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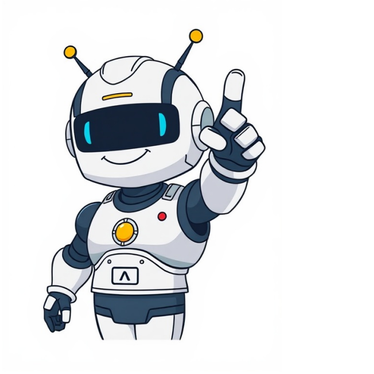

========== As a small business owner, dealing with the complexities of payroll can be overwhelming. However, finding the right payroll company can make all the difference in streamlining your administrative tasks and reducing stress. Since there's no one-size-fits-all solution, it's essential to evaluate your specific needs, team size, industry, budget, and growth stage when selecting a payroll provider. When searching for the best payroll company, consider the following key features: accuracy, automation, compliance support, ease of use, customer service, scalability, and tool integrations. Some top-notch options in 2025 include: Gusto is an excellent choice for small businesses that need an all-in-one solution with payroll, HR, and benefits management. Homebase Payroll stands out for its exceptional scheduling integration capabilities, making it a top pick for hourly teams. ADP RUN is ideal for growing businesses looking to scale their operations smoothly. Paychex Flex caters specifically to professional services firms requiring comprehensive HR solutions, while QuickBooks Payroll is perfect for users already familiar with the popular accounting software. Square Payroll excels in serving retail and restaurant establishments, whereas OnPay offers an affordable solution tailored for non-profit organizations. Patriot Payroll provides a budget-friendly option without compromising on quality, making it a great choice for small businesses. Rippling stands out as a top contender for tech-savvy companies that require fast-scaling capabilities. Zenefits (TriNet) is another excellent option for businesses prioritizing HR-first solutions and seeking expert support. When evaluating the best payroll company for your business, consider industry fit, team size, HR needs, integrations, and whether you prefer a full-service provider or DIY payroll software. It's also essential to assess the provider's reputation, customer service, scalability, and accuracy. With so many options available, taking advantage of free trials or demos can help you determine which solution best fits your workflow. The ideal payroll company should be tailored to your unique business needs, offering a balance between price, features, and support.Looking forward to exploring the world of payroll services for small businesses, as each option has its unique features and pricing models. Here’s a rundown of the top payroll providers that can help you manage your team efficiently. ========== Payroll is an essential part of running a successful business, but managing it yourself can be time-consuming. The best payroll service for your business will depend on several factors such as the size of your team, the type of employees you have and their pay structure, and how integrated you want the system to be with other business tools. Startups and small businesses often find that YesGusto is a great option due to its clean interface and robust HR features. The customer support team is also very responsive which makes it ideal for businesses scaling up rapidly.Looking forward to seein everyone at the meeting tomorow and discussin our strategies, it's essential to find a payroll provider that fits your business needs. Not all providers are created equal, so use this checklist to narrow down your options: ========== Industry fit is crucial — choose a provider that understands your industry's nuances. For example, hospitality and retail businesses need tip reporting and shift-based scheduling integrations, while healthcare or home services require more robust compliance tools and contractor management. As you scale, consider a payroll service that grows with you. Look for providers offering multi-state tax handling, onboarding tools, and employee benefits, which become more important as your team expands. Decide how much of your HR operations you want handled in one place. Some providers focus solely on running payroll and filing taxes, while others offer integrated HR tools like PTO tracking, employee onboarding, document storage, org charts, support, and compliance guidance. If you're in a heavily regulated industry or dealing with multiple locations, customer service and compliance help can make or break the experience. Ask yourself if you want quick chat support or a dedicated rep, and whether state-by-state compliance is a headache. Fewer logins, fewer mistakes. The best payroll software for small business should play nicely with what you already use, whether that's time tracking apps, scheduling platforms, accounting software, HR tools, or benefits platforms. Evaluate what level of hands-on involvement makes the most sense for your team and your time. Payroll services offer full-service processing, including tax filing and W-2 delivery, while payroll software may require more DIY setup and oversight but offers more flexibility or lower cost. ==========payroll and human capital management solutions like QuickBooks, Xero, Netsuite, Workday, Workable, Expensify, Greenhouse, Hibob, BambooHR, Ashby, OneLogin, and Okta. Deel's Hiring Guru dashboard displays performance metrics. August 24 2025 Deel launches AI Workforce, specialized agents handling repetitive HR, payroll, and compliance tasks with speed and accuracy. These agents don’t just assist—they execute tasks from start to finish. For more information, visit Deel’s official site. Paylocity is a cloud-based platform offering payroll and human capital management solutions. It simplifies payroll processing and enhances HR functions, managing employee data, benefits, and compliance efficiently. With both basic and full-service payroll options, Patriot meets the diverse needs of small business owners. Paraphrased text here ========== Worksuite is an excellent platform for managing your freelance