2026 OWNER'S GUIDE

# Payroll, scheduling & HR for pawn shops.

Compare pricing for seven payroll and HR providers, explore five in-depth profiles and take a quote worksheet to your next demo.

By PawnShopSoftware.com · BuzzTransit LLC
**Updated November 2, 2026** · See what changed
Seven-provider price check: November 2, 2026. In-depth product profiles: October 13, 2026. US small-business focus · Public research, not hands-on testing.

Payroll, Scheduling & HR for Pawn Shops · Match the problem before the platform · Compare seven providers' prices
Deel · Rippling · BambooHR · Paycom · ADP Workforce Now · BambooHR, Paycor and Rippling · Two-store payroll demo
Payroll FAQ · Give every vendor the same demo · The comparable-quote worksheet
A deliberate switch beats a rushed signup · Sources you can check · Context, limitations and your next step
Product screen references · Important notices · Software, HR support or a PEO? · Prepare for 2027 · Who handles what?
Four payroll stress tests · First-payroll sign-off · Update history

---

The owner's practical buying guide

## Payroll, Scheduling & HR for Pawn Shops

A clear-eyed comparison of Deel, Rippling, BambooHR, Paycom and ADP Workforce Now.

Choose software around your shop.
**Understand the full bill. Test the daily work. Know how to leave.**

> ### A better buying question
>
> Which system handles our hours, payroll and people with the least avoidable work - at a cost we can explain?

A star rating cannot tell you who will fix a missed paycheck, whether shift scheduling costs extra, or whether your five-person team is paying a minimum fee designed for a much larger business. This guide turns those questions into a practical buying process.

**Who this is for:** US pawn-shop owners and managers, especially owner-led stores and growing groups. These HR products complement your pawn system; this guide does not establish that any of them replaces it or integrates with it.

Prepared by PawnShopSoftware.com, operated by BuzzTransit LLC. This edition is based on public research, not hands-on product testing or negotiated vendor quotes. Product-fit judgments are PSS editorial assessments. No affiliate tracking links are included.

---

**01 / Find your starting point**

# Match the problem before the platform

These are research-based starting points, not awarded rankings or purchase recommendations for every shop.

| YOUR MAIN PROBLEM | START YOUR EVALUATION HERE | WHAT MUST BE PROVEN |
|---|---|---|
| A small US team mainly needs payroll | Include ADP RUN in the comparison, even though the original shortlist names Workforce Now. | A complete price for your headcount, pay frequency and timekeeping needs. |
| Schedules, hours and staff changes are disconnected | Rippling; also test Paycom and BambooHR Time & Attendance. | A real shift change flowing into the correct timecard and payroll. |
| Hiring paperwork and employee records are scattered | BambooHR; compare the required add-ons. | Enough measurable administrative benefit to justify the small-team flat fee. |
| You want employees to catch pay issues earlier | Paycom and its Beti workflow. | The fallback when an employee does not review their paycheck. |
| You hire overseas contractors or staff | Deel, using the correct contractor, payroll or employment service. | Which service is appropriate and the complete cost of that service. |
| A larger group needs broader HR administration | ADP Workforce Now alongside other full-suite contenders. | Store-level permissions, reporting and benefits/time modules. |

### One store is not the same buying problem as ten

Headcount alone is not enough. Record your number of locations and legal entities, staff work locations, pay frequency, hourly/salaried mix, commissions, and who actually runs payroll.

**The pawn-system check:** Ask your current provider what it can export. Ask each HR vendor to demonstrate how that file or connection is used. A general accounting integration does not establish that sales commissions, hours or employee changes will sync with your pawn software.

Source notes: Product positioning and capabilities: [2]-[14]. Exact pawn-software compatibility remains unverified.

Choose the service before the brand

# Software, HR support or a PEO?

A better buying decision starts with the work you want someone else to handle. Ask each provider to name the exact service, the people doing the work and the responsibilities that remain with your shop.

| Service model | What to evaluate | What to establish in writing |
|---|---|---|
| Payroll / HR software | Tools for your team to run payroll and manage records. Support levels vary by product and plan. | Who enters, approves and checks the data; what advice is included; which tasks require extra services. |
| Administrative services organization (ASO) | Administrative help and HR expertise while your business remains the sole employer. TriNet HR Plus is one example. | Included payroll and HR tasks, your benefit arrangements, response hours, implementation work and correction fees. |
| Professional employer organization (PEO) | A co-employment arrangement that may combine payroll, benefits access and HR support. TriNet PEO is one example. | The agreement's allocation of duties, administrative fees, benefits and insurance costs, eligibility, renewal and exit terms. |

## Where TriNet belongs in the comparison

TriNet describes HR Plus as its ASO offering and TriNet PEO as its co-employment offering. These are different service models, so request separate, clearly scoped proposals if you are considering both.

