</b> BambooHR HRIS-integrated payroll, benefits administration, time tracking, employee self-service.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Tight integration with BambooHR HR data</li> <li>• Solid HRIS capabilities for US SMBs</li> <li>• Good user experience across the suite</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Payroll requires a separate BambooHR subscription</li> <li>• US-only product with no global features</li> <li>• Do not buy BambooHR for the payroll module alone</li> </ul>	
<b>VERDICT</b>	Only worth considering if already on BambooHR. Do not purchase BambooHR specifically for the payroll module.		

## 20 QuickBooks Payroll

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
US startups using QuickBooks as their accounting software	US only	Bootstrapped–Seed (US, QuickBooks users)	US federal and state compliance

**Overview:** QuickBooks Payroll provides the most seamless path for US startups already using QuickBooks for bookkeeping to add payroll without reconciliation overhead.

**Key Features:** US payroll, tax automation, QuickBooks sync, next-day direct deposit.

<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>Eliminates reconciliation for existing QuickBooks users</li> <li>Fast setup for those already in the QuickBooks ecosystem</li> <li>Next-day deposit is a genuine differentiator</li> </ul>	<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>Barely useful without a QuickBooks subscription</li> <li>No international payroll capability</li> <li>Pricing increases significantly with added features</li> </ul>
--	--

**VERDICT** | The right choice if QuickBooks is your accounting software. Otherwise, Gusto or OnPay are comparable alternatives.

## 21 Justworks

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
US startups needing competitive benefits packages to attract talent	US only	Bootstrapped–Seed (US)	US compliance via PEO co-employment

**Overview:** Justworks is a US PEO handling payroll, benefits, HR, and compliance through co-employment, giving startups access to enterprise-level benefit rates.

**Key Features:** Payroll, health/dental/vision/401k benefits, HR compliance, workers' compensation, PTO management.

<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>Access to large-group benefit rates via PEO co-employment</li> <li>Strong compliance and HR support</li> <li>Straightforward, transparent pricing</li> </ul>	<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>PEO co-employment not appropriate for all startup structures</li> <li>No global coverage</li> <li>US-only</li> </ul>
--	--

**VERDICT** | Good choice for US startups competing against larger employers on benefits. Consider if talent attraction is a priority.

## 22 TriNet

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
US startups in tech, fintech, or biotech with industry-specific compliance needs	US only	Seed–Series A (US, industry-specific)	US compliance via PEO, industry-specific
<p><b>Overview:</b> TriNet is a US PEO targeting startups in specific industry verticals — technology, financial services, life sciences, and professional services.</p> <p><b>Key Features:</b> Industry-specific HR, payroll, benefits, risk management, and compliance.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Deep vertical expertise across regulated industries</li> <li>• Strong benefits packages</li> <li>• Risk management and workers' comp support</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• More expensive than Gusto or Justworks</li> <li>• Co-employment administration complexity</li> <li>• US-only</li> </ul>	
<b>VERDICT</b>	Useful for US companies in regulated industries where compliance nuance matters. Otherwise, Justworks offers better value.		

## 23 Paylocity

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
US Series A startups with 50-500 employees that have outgrown Gusto	US only	Series A (US)	US federal and state compliance
<p><b>Overview:</b> Paylocity is a US mid-market HR and payroll system aimed at companies with 20-1,000 employees — a bridge between small-business and enterprise tools.</p> <p><b>Key Features:</b> Payroll, HRIS, benefits admin, talent management, workforce analytics, learning management.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Good analytics for mid-market scale</li> <li>• Strong employee experience tools</li> <li>• Solid US compliance across states</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• More expensive than Gusto or OnPay</li> <li>• No global payroll capability</li> <li>• Opaque pricing requires a sales call</li> </ul>	
<b>VERDICT</b>	A solid mid-market upgrade from Gusto. Not relevant for India-centric or globally-primary startups.		

## 24 Sage Payroll

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
UK/European startups already using Sage Accounting for their books	UK and select European markets	Bootstrapped–Seed (UK)	Full UK/EU statutory compliance
<p><b>Overview:</b> Sage Payroll operates within the Sage Accounting platform, designed for UK and European startups already on Sage Accounting.</p> <p><b>Key Features:</b> UK payroll, PAYE, NI contributions, auto-enrolment pensions, Sage Accounting sync.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Excellent Sage suite integration — zero data re-entry</li> <li>• Top-tier UK statutory compliance</li> <li>• Best choice for firms already using Sage Accounting</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Not useful if you do not use Sage Accounting</li> <li>• No global payroll beyond UK/EU markets</li> <li>• Less intuitive than modern alternatives like PayFit</li> </ul>	
<b>VERDICT</b>	An obvious fit if already using Sage. Otherwise PayFit offers a more modern experience for European startups.		

