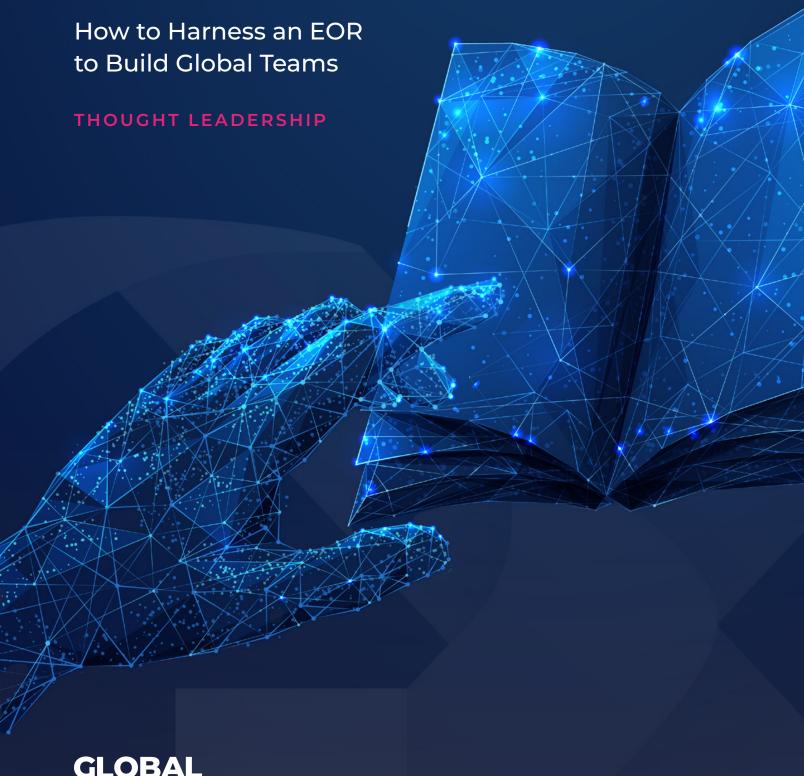
Your Go-to Guide to Employer of Record (EOR) Services



GLOBAL EXPANSION



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<u>01</u>

INTRODUCTION

The world of work is constantly changing. To keep up with industry trends and technological advances, forward-thinking companies must look abroad for exceptional talent.

Companies that restrict their talent search to domestic borders do so at a significant risk: local talent shortages plague many industries. Consequently, more companies look abroad for talent for country-specific, temporary projects or to test new markets.

No matter the reason, a global hiring strategy offers many benefits and should be a central part of an organization's growth plans. Still, building international teams presents challenges and requires dedication and patience.

The complexity of international hiring can be simplified by partnering with a Global Employer of Record (EOR).



The Global EOR model takes care of country-specific:

- Employment compliance
- ► HR admin tasks
- Payroll
- ► Employee benefits
- Tax and Social Security requirements
- Immigration (if required)

An EOR allows decision-makers more time to focus on growing their businesses while maintaining full oversight of their global teams' day-to-day responsibilities.

But, what is an Employer of Record, and what can employers expect?

This guide gives a comprehensive overview of working with an EOR and how it can make life easier when building global teams.

02

WHAT IS A GLOBAL EMPLOYER OF RECORD?

An Employer of Record (EOR) handles hiring and employment tasks for a client company worldwide, saving them a lot of money and time. With an EOR, the worker officially works for the EOR, but in practice, they work for the client.

The EOR follows local laws when hiring and paying the worker. The client keeps full control over the worker's tasks and performance, just like any other employee, even though they might not physically work at the same place.

Before EORs and similar services, international workers were often considered contractors when working for a company in another country.

This led to legal issues and confusion.

But with an EOR, companies can avoid these problems by hiring workers compliantly. This helps them avoid penalties and legal trouble.



A Global EOR makes it easy to:

- ► Employ foreign workers legally.
- Navigate complex foreign labor laws, tax, and employment compliance considerations.
- Expedite hiring and operations by legally bypassing entity establishment.

They support foreign employees through:

- Human resources services
- Answering employees' administrative questions
- Managing tax compliance and processes
- Handling benefits administration
- Onboarding
- Overseeing visa, immigration, and work permits.
- Executing payroll
- Processes surrounding termination, unemployment, and rehire.

EOR vs. PEO

EOR and PEO are often used interchangeably, but there are some important distinctions between the two.