**PSS assessment:** TriNet is a candidate to investigate when an owner wants human HR support alongside technology. We have not verified acceptance of a particular pawn-shop business, minimum team requirements, a small-shop quote, contract terms or pawn-system integration. Inclusion is not a ranking, endorsement or sponsorship.

## Bring these questions to TriNet—or any HR service provider

- Will you serve our pawn business, employee count, locations and legal entities?
- Who updates payroll settings when a rule changes, who approves them and how do we verify the result?
- What is included for hiring, employee relations, leave, policies and training—and what requires separate legal advice?
- Show administrative charges, benefits, insurance and optional services separately, including year-two and exit costs.
- Who resolves an incorrect paycheck or filing, and what does a correction cost?

Service-model source reviewed October 21, 2026: TriNet's October 13, 2026 ASO/PEO explanation. Vendor descriptions are not hands-on testing or a negotiated offer. Links are ordinary source links, without affiliate tracking.

02 / Know the full bill

# What do seven payroll providers charge?

A base HR subscription, a payroll plan and a PEO agreement cover different work. Ask each vendor to price the same employee count, store locations and pay schedule so you can compare the full bill.

**US payroll and HR pricing for seven providers. Vendor sources checked November 2, 2026. All amounts are in US dollars.**

| Provider | Published price and sources | What to ask before signing |
|---|---|---|
| **ADP** | **Quote required**<br>ADP asks for a quote for both RUN, its small-business product, and Workforce Now.<br>RUN packages · Workforce Now payroll | Which package includes timekeeping for both stores? Ask for setup and year-end fees. |
| **BambooHR** | **HR price published**<br>For up to 25 employees, Core costs $250 a month, Pro $425 and Elite $650. US payroll and time tracking are add-ons.<br>Plans and add-ons | What is the monthly total for Core, payroll and time tracking at your headcount? |
| **Deel** | **US payroll starting prices differ**<br>Two Deel comparisons list US payroll from $19 and $24 per employee per month.<br>$19 comparison · $24 comparison | Ask for a dated quote specifying self-serve or managed payroll and the service included at that rate. |
| **Paycom** | **Quote required**<br>Paycom bases its quote on employee count and the tools you select. It also charges a one-time implementation fee.<br>Pricing and implementation | Ask for separate setup and recurring amounts, including timekeeping and scheduling. |
| **Paycor** | **Basic payroll price published**<br>Its under-50-employee page lists Basic at $99 per month plus $5 per employee per month.<br>Small-business plans | For 10 employees that is $149 a month before extras. Confirm timekeeping, setup and the price after any promotion. |
| **Rippling** | **Platform starting price published**<br>Small-business plans start at $40 per month plus $8 per user per month. Rippling quotes payroll separately.<br>Small-business starting price · Payroll pricing FAQ | Request an itemized price for the platform, US payroll, time tracking and scheduling. |
| **TriNet** | **Service-specific quote required**<br>TriNet provides a separate estimate for HR Plus administrative services and for its professional employer organization (PEO).<br>HR Plus pricing · PEO pricing | Ask for the administration fee per employee and any benefit premiums separately. Specify which arrangement you want. |

### BambooHR Core: the effect of a minimum fee

| TEAM SIZE | BASE HR / MONTH | EFFECTIVE COST / PERSON |
|---|---|---|
| 5 employees | $250 | $50.00 |
| 15 employees | $250 | $16.67 |
| 25 employees | $250 | $10.00 |

The annualized Core subscription is **$3,000** at each of these headcounts, before extras or discounts. Calculations use the published small-team fee; this is not the cost of a complete payroll package. [6]

**Compare two years:** Include recurring fees, setup, migration, equipment and transaction charges. Remove introductory discounts and apply agreed renewal increases when calculating year two.

Source notes: Pricing: [1], [3], [6], [9], [12]. Actual agreements govern. For changing headcount, calculate month by month.