## 25 PayFit

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
European startups or Indian startups with European team members	UK, France, Spain, Germany, Italy	Seed–Series A (Europe)	Country-specific EU compliance
<p><b>Overview:</b> PayFit is purpose-built online payroll for European SMBs across France, Spain, Germany, UK, and Italy — the modern choice for European startup payroll.</p> <p><b>Key Features:</b> Country-specific payroll for France, Spain, Germany, UK, Italy; leave management; employee self-service; HRIS.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Purpose-built for European SMB and startup compliance</li> <li>• Country-specific rather than generic EU treatment</li> <li>• Modern, founder-friendly interface</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• No India or APAC coverage</li> <li>• Limited outside the five core European markets</li> </ul>	
<b>VERDICT</b>	Top recommendation for startups with European teams. Not relevant for primary Indian operations.		

26 BrightPay			
BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Bootstrapped UK/Ireland startups and accounting firms doing client payroll	UK and Ireland	Bootstrapped (UK/Ireland)	Full UK/Ireland statutory compliance
<p><b>Overview:</b> BrightPay is UK and Ireland payroll software designed for small businesses and accountants managing payroll for multiple client companies.</p>			
<p><b>Key Features:</b> UK/Ireland payroll compliance, auto-enrolment pensions, P60/P45, RTI to HMRC.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Exceptionally affordable — approx. £99/year for unlimited employees</li> <li>• Excellent UK/Ireland compliance coverage</li> <li>• Ideal for accountant-managed multi-client payroll</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Desktop-based — limited mobile accessibility</li> <li>• UK and Ireland only</li> <li>• Not a deep HRMS solution</li> </ul>	
<b>VERDICT</b>	The most affordable UK payroll option for very small teams. Upgrade when headcount exceeds 50 employees.		

# 04

## Enterprise Platforms

Not Recommended for Startups Under 200 Employees

5 Platforms in This Section

ADP RUN	Paychex Flex	UKG Ready	Ceridian Dayforce
Workday Payroll			

These platforms appear frequently in payroll software comparisons but are not appropriate for early-stage or growth-stage startups. Minimum contracts, 3–12 month implementations, and enterprise pricing make them non-viable until Series C or beyond.

# 27 ADP RUN ■ Enterprise Only

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
US-based startups with 50-250 employees needing brand-name compliance	US (separate global ADP products available)	Series A+ (US) — start with Gusto/TriNet	US federal and state compliance
<p><b>Overview:</b> ADP is the world's largest payroll processor. ADP RUN is its SMB product but 'SMB' by ADP's standards starts at 50+ employees with a budget most seed-stage startups cannot justify.</p> <p><b>Key Features:</b> US payroll, tax filing, HR tools, workers' comp, benefits integration, time and attendance.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Best compliance record in the US market</li> <li>• Brand credibility useful in enterprise sales pitches</li> <li>• Robust support infrastructure across the US</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• High cost relative to comparable tools</li> <li>• Complex pricing structure requiring ADP experts to navigate</li> <li>• Support quality varies significantly by region</li> </ul>	
<b>VERDICT</b>	Not your first stop. An alternative only where brand credibility outweighs price efficiency.		

## 28 Paychex Flex ■ Enterprise Only

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Series A+ US companies with full-time HR and finance teams	US only	Series A+ (US) — not the first choice	US compliance
<p><b>Overview:</b> Paychex serves 10-1,000 employees in theory, but pricing and complexity make the practical minimum much larger than that.</p> <p><b>Key Features:</b> US payroll, HR services, PEO solution, benefits, time and attendance.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Wide service range across HR and payroll</li> <li>• PEO option available</li> <li>• Strong US compliance track record</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Too costly for any early-stage startup</li> <li>• Long implementation periods</li> <li>• Customer support ratings consistently below competitors</li> <li>• Limited global options</li> </ul>	
<b>VERDICT</b>	Not the top pick for any startup. Consider only if you have 100+ US employees and specifically require PEO alongside payroll.		