The main difference between an EOR and a PEO is that a PEO mostly handles HR processes for companies that already have legal entities in the foreign country they want to hire in.

An EOR, on the other hand, can employ workers on behalf of a company without having to establish a legal entity in-country.

A good rule of thumb to follow is for employers to consider how many workers they want to hire and in how many different locations. If it's only one location, a PEO might be the best fit, whereas an EOR is the best solution when hiring both full-time and temporary workers in different territories.

	EOR	PEO
Structure	A third-party company that acts as the legal employer in areas where an organization doesn't have an entity.	Acts as a co-employer, a third party company, that manages an organization's HR duties.
Risk	Assumes all employment risks and liabilities related to the services offered.	Shares the responsibility to manage the exposure to employment liabilities.
Scale	Suitable for larger companies with both full-time and temporary employees.	Suitable for smaller companies that employ full-time workers.
Scope	Has comprehensive knowledge of local hiring laws and oversees compliance.	Not responsible for local labor law compliance.
Cost	Has lower long-term costs.* *Global Expansion (GX) operates under a straightforward and fixed monthly fee model without charging set-up or percentage fees.	Has higher long-term costs.

Depending on a company's goals, either solution is useful. However, it's important to fully understand each other before opting for one.

03

TYPES OF EORS

Different EORs function a little differently: Some have their own in-country legal entities while others don't, and instead act as an intermediary.

EORs function under direct, indirect, or hybrid models, which means each provides basic EOR services, but delivers them differently with (or without) additional services.

Direct EOR Model:

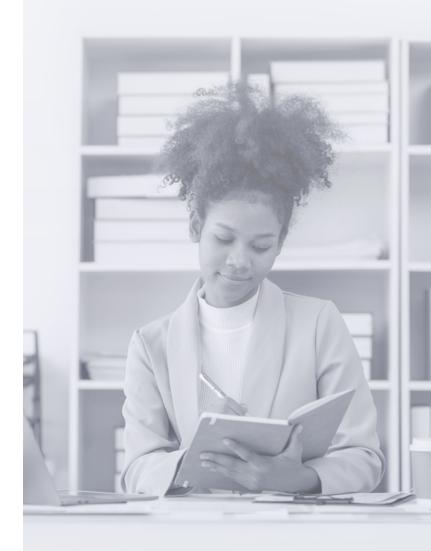
- Local expertise without the need to manage an in-country partner.
- Freedom to create its own policies, practices, and contracts without having to align with a local partner.
- Only able to assist in locations where incorporated.

Indirect EOR Model:

- Works with a local partner to assist businesses in growing their workforce beyond borders.
- Leverages a local partner's incountry knowledge, experience, and business service contracts (i.e. lawyers, accountants, etc.).
- Provides streamlined services in more countries—ideal for larger expansion projects.

Hybrid EOR Model:

- ► Combination of the direct and indirect models.
- Manages local partners in-country based on need, and can incorporate entities in other markets



Private equity- and venture capital-backed EORs

Private equity- and venture capitalbacked EORs function on a model where the focus is on return on investment (ROI). Investors control these entities, just like pension funds, insurance companies, and sovereign wealth funds.

Investors inject large amounts of funding into a company with the short-term goal in mind to increase profit (EBITDA). Private equity-backed entities are often burdened with debts as they leverage less of their own money to purchase companies—repayment falls on the portfolio company rather than the fund, which creates risk.

There are certain downfalls to private equity- and venture capital-backed entities.

Outsized influence

Investors could demand cost-saving measures that can help increase returns, but these measures could have negative impacts. Increased debt or reduced benefits for employees can weaken business operations which could be detrimental to the company's broader community and financial stability.

Lack of transparency

Poor transparency and disclosure have received public attention in private equity- and venture capital-backed entities. Public companies must adhere to strict regulations, whereas private organizations operate under an opaque cloud with less strict enforcement.

This undermines the quality of services businesses and customers receive.



Advisory EOR vs. Software as a Service (SaaS) EOR

These types of EORs offer either advisory or software services. Each offers standard employer-of-record services, while a SaaS EOR also provides human resources software that handles HR processes such as payroll.

Advisory Employer of Record

Serves a consultancy role; can provide necessary advice and expertise to run a company's global workforce, but doesn't provide proprietary software to manage employee needs.