---

03 / Platform profile

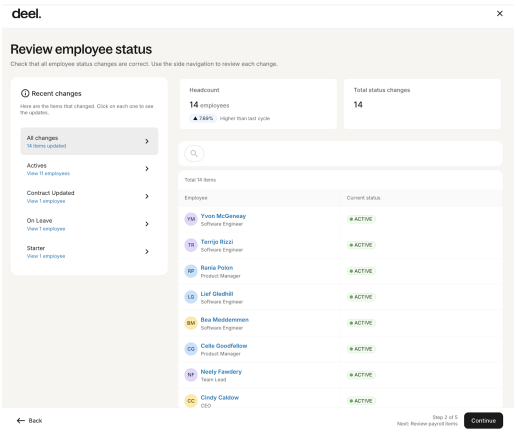
# Deel

The strongest reason to investigate: domestic payroll alongside international hiring or contractor needs.

## What it offers

Deel separates contractor management, Contractor of Record, Employer of Record, US PEO and payroll services. EOR supports hiring without opening your own local entity; its US PEO is a co-employment service. Compare the appropriate arrangement, not the cheapest number on the page. [1]

Its US-payroll page distinguishes self-service from managed payroll. Deel positions managed payroll for teams without US-payroll expertise and more involved situations such as hourly workers. It also advertises off-cycle US payroll without an additional payment-run charge and 24/7 support. [2]




**Review employee status**Vendor-published Global Payroll example showing employee-status changes during payroll review. This is not a US payroll configuration.View full size · Official source

### What that means for a pawn shop

If you use overseas support staff, ask whether Deel would simplify their administration alongside your domestic team. For a store with only local employees, the relevant comparison is the US-payroll product and its actual service level. International coverage by itself does not establish better value for your store.

> **PSS assessment**
>
> A plausible option when employment arrangements cross borders. For a straightforward local shop, insist on a payroll-specific quote and a demonstration of hourly workflows before deciding.

### Questions that can change the decision

**1.** Which exact service covers each worker, and which fees are employer service charges versus employment costs?
**2.** Can you demonstrate our pay frequency, missed punches, commissions and corrections?
**3.** Who owns each step in managed payroll, and what input deadlines remain ours?
**4.** Does 24/7 support include a person who can resolve our payroll issue, through which channel?
**5.** What notice, data-export and termination terms apply to our order?

### A specific contract detail to read

The public pricing page describes monthly flexibility, but a particular PEO promotion requires a minimum two-year term and repayment obligations on early termination. Do not apply either statement to every Deel service: check the actual order form and promotion. [1]

Source notes: [1] Deel pricing and promotional terms. [2] Deel US payroll. Fit assessment and demo questions are PSS analysis.

---

**04 / Platform profile**

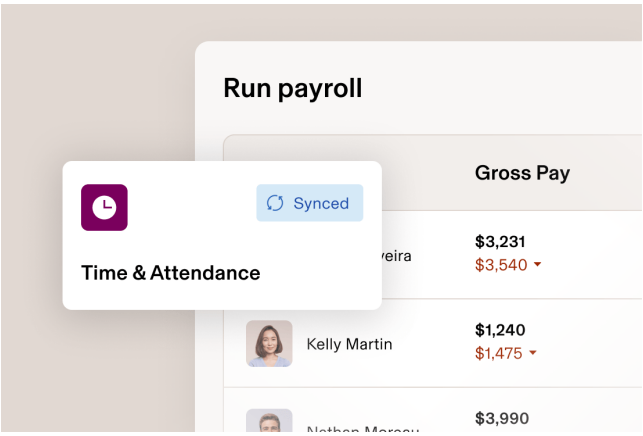
# Rippling

The strongest reason to investigate: bringing schedules, hours, payroll and employee changes into a connected workflow.

### What it offers

Rippling uses modular pricing. Its small-business page lists a $40 monthly base fee plus a starting rate of $8 per user per month. See the seven-provider price comparison for the published terms. A payroll-specific configuration requires a quote. [3]

Scheduling capabilities include staff availability, eligible shift swaps, attendance alerts and visibility into staffing needs. The product page also describes rules using employee attributes such as certifications. [4]




**Connect time and payroll**Vendor-published product image showing Time & Attendance marked “Synced” beside a payroll view. Confirm the modules and approval steps in your quoted package.View full size · Official source

## What that means for a pawn shop

The important benefit to test is the sequence from publishing a schedule to approving a timecard and paying the employee. Ask a manager to perform the process rather than watch a prepared sales presentation. A feature-rich system is useful only when the relevant work becomes easier for your people.