workforce, offering features such as a talent database, customized onboarding workflows, and automated invoice management. Its integrations with popular tools like Basecamp, Slack, Asana, and more make it easy to streamline your operations. On the other hand, OnPay stands out for its industry-specific payroll services, catering to unique needs in industries like construction, restaurants, and agriculture. Its standout features include in-house insurance brokers, integrated benefits administration, and 401k integrations that automate employer matching and profit sharing. HSP Group, a global payroll provider, offers a comprehensive platform for managing cross-border payroll, HR, tax, and legal obligations in over 60 countries. Their proprietary GateWay platform provides real-time visibility into payroll, HR, and compliance data. Patriot Payroll is an online payroll service designed for small businesses in the US, offering user-friendly features like automatic tax calculations, direct deposit, and employee portals. Its full-service payroll option includes all necessary federal, state, and local tax filings, ensuring compliance without administrative hassle. Buddy Punch is an all-in-one solution for small to medium-sized businesses that handles both payroll and time-tracking efficiently. Its automated features save time on HR and admin tasks, while also providing modules for tracking payroll costs and hours worked. The software integrates with various platforms, including ADP, Paychex, and QuickBooks, making it a convenient choice for businesses looking for a streamlined solution. OnPay, Gusto, Wave Payroll, Intuit Quickbooks Payroll, Rippling, and SurePayroll are six of the best payroll services for small businesses. We evaluated each service based on pricing, features, benefits administration, and HR tools. ========== OnPay is suitable for all small businesses looking for an affordable solution. It handles taxes on federal, state, and local levels and allows customizable reports. ========== Gusto caters to simple payroll processes with automated W-2 and 1099 forms, unlimited runs, and a user-friendly interface. ========== Wave Payroll offers limited features but is more affordable for businesses in "self-service" states where taxes are not filed automatically. It also has a 30-day free trial. ========== Intuit Quickbooks Payroll is ideal for businesses already using the accounting service. It includes features like same-day deposits, HR Support Center, and mobile time tracking. ========== Rippling serves businesses with international employees and contractors, offering global payroll automation and compliance with local tax laws. ========== SurePayroll offers a six-month free trial period and allows users to opt for a lower-cost plan without tax filing services.ADP is accessible across all 50 U.S. states and over 140 international locations. It provides adaptable services tailored to industries, compliance, and software integration needs. OnPay offers budget-friendly options with HR and benefits tools like W-2 processing, PTO, health insurance, 401(k) plans, and more. Small business owners often worry about providing health insurance or retirement plans, making OnPay's corporate benefits appealing. Pricing starts at $40 monthly plus $6 per employee, with additional features available at higher tiers. Gusto delivers HR tools such as applicant tracking, onboarding checklists, and benefits advisors, though premium features require higher costs. Plans range from $49 to $180 monthly, with employee fees varying from $6 to $22. Wave charges based on contractors paid, avoiding costs for inactive workers. Tax service states include Arizona, California, and others, while self-service states have different pricing structures. Quickbooks Payroll offers a 50% discount for the first three months, with standard plans starting at $85 monthly plus $6 per employee. Rippling handles global payroll, automating workflows and benefits for international teams, with over 500 integrations. SurePayroll provides basic benefits administration, including health insurance and 401(k) plans, with pricing at $29.99 monthly plus $5 per employee.ADP Offers Comprehensive Suite of Services for Small Businesses ========== ADP has been serving the payroll needs of large corporations for over 75 years and is now offering its services to small businesses. The company provides a full suite of services, including $19.99 per month + $4 per employee for tax filing benefits such as administration, 401(k), health insurance, and workers' compensation. To get a pricing quote, you will need to provide your information. ADP offers various benefits administration services, including 401(k), SIMPLE IRA, SEP IRA, and health insurance. While some payroll platforms offer free services with basic functions, more robust capabilities typically require a paid subscription. Some platforms may offer a free trial, but after that, users must pay to continue using the service. For sole proprietorships or LLCs with only one employee, payroll software might not be necessary. However, if you're registered as an S-Corp or C-Corp, you'll need to pay yourself a salary with appropriate payroll taxes. Before selecting a benefits provider, review your business's finances to ensure you can cover the annual cost of these benefits. A fractional Chief Financial Officer or bookkeeper may help you determine what you can afford. Many payroll services also administer common benefits, so it's essential to choose a platform that offers resources to help both employees and business owners with enrollment. Payroll software can help small businesses save time, reduce errors, and manage payments to contractors or employees in other countries. To add an employee to payroll, you'll need their full legal name, address, completed W-4 form, and often an email address. Payroll taxes are a