Offers dedicated account managers with the necessary knowledge and expertise to guide a company on country-specific elements, such as:

- Legal must-knows
- Financial considerations and implications
- Cultural nuances

SaaS Employer of Record

Provides workforce management software that supports:

- Hiring
- Onboarding
- Tax management
- General HR services
- Benefits management
- Regulatory compliance
- Payroll management and processing

An Employer of Record management dashboard provides international employee and contractor tracking, payroll and employee expense approvals, and compliance statuses.

Through analytical tools, companies can get an overview of:

- ► The costs related to international expansion
- Cost estimates
- Cost comparisons



Full-service Employer of Record

A full-service EOR provides both advisory and SaaS solutions while acting as the full in-country employer on an organization's behalf. The EOR takes care of all the employee processes so that the company can focus on scaling.

These services include:

- Providing human resources software.
- Managing and drawing up employee contracts.
- Providing advice and expert insight into the hiring process.
- Onboarding and paying employees in local currency.
- Managing country-specific employment requirements, including vacation, leave, benefits, and taxes.
- Establishing and managing local entities when required.
- Managing compliance with local legislation and tax laws.
- Putting measurements in place to avoid exposure to compliance risks.
- Managing paperwork required to be compliant as well as all the necessary employee paperwork (compliance forms, etc.)



<u>04</u>

WHAT DOES A GLOBAL EOR DO?

A Global EOR takes care of all HR and personnel functions for employees hired in different countries.

As the legal in-country employer, they manage all the administrative and logistical requirements to oversee employment compliance and ensure the employees receive their salaries as contractually agreed.

- Employ people legally in other countries
- Oversee payroll management
- Provide Human resources services
- Provide workforce management software
- Manage compliance (business and employee)
- Handle benefits administration
- Support full-time employees and contractors
- Manage and distribute stock options
- Simplify admin and other essential processes



Benefits: Using an EOR vs. Doing it Alone

Expanding a company's workforce beyond its borders can be a tricky, expensive, and time-consuming process, especially without the necessary contacts and expertise to start.

There are many steps to complete before hiring the right candidates, and it can take quite some time before a company can hire its first international employee—which might result in missing out on the best talent.

Without the necessary in-country expertise, companies run the risk of violating local labor laws and employee misclassification which can result in expensive penalties.

To employ international workers without an EOR, a company will need to:

Establish a local entity (which costs tens or hundreds of thousands of dollars)

OR

Hire employees as contractors, which could impact employee retention and inadvertently lead to employee misclassification, depending on the country's laws.

Before hiring abroad, employers must consider:

- Local employment laws
- Local payment laws
- Local labor laws
- Local tax laws
- National and/or state minimum wage laws
- ► Employee classification
- Background checks and referrals









Using an EOR reduces risk and shares the legal responsibility to ensure employment is above the bar and that employees are cared for.

Benefits of Using a Global EOR:

- Saves time: companies can hire in days
- Saves money: costs tens or hundreds of thousands of dollars less than entity establishment
- Reduces risk: avoids employee misclassification and mistakes with local labor laws
- Delivers in-country expertise: navigates cultural nuances and market must-knows
- Manages employee contracts
- Removes barriers to enter the global market
- Omplies with local labor laws
- Ensures on-time salary and wages payouts
- ✓ Registers and files taxes on the company's behalf



Why Use a Global EOR?

A Global EOR is the solution to hiring the right talent regardless of their location(s). If a company is considering expanding globally, partnering with a global EOR is the most efficient and cost-effective way to build a global team.

Employing international talent is a resource-intensive process, and not every company has the expertise and workforce to make it work—and mistakes impart immense financial and operational risk.

It's important to ensure that everything is in place before hiring the first employee, and that can take some time; it can take up to six months to become compliant and set up an entity. And setting up an entity for employing only a few employees doesn't justify the cost.

EORs supply all the necessary resources, expertise, and established local entities to help companies employ and onboard international talent at a lower cost and a quicker rate. This means less downtime while waiting to onboard new employees.

They also simplify the hiring process, taking care of all the legal steps to ensure:

- Proper employee classification
- Correct legal employment
- Hiring processes align with local labor and tax laws



Why Businesses Need a Global EOR

- Reduces the complications related to global hiring
- Avoids employee misclassification
- Mitigates risks, fines, and penalties
- Avoids labor law and tax mistakes
- Affords intellectual property (IP) protection and transfers
- Offers centralized management of international employees
- Consolidates and centralizes all documentation and information
- Understand localization of payroll, benefits, taxes, and stock options

EOR's Responsibilities

An EOR is responsible for managing the onboarding process and providing foreign employee support. They act as the in-country partner who takes care of HR processes and compliance while the company focuses on growing their business and attracting the right talent.