## 29 UKG Ready ■ Enterprise Only

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
Mid-to-large US enterprises with 150+ employees	US primarily	Series C+ (200+ employees)	US enterprise compliance
<p><b>Overview:</b> UKG (Ultimate Kronos Group) Ready targets mid-to-large US companies with 150+ employees. Best-in-class workforce scheduling and time management at enterprise pricing.</p> <p><b>Key Features:</b> Scheduling, time and attendance, payroll, benefits, workforce analytics.</p>			
<p>✓ <b>PROS</b></p> <ul style="list-style-type: none"> <li>• Best-in-class workforce scheduling for complex shift patterns</li> <li>• Deep US compliance for complex multi-state operations</li> </ul>		<p>✗ <b>CONS</b></p> <ul style="list-style-type: none"> <li>• Enterprise-only contracts with six-figure minimums</li> <li>• Implementation timeline of 3-6 months</li> <li>• US-focused with limited global depth</li> </ul>	
<b>VERDICT</b>	File for future reference. Not a startup tool under any circumstances.		

## 30 Ceridian Dayforce ■ Enterprise Only

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
<b>Enterprises with 200-10,000 employees and a dedicated HR operations team</b>	<b>Global with US focus</b>	<b>Series C+ only</b>	<b>Enterprise-grade global compliance</b>

**Overview:** Ceridian Dayforce is a full HCM platform targeting enterprises with 200-10,000 employees. Implementation typically runs 6-12 months and requires a dedicated internal project team.

**Key Features:** Full HCM: payroll, HR, benefits, talent management, workforce management, analytics.

<p><b>✓ PROS</b></p> <ul style="list-style-type: none"> <li>Enterprise analytics and reporting depth</li> <li>Strong global payroll for large multinationals</li> </ul>	<p><b>✗ CONS</b></p> <ul style="list-style-type: none"> <li>6-12 month implementation requiring a dedicated project team</li> <li>Non-viable until Series C at the earliest</li> <li>No self-serve evaluation path</li> </ul>
---	---

**VERDICT** | A serious enterprise platform. Not relevant until you have a full HR ops team and a 12-month implementation budget.

## 31 Workday Payroll ■ Enterprise Only

BEST FOR	COUNTRIES	IDEAL STAGE	COMPLIANCE
<b>Fortune 500 and large enterprises (500+ employees)</b>	<b>Global (enterprise)</b>	<b>Series C+ (500+ employees)</b>	<b>Enterprise-grade global compliance</b>

**Overview:** Workday is the enterprise HCM platform used by Fortune 500 companies. It requires minimum 200+ seats, multi-year contracts, and significant IT resources.

**Key Features:** Full enterprise HCM: payroll, HR, finance, planning, analytics at scale.

<p><b>✓ PROS</b></p> <ul style="list-style-type: none"> <li>The gold standard in enterprise HCM globally</li> <li>Gives founders the benchmark for what 'enterprise-grade' means in VC due diligence</li> </ul>	<p><b>✗ CONS</b></p> <ul style="list-style-type: none"> <li>200+ seat minimum requirement</li> <li>Multi-year contracts with high exit costs</li> <li>Internal IT resources required for implementation and maintenance</li> <li>Implementation teams can cost as much as the software itself</li> </ul>
---	--

**VERDICT** | Not a startup tool. If someone recommends Workday for your 40-person startup, question their intent.

## Which Payroll Tool Fits Your Startup Stage?

<b>Bootstrapped &lt; 15 employees (India)</b>	Pocket HRMS or Zoho Payroll. Get compliance right for under INR 3,000/month. Do not over-engineer.
<b>Seed Stage: 15–50 employees (India)</b>	RazorpayX Payroll or TankhaPay. Multi-state PT, Labour Code 2025, and EPFO data quality start mattering once you cross 15 people.
<b>Seed Stage: India + International Contractors</b>	TankhaPay for local employees + Deel or Multiplier for international contractors. Do not stretch a domestic payroll tool to handle international payroll.
<b>Series A: 50–200 employees (India)</b>	TankhaPay for compliance depth and managed outsourcing. Keka if deep HRMS is your top priority over outsourcing.
<b>Series A: 50–200 employees (US-primary)</b>	Rippling if HR + IT integration is a priority. Gusto if payroll + benefits is the full scope.
<b>Series A: India + global hiring</b>	TankhaPay (India) + Multiplier or Remote (global). The architecture most Series A Indian startups with distributed teams are building toward.
<b>Series B: 200+ employees, global</b>	Consolidate onto Rippling (US-primary) or evaluate Papaya Global (global-primary). Keep TankhaPay for India unless the global platform demonstrates matching statutory depth.
<b>US-remote startup (any stage)</b>	Justworks or TriNet for PEO benefit access. Gusto or OnPay for straight payroll efficiency.
<b>European startups</b>	PayFit for France/Spain/Germany/UK/Italy. BrightPay for UK/Ireland budget option. Do not use US payroll software in Europe.