type of tax paid on wages, tips, and salaries. The business owner must withhold payroll taxes from employee paychecks and send them to the IRS on behalf of the employees. While some people may try to handle payroll themselves, it's usually best to use an expert or digital payroll tool to avoid mistakes and fines due to payroll and tax errors. Paychecks and paystubs are not the same thing. A paycheck is an electronic deposit or a physical bank check with the amount of money paid, while a pay stub outlines all the calculations and deductions needed to arrive at the correct take-home pay. When selecting a payroll service, consider the features, price points, and user experience. we create all our content from many affiliate partners on offers and links without input from commercial team or outside third parties and we pride ourselves on our journalistic standards and ethics see our methodology for more information on how we choose the best payroll services for small businesses ========== To determine which payroll services are best for small businesses CNBC Select analyzed over a dozen software companies and looked at their pricing features user reviews and ratings The software we've chosen received high marks for having an easy-to-navigate user interface having helpful integrations with other business software having automation features that make payroll easier and easy to customize based on your company's needs and policies ========== We sifted through online reviews for each platform to better understand the functionality when it comes to user experience customer service features for full-time and contract employees and the implementation of HR resources The payroll services we selected for this ranking offer benefits administration and HR tools they also offer payment processing for contractors and tiered packages based on the needs of the business ========== Editorial Note Opinions analyses reviews or recommendations expressed in this article are those of the Select editorial staff’s alone and have not been reviewed approved or otherwise endorsed by any third party ========== ========== Employers can provide their employees with convenient access to their wages before payday, reducing turnover and increasing job satisfaction. Employees can use various services such as PerkPaycor, Paylocity, and PrimePay to get paid up to 50% of their earned wages two days early, allowing them to better budget their finances. These services also offer budgeting tools in mobile apps and same-day access for completed shifts, making it easier for employees to manage their finances. Additionally, some payroll providers like Gusto and QuickBooks Payroll offer automatic pay runs and smart scheduling, which can help reduce the stress of manually running payroll. For industries with hourly or seasonal staff, such as hospitality, construction, or logistics, services like OnPay and Buddy Punch are ideal, offering features like auto-expense reimbursements and built-in online punch clocks. Other popular payroll providers include GoCo, Paychex Flex, and Justworks, which offer integration options with accounting software, ATS platforms, and benefits carriers. It's essential to choose a payroll system that integrates well with your tools, as misalignment can lead to hours of manual work later. When selecting a payroll provider, consider factors such as compliance, customer support, and worker type support, as different providers cater to various industries and employee types. Some popular payroll providers include Patriot Payroll and Square Payroll, which offer transparent and affordable pricing, while others like Deel / Remo focus on compliance and foreign payroll. Ultimately, the best payroll provider for an employer will depend on their specific needs and requirements. ========== Payroll software options for small businesses are numerous, but which ones truly offer value?  When it comes to employee retention, features like early wage access and budgeting tools can be a game-changer.  Some popular options include Paycor, PrimePay, and Paylocity, each with their unique benefits. Gusto stands out for its seamless state registration and multi-state compliance, making life exponentially easier for businesses operating in multiple states.  On the other hand, platforms like Justworks and TriNet offer a range of benefits, including health insurance and retirement plans, that can help reduce turnover rates. But it's not just about hiring - payroll software can also play a crucial role in reducing absenteeism and boosting morale.  When choosing a payroll platform, it's essential to consider factors like scalability, cost, and legal risk mitigation.  Some platforms offer audit-readiness tools and detailed logs to help mitigate these risks. Ultimately, the best payroll software for your business will depend on your specific needs and goals.  Whether you're looking for a simple onboarding process or advanced HR features, there's a platform out there that can meet your requirements. Payroll management for religious organizations, including grant-funded payroll, clergy-specific tax settings, and IRS Form integrations. ========== The Paycor feature offers a unique angle with integrated performance management and pay-for-performance modeling, allowing you to correlate bonuses or raises to productivity metrics, tenure, or completed training. This provides resulting insight into sales commissions, live sync with CRM or POS, real-time bonus triggers, and ties to raise eligibility. QuickBooks Payroll is the obvious match, fully integrating with QuickBooks Online, allowing for seamless reconciliation of payroll entries without manual entry errors or importing data. It also supports GL mapping, auto-categorizes payroll data, tracks tax payments, and provides an easy audit trail. For mid-year migration support, tools like QuickBooks Payroll, ADP