The main focus of the EOR is on:

- Employee Onboarding
- Human Resources
- Payroll
- Legislation & Compliance



Onboarding

Onboarding is the process of integrating new hires into the organization. Since the employer isn't "present" in the foreign country, the EOR takes over the role of guiding the new employee by ensuring all necessary preparations for the employee to start working.

This includes:

- Extending the offer of employment
- Managing the paperwork
- Getting contracts drawn up and signed
- Adding the employee to workforce management software
- Ensuring the employee gets and set up their equipment
- Giving the employee all the information they need regarding leave applications and sick days.

Human Resources

The EOR manages the overall HR processes in-country for foreign employees, as they have the expertise and insight into legal and cultural nuances.

This includes:

- Scheduling
- Payroll
- Benefits
- Internal relations
- Training and compliance
- Employee engagement and relations
- Performance management
 (for performance bonuses or when performance management processes need to be implemented)
- Absence management





Payroll

One of the main problems companies run into when they want to employ foreign candidates is managing payroll. Many laws make it difficult to pay employees in different countries and if the proper tax processes aren't followed both the employee and the company can get into trouble.

The EOR removes this hurdle by managing employee salaries, bonuses, and commissions as the in-country full employer.

Using an EOR to manage foreign payroll ensures that employees are paid following local laws, on time, and in their local currency.

Although the company is still responsible for providing the money to pay employees, it's the EOR's responsibility to ensure that payments are made as agreed in the employee contract.



Legislation & Compliance

It's the EOR's responsibility to follow all country-specific hiring processes, including labor and tax laws. By partnering with an EOR, companies can simplify the <u>international hiring process</u> by trusting the EOR to align all processes with local compliance considerations.

Beyond legislation and compliance, EORs also assist with:

Data protection and security:

Keeping the company's and employees' sensitive information safe and protecting against data breaches usually using workforce management software.

Intellectual property (IP) ownership:

Ensuring that all projects remain the property of the company by retaining copyright, trademarks, and exclusive rights.



<u>05</u>

TIMELINE FOR HIRING GLOBAL TALENT WITH AN EOR

Depending on the hiring locations, the process to set up an entity can take up to six months (sometimes longer—and it can take even longer to onboard new employees if companies don't have the necessary resources and expertise).



A Global EOR can onboard new talent within 24 hours

This is thanks to their local partnerships and knowledge of in-country labor and tax laws.

It's important to keep in mind that how long it takes will depend on country-specific laws and processes as well as internal processes.





<u>06</u>

HOW MUCH DOES AN EOR COST?

Different EORs have different pricing and fee structures; how much a company pays for their services depends on their needs. Some EORs offer flat-fee structures and other percentage arrangements.

Under flat-fee structures, an EOR bases its costs on a per-employee basis, whereas percentage-based arrangement costs come from a percentage of employees' salaries.

Here are the expected fees and costs*:

- ► EOR set-up fee: a one-off initiation fee for new employees that covers the cost of onboarding.
- ► **Deposit:** an upfront fee for each employee to protect the EOR.
- Employee salary and local employer costs: The sum of employee salaries/ wages and benefits that the EOR covers.
- ► EOR service fee: an additional fee apart from the set-up fee that typically recurs monthly per employee.
- ► **FX fee:** covers the currency exchange.

*The above is just a sample of potential EOR charges.

Global Expansion functions under a fixed monthly fee without charging set-up fees or percentage fees. Instead, there's a single, agreed-upon fee without any hidden costs or add-ons.



<u>07</u>

OTHER WAYS TO RECRUIT INTERNATIONAL CANDIDATES



Without the help of an EOR, international candidates can be hired by either setting up a local entity or using contractors. Each has its advantages but also comes with disadvantages.

Setting Up a Local Entity

Committing to a permanent establishment (local entity) is expensive and time-consuming, and requires extensive resources and expertise for it to be successful.

If the company is under a tight deadline to hire employees in a foreign location, setting up an entity isn't the best solution, as it can take months to meet all requirements to begin the hiring process.

However, if the intention is to employ several employees, setting up an entity might be the best and most cost-effective option. It's important to carefully consider the time, cost, and resource impacts it would have on the business before choosing this option.