### PSS assessment

A serious contender for stores with recurring scheduling friction or growing operational complexity. Ask for a complete configuration and a demonstration using your actual work pattern.

## Questions that can change the decision

**1.** List every required product and its separate price: platform, payroll, timekeeping, scheduling and any employee messaging.
**2.** If someone works in two stores, show the timecard and store-level labor report.
**3.** Which changes flow automatically, and which require an import or approval?
**4.** What happens to charges when headcount falls or staff are inactive?
**5.** Specify the renewal date, cancellation notice, implementation cost and post-cancellation access in the quote.

## Support: measure the right thing

Rippling publishes support metrics including first live-chat response time. That is useful evidence about responsiveness, but it is not the same measure as correcting a payroll problem. Ask how urgent cases are escalated and how the selected plan handles evenings and weekends. [5]

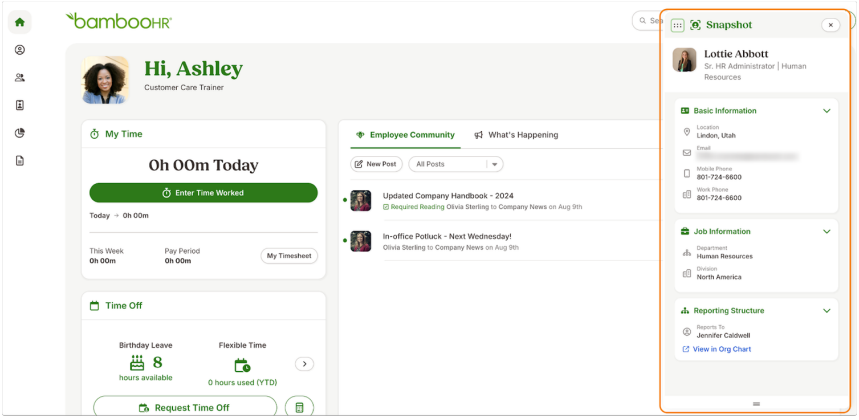
Source notes: [3] Rippling pricing. [4] Scheduling. [5] Support metrics. No universal contract term or guaranteed resolution time is asserted here.

# BambooHR

The strongest reason to investigate: organizing hiring, onboarding, employee records and time off, with payroll and workforce add-ons.

## What it offers

BambooHR Core includes employee records, reporting, hiring/onboarding and time-off tools. Pro adds performance-management capabilities. Payroll, benefits administration and Time & Attendance are listed as add-on solutions. [6]




**Employee Snapshot**Vendor-published Employee Snapshot example with basic information, job details and reporting structure in a side panel. Visible fields depend on access permissions; Snapshot is view-only.View full size · Official source

BambooHR introduced shift scheduling within Time & Attendance in 2026. Include it in a current evaluation instead of assuming the product only stores employee records and PTO requests. [7]

## What that means for a pawn shop

A shop with frequent hiring or disorganized employee paperwork may value a central system. A very small team should first measure the time spent on those tasks. The flat small-team subscription can be easier to justify when it replaces substantial work, not merely a spreadsheet that already works well.

### PSS assessment

Consider it when people administration is a meaningful problem. Price the complete combination you need, and test scheduling rather than treating its availability as proof of fit.

### Questions that can change the decision

**1.** What is the full monthly amount for HR, payroll and Time & Attendance at our size?
**2.** Can a manager publish, change and approve schedules from the devices used in our store?
**3.** Show hiring a staff member, collecting paperwork and transferring approved data into payroll.
**4.** Which training and implementation services are included?
**5.** What support is available during our operating hours?

### Two details worth verifying

The pricing page shows slightly different larger-team Core and Pro rates in its headline cards and FAQ; use a written quote. It offers monthly or extended terms. [6] The services page lists live support Monday-Friday, 6 a.m.-6 p.m. Mountain Time, alongside 24/7 AI help. Confirm payroll-specific support and holiday coverage. [8]

Source notes: [6] BambooHR pricing. [7] Time & Attendance launch. [8] Services and support. Small-team cost examples appear in the cost comparison.