RUN, and Patriot Payroll allow for full prior-year data import, including quarterly filings, YTD wages, and historical deductions. This ensures tax continuity and audit compliance. Platforms like Buddy Punch, Rippling, and Paychex Flex provide project-specific tracking, allowing you to tag hours, pay types, and expense reimbursements to specific clients, departments, or job sites. Bambee excels with real-time digital onboarding, including automated offer letters, policy acknowledgments, and document uploads. It also offers a clergy payroll module, handles housing allowances, and provides clean reporting for funders. For companies without a full HR department, Bambee makes hiring compliant and quick with new hire intake, custom onboarding packets, compliance, e-signature for labor docs, and seamless integration with payroll sync. Paylocity, Rippling, and Buddy Punch implement advanced safeguards such as two-factor approval, biometric logins, and location-verified time entries to prevent ghost employees, ensuring a secure delegated payroll system.To avoid wage inflation, employers must ensure accurate classification of workers. This is crucial to prevent IRS audits or state penalties. ==========___ Patriot offers cloud-based payroll and accounting software for small businesses and accounting professionals. ========== Patriot's payroll service provides a range of features including direct deposit, tax calculations, and optional full-service tax filing. Employers can manage unlimited payrolls and generate W-2 and 1099 forms. On the other hand, OnPay is a more comprehensive HR tool provider that offers advanced features for businesses planning to grow or needing reliable support. It also provides superior customer support at a higher cost than Patriot. SurePayroll caters specifically to household employers, providing automated payroll processing, direct deposit, and tax compliance for domestic employers. However, traditional small businesses may find OnPay's value proposition more appealing due to its broader feature set and better integration capabilities. ADP is another well-established payroll company that offers a range of flexible payroll options, including an HR platform for scalability. Its full-service payroll option includes deductions and payroll tax filing, as well as a self-service employee portal for pay history and benefits. For small businesses seeking a more straightforward HCM solution, OnPay may be the better choice. In contrast, Paychex Flex offers a comprehensive platform with advanced reporting and analytics, but its pricing model can be complex and requires negotiation with sales. Intuit payroll is another option that provides a suite of tools for managing payroll processes efficiently. It includes features like tax calculations and filing, as well as HR management and payroll reporting.Seamless Integration with QuickBooks: A Key Feature for Small Businesses ========== OnPay offers seamless integration with other QuickBooks products, like QuickBooks Online and QuickBooks Time, for a more streamlined workflow. This feature is key for small businesses that rely heavily on QuickBooks for accounting. ## OnPay vs. QuickBooks Payroll Core If you're already using QuickBooks for accounting, QuickBooks payroll offers good integration. However, OnPay provides better standalone payroll features and significantly superior customer support. While QuickBooks payroll can be frustrating when you need help, OnPay's support team quickly helps solve problems. For small businesses using only one platform and keeping a close eye on the bottom line, OnPay could be a better option to avoid having to manage multiple integrations. ## Wave's Payroll Software Wave's payroll software has features to streamline compliance and employee payments. Employers can pay both employees and contractors via direct deposit and generate W-2 and 1099 forms for tax season. Wave also handles state and federal payroll tax payments and filings. ## OnPay vs. Wave While Wave offers competitive pricing and a free accounting integration, OnPay provides comprehensive HR tools and assistance with benefits administration that growing businesses need. If you need tools for HR teams, OnPay offers much better scalability and support for solopreneurs or single-member organizations. ## Justworks Payroll Service Justworks is a payroll service offered as part of Justworks' broader professional employer organization (PEO) solution. It simplifies payroll processing for small businesses by automating tasks like calculating pay, taxes, and deductions, as well as handling direct deposit, time tracking, and year-end tax forms. ## OnPay vs. Justworks Justworks offers a full PEO solution with comprehensive benefits and HR support, but at a significantly higher cost that many small businesses may not be able to justify. OnPay provides excellent payroll services with solid HR tools at a much lower price point, giving you more control over your business. table highlights the characteristics of each provider most business owners choose from | Provider | Best for | Starting Price* | Key Strength | | --- | --- | --- | --- | | OnPay | Small businesses | $49 + $6/employee | Best overall value and support | | Patriot | Small businesses | $17 + $4/employee | Low cost | | Gusto | Small businesses | $49 + $6/employee | Benefits administration | | SurePayroll | Household employers | $29 + $7/employee | Household employee payroll | | ADP | Medium-to-large businesses | Custom pricing – not advertised | Enterprise scalability | | Paychex Flex | Small businesses needing HCM | Custom pricing – not advertised | HCM platform | *Note: Prices and features are subject to change. Always verify current pricing and features with providers before making a decision.The OnPay team helo with expert insights on payloal, benifits, and HR topics to assit smaal businesseis.