To set up a local entity, organizations must evaluate:

- ► Labor and tax laws and regulations
- Social contributions
- Corporate tax structures
- Company registration
- Payroll
- Accounting services
- Corporate compliance

Using Contractors: The Risk of Misclassification

Contractors are the most common solution when hiring internationally. It's a good way to engage workers for specialized projects, save time and money, and test an international market's fit for further growth—but it comes with risks.

Contractor misclassification can lead to hefty fines, employee entitlement back pay, and legal issues, due to regulations varying globally. This risk increases when hiring international talent.

What is employee misclassification?

This is the illegal practice of categorizing employees as contractors which prevents them from receiving mandatory benefits and country-specific legal protections.

Contractors are self-employed and perform tasks for companies on a short-term basis. Oftentimes, companies misclassify employees as contractors (even unintentionally) to avoid paying taxes, which can lead to stiff penalties when regulators realize the misclassification.

If employee misclassification occurs, companies may face:

- ▶ Back taxes: being liable for paying back national, state, and local taxes
- ▶ Back benefits: being liable for paying benefits owed to the employee such as worker's compensation, medical insurance, vacation, sick pay, among any other country-specific benefits
- ▶ **Legal fines:** costs from liquidated damages and attorney fees (could lead to class action lawsuits)
- ▶ Reputational damage: employers risk ruining their reputation with employees, prospective employees, customers, prospective customers, and others

How to avoid employee misclassification risks

- Understand local compliance laws.
- Draft clear contractor agreements.
- Follow classification guidelines.



<u>80</u>

HOW TO CHOOSE AN EOR

Selecting the right EOR can be difficult, as most offer similar services. It's important to consider the following before making a decision.

How many countries does the EOR hire in?

Explore the EOR's country coverage as early as possible.

Is a global HR platform included?

For example, can the EOR automate manual tasks and mitigate human error risks?

- ► Tech stack integrations: Choose an EOR with software that can connect with the apps and HRIS/HCM systems you already use.
- Data protection and digital safety: Inquire about the EOR platform's security and reliability. It's essential to ensure that the EOR can provide secure hosting on a global scale.

Does the EOR include support services?

The best EOR companies will provide guidance and support for all core HR responsibilities.

Does the EOR follow international compliance?

Generally, companies must meet compliance in several areas. The right EOR solution will confirm that an employer follows these (and other, country-specific) regulations.

- Nondiscrimination protections: Many countries have anti-discrimination laws that prohibit discrimination in hiring, employing, termination, and severance.
- ► Compliant employment
 agreements: Different countries
 have different contract
 requirements. For example,
 some countries require
 language-specific contracts.
- Many countries have minimum wage laws. The minimum wage may be nationally, regionally, or

Minimum wage:

- locally mandated. Some countries mandate minimum wages by industry or collective bargaining.
- Statutory benefits: Every country has different laws regulating mandatory benefits, such as health insurance, unemployment insurance, social security or pensions, and leave entitlements. These vary drastically between nations

Privacy and data laws:

Privacy is paramount and data must always be secure. EORs and organizations must follow all regulations, such as GDPR, and collect data carefully and legally.

Work hours and overtime:

Labor statutes often set employees' work hours. For example, employees may not be required to work more than 40 hours a week. Some countries include mandatory days or hours of rest in which no employee may be forced to work. Local law may require additional compensation for any hours worked outside standard work hours.

► Termination protections:

International employees may have termination protections that include the prohibition of firing employees based on certain reasons, such as making complaints, a minimum notice period, severance pay, and even allowing the dismissed individual to take a paid day off once a week to look for new employment. An EOR can ensure compliance with all of these laws.

Does the EOR offer a worldwide team of HR experts?

A company should honor country-specific customs and business etiquette. The right Employer of Record will have in-country partners to personally onboard a new employee in their local language. A company that respects local culture and value systems will establish strong relationships, and more productive working partnerships, and benefit from the best outcomes.

Does the EOR offer a robust portfolio of global benefits?

Businesses must offer attractive health insurance, life insurance, AD&D coverage, and other benefits to international employees while meeting business needs.



<u>09</u>

HOW LONG CAN BUSINESSES USE AN EOR?

Using an EOR is not a long-term solution to expanding internationally; it's usually (but not always) an exploratory process to determine whether expanding into a certain territory is the right move. Once confirmed, a more permanent solution is necessary, which means setting up a local entity.

There isn't a set amount of time to make the switch from an EOR to a local entity; it mainly depends on country-specific laws and regulations and the company's timeline and goals.