## What to Check Before Signing a Payroll Software Contract

<b>Compliance</b>	<ul style="list-style-type: none"> <li>• Will the system auto-update when statutory rates change, or require manual intervention?</li> <li>• Is Labour Code 2025 compliance confirmed — including 50% basic wage and Form 130?</li> <li>• What professional tax states are covered, and is that a separate paid feature?</li> </ul>
<b>Pricing</b>	<ul style="list-style-type: none"> <li>• What is the all-in cost including compliance modules, Form 16 generation, and support?</li> <li>• What do prices scale to at 2x current headcount?</li> <li>• What are the exit clauses and data portability terms?</li> </ul>
<b>Support</b>	<ul style="list-style-type: none"> <li>• Will you have a named account manager or a support ticket queue?</li> <li>• How are statutory notices (e.g. TDS mismatch from TRACES) handled?</li> <li>• What is the average response time on payroll day queries?</li> </ul>
<b>Data &amp; Security</b>	<ul style="list-style-type: none"> <li>• Is the system ISO 27001 certified?</li> <li>• What DPDP Act 2023 data handling requirements does the vendor cover?</li> <li>• What happens to your data when you terminate the contract?</li> </ul>

***If a vendor hesitates on any of these questions, that hesitation is information.***

## Frequently Asked Questions

### Q: What is the best payroll software for Indian startups in 2026?

RazorpayX Payroll and TankhaPay are the two strongest options. RazorpayX integrates natively with Razorpay banking and has the fastest setup. TankhaPay leads on statutory compliance depth, managed payroll outsourcing, and EOR for international hires.

### Q: Which payroll software works best for startups hiring both in India and globally?

Use TankhaPay for domestic India payroll (PF, ESIC, TDS, PT, Labour Code 2025) and Deel, Multiplier, or Remote for international EOR. Single-vendor global EOR platforms compromise on India statutory compliance depth.

### Q: What is the difference between payroll software and an Employer of Record?

Payroll software calculates salaries for employees already on your legal entity. An EOR legally hires workers in countries where you have no registered entity. TankhaPay offers both services under one vendor.

### Q: When should an Indian startup switch from spreadsheet payroll to software?

By your 5th employee at the latest. PF/ESIC/TDS obligations start on your first hire. At 15 employees with variable salaries and multi-state operations, spreadsheet payroll is a compliance liability waiting to happen.

### Q: Which platforms on this list are NOT suitable for early-stage startups?

Workday, Ceridian Dayforce, and UKG Ready require 6-12 month implementations and enterprise-level contracts. ADP and Paychex are significantly costlier than comparable tools. Papaya Global becomes relevant from Series B onwards.

### Q: What is the most affordable payroll software for Indian startups?

Pocket HRMS, Zoho Payroll, and greytHR are the most affordable India-compliant options. All three cover PF, ESIC, TDS, and PT. Zoho Payroll wins on price; TankhaPay wins on compliance depth; Keka wins on HRMS breadth.

## The Final Verdict

<b>Indian startup at any stage</b>	Start with RazorpayX Payroll or TankhaPay. Switch fully to TankhaPay once compliance depth, managed services, or EOR becomes relevant — typically at 30-50 employees or your first overseas hire.
<b>US startup, early stage</b>	Gusto or Justworks. Simple, affordable, and designed for exactly this use case.
<b>Global startup with distributed teams</b>	Deel for international flexibility + TankhaPay (India teams) or Gusto (US teams).
<b>Post-Series A: India + global</b>	TankhaPay + Multiplier is the most natural architecture for Indian-HQ startups with global ambitions.
<b>Enterprise (Series C+)</b>	Evaluate Workday, Ceridian, or UKG — but not before Series C. The implementation cost is a full organisational programme, not a tool switch.

*The most expensive payroll mistake is not choosing the wrong tool at launch. It is staying on the wrong tool six months longer than you should have because switching feels harder than it is.*

Ready to evaluate payroll software built for Indian startups?

**Explore TankhaPay at [www.tankhapay.com](http://www.tankhapay.com)**

[sales@tankhapay.com](mailto:sales@tankhapay.com) | +91-989-198-8811