---

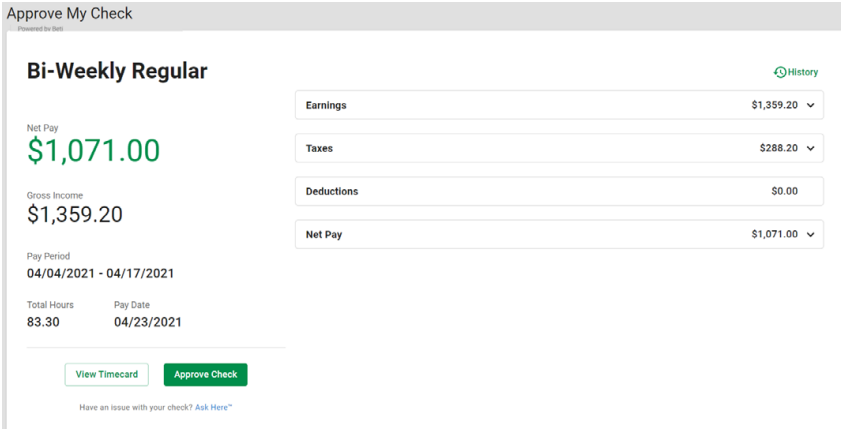
**06 / Platform profile**

# Paycom

The strongest reason to investigate: employee involvement in checking pay and a connected HR/payroll process.

### What it offers

Paycom's Beti workflow lets employees review pay before payroll submission and helps surface issues for correction. This changes who participates in payroll preparation, not just the appearance of the payroll screen. [10]




**Approve My Check**Beti employee check-review example showing earnings, taxes, deductions and the Approve Check action. From Paycom's June 26, 2023 help guide; current screens may differ.View full size · Official source

Its retail materials describe shift swapping, employee availability, labor allocation and pay schedules including off-cycle commissions. These are relevant capabilities to demonstrate using a store scenario. [11]

### What that means for a pawn shop

A team that regularly uses employee self-service may benefit from seeing problems before payday. The store still needs a clear owner for exceptions. Ask what happens when an employee ignores a notification or disputes an amount close to the cutoff. The useful result is fewer unresolved issues, not simply more reminders.

> **PSS assessment**
>
> Worth evaluating when the owner wants one consistent process for staff data, hours and pay. Employee adoption and the manager's exception workload are central to the decision.

### Questions that can change the decision

**1.** Demonstrate an employee failing to review their pay: what does the manager do next?
**2.** Show a commission adjustment and an incorrect time entry before and after submission.
**3.** How do staff without a personal smartphone complete required tasks?
**4.** Show the accountant's exact export and any connection to our other systems.
**5.** What are the complete setup, ongoing, renewal and exit costs?

### Pricing and support

Paycom quotes according to workforce size and selected functions. Its pricing page describes a one-time implementation fee and dedicated-specialist support without an additional ongoing support charge. It does not publish a standard dollar price there. A named specialist does not by itself establish weekend coverage; request the service schedule and escalation path. [9]

Source notes: [9] Paycom pricing. [10] Beti. [11] Retail capabilities. Exact integration and employee-review fallback behavior must be demonstrated.

---

**07 / Platform profile**

# ADP Workforce Now

The strongest reason to investigate: broader payroll and HR administration for larger operators. Small shops should also evaluate RUN.

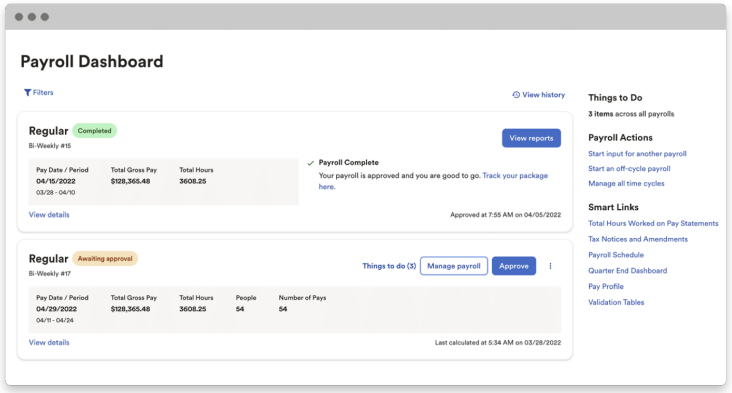
### Choose the ADP product first

ADP's own comparison positions RUN for businesses with 1-49 employees and Workforce Now for midsize and enterprise businesses with 50 or more. These are vendor positioning