For example, according to German law, EOR arrangements can only last up to 18 months, whereafter it requires a permanent solution. Some countries don't specify a time limit but frown upon a long-term EOR engagement.

Companies should consider:

- Local time limits
- Employee headcount & individual roles

Many EORs also offer PEO services that help businesses establish a local entity through existing in-country partnerships, so it's important to discuss these possibilities when looking for a more permanent solution.



<u>10</u>

HIRE GLOBAL TALENT COMPLIANTLY WITH GX

Global Expansion (GX) offers unrivaled global employment solutions for businesses expanding overseas, offering the most human-centered EOR solutions in the world.

Our solutions enable businesses to quickly and compliantly hire in 214 different countries and territories with all the remote work benefits for the employees and none of the hassle—without setting up an entity.

We offer <u>full EOR services across 214</u> <u>countries</u> and territories, including advisory services and SaaS services.

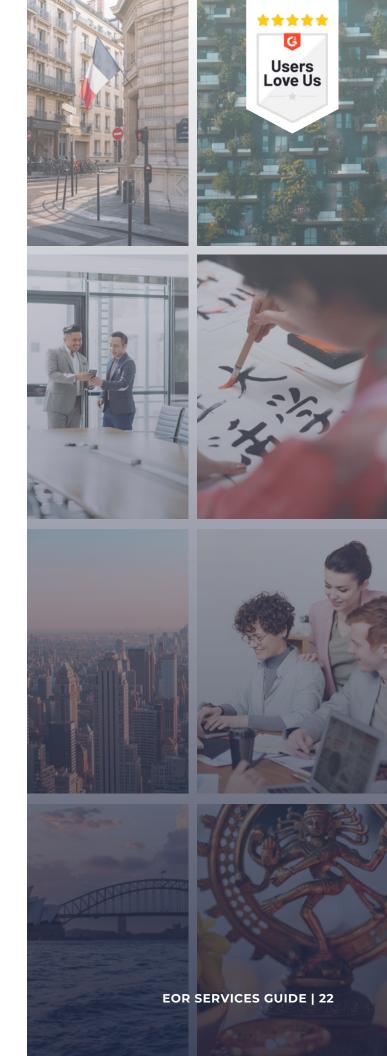
Our services include:

- Global HR
- Global Payroll
- Global Taxes & Social Security
- ✓ Global Immigration
- Employee Benefits
- Employment Compliance

Talk to our expert team

today about how our Global EOR services can enhance your international expansion.





<u>10</u>

HOW WE MEASURE UP TO THE COMPETITION

	CK	VG	GР	>	d.	R	0	M	*
Private Equity Backed (Crunchbase Verified)	×								
Employee Tenure (LinkedIn-Verified)	3.2 Years	1.2 Years	3.2 Years	0.9 Years	0.7 Years	1.2 Years	1.1 Years	0.7 Years	1 Years
Geographic Coverage (Countries & Territories)	214	185	180	160	150+	150+	150+	150+	160+
Locally Compliant Contracts									
Tax Document Management									
Localized Benefits Package & Administration	⊘	•							
GDPR-Compliant									
SaaS EOR									Ø
Advisory EOR					×	×	×	×	×
Customizable SaaS Platform		×	×	×	×	×	×	×	×
Customizable Employment Contracts		×	×	×	×	×	×	×	×
Customizable Finance & Payroll Processes		×	×	×	×	×	×	×	×
Integrates with Every HRIS/HCM System		×	×	×	×	×	×	×	×
Saas Platform Used by One or More of the 'Big 4'	⊘	×	×	×	×	×	×	×	×
Equity Management Software		×	×	×	×	×	×	×	×

	Global Expansion	Velocity Global
Geographic Presence	Present in 214 countries and territories.	Limited to 185+ countries.
Employee Benefits	Provides employees flexible policy options in addition to core company benefits.	Offers comprehensive coverage, from health coverage to pension and life insurance plans.
Technology	Flexible, proprietary platform that integrates with every major HRIS/HCM system. Robust data protection and cybersecurity.	System and platform integrations and data protection.
Cost	No set-up fees or percentage fees. Operates under a straightforward, fixed monthly fee.	Fees for EOR, add-ons, multi- country payroll, agent of record, and contractor payments.
Servicing Model	Human-centered with 24/7 personal support.	People-first approach.

	Global Expansion	Globalization Partners
Geographic Presence	Present in 214 countries and territories.	Limited 180+ countries.
Employee Benefits	Provides employees flexible policy options in addition to core company benefits.	Offers country-specific benefits.
Technology	Flexible, proprietary platform that integrates with every major HRIS/HCM system. Robust data protection and cybersecurity.	Global employment platform integrated with Wise.
Cost	No set-up fees or percentage fees. Operates under a straightforward, fixed monthly fee.	Transparent pricing and consolidated invoices.
Servicing Model	Human-centered with 24/7 personal support.	In-country teams.

	Global Expansion	Omnipresent
Geographic Presence	Present in 214 countries and territories.	Limited to 160+ countries.
Employee Benefits	Provides employees flexible policy options in addition to core company benefits.	Offers employee benefits management on a single platform.
Technology	Flexible, proprietary platform that integrates with every major HRIS/HCM system. Robust data protection and cybersecurity.	Fully self-serve platform for employers and employees.
Cost	No set-up fees or percentage fees. Operates under a straightforward, fixed monthly fee.	Single, flat-rate model.
Servicing Model	Human-centered with 24/7 personal support.	Local HR experts.

	Global Expansion	Deel
Geographic Presence	Present in 214 countries and territories.	Limited to 150+ countries.
Employee Benefits	Provides employees flexible policy options in addition to core company benefits.	Offers local benefits.
Technology	Flexible, proprietary platform that integrates with every major HRIS/HCM system. Robust data protection and cybersecurity.	Proprietary global HR platform. Offers integration with top HR and accounting software.
Cost	No set-up fees or percentage fees. Operates under a straightforward, fixed monthly fee.	Starting at \$49 per month.
Servicing Model	Human-centered with 24/7 personal support.	Focus on compliance.

	Global Expansion	Remote
Geographic Presence	Present in 214 countries and territories.	Limited to 50+ countries.
Employee Benefits	Provides employees flexible policy options in addition to core company benefits.	Localized benefits package and administration.
Technology	Flexible, proprietary platform that integrates with every major HRIS/HCM system. Robust data protection and cybersecurity.	Platform is GDPR-compliant, SOC 2-compliant, ISO 27001-certified with customizable API and various tech stack integrations.
Cost	No set-up fees or percentage fees. Operates under a straightforward, fixed monthly fee.	\$599 per employee per month (paid annually upfront) and \$699 per employee per month (paid monthly).
Servicing Model	Human-centered with 24/7 personal support.	Partners with local payroll providers, labor law attorneys, HR specialists, and accountants.

	Global Expansion	Oyster HR
Geographic Presence	Present in 214 countries and territories.	Limited to 180+ countries.
Employee Benefits	Provides employees flexible policy options in addition to core company benefits.	Localized benefits and rewards.
Technology	Flexible, proprietary platform that integrates with every major HRIS/HCM system. Robust data protection and cybersecurity.	Single all-in-one platform to hire, pay, and care for team members.
Cost	No set-up fees or percentage fees. Operates under a straightforward, fixed monthly fee.	Starting at \$499 per employee per month and 29% per contractor per month.
Servicing Model	Human-centered with 24/7 personal support.	Elevate employees.

	Global Expansion	Multiplier
Geographic Presence	Present in 214 countries and territories.	Limited to 150+ countries.
Employee Benefits	Provides employees flexible policy options in addition to core company benefits.	Best-in-class insurance.
Technology	Flexible, proprietary platform that integrates with every major HRIS/HCM system. Robust data protection and cybersecurity.	Robust, reliable, and secure.
Cost	No set-up fees or percentage fees. Operates under a straightforward, fixed monthly fee.	Hire employees from \$300 per month and freelancers for \$40 per month.
Servicing Model	Human-centered with 24/7 personal support.	Building exceptional global teams through a people-driven approach.

	Global Expansion	Papaya Global
Geographic Presence	Present in 214 countries and territories.	Limited to 160+ countries.
Employee Benefits	Provides employees flexible policy options in addition to core company benefits.	Insurance, health and wellness.
Technology	Flexible, proprietary platform that integrates with every major HRIS/HCM system. Robust data protection and cybersecurity.	Automated global payroll and payments.
Cost	No set-up fees or percentage fees. Operates under a straightforward, fixed monthly fee.	Starting from \$3 per employee.
Servicing Model	Human-centered with 24/7 personal support.	Simplify global payroll and payments on a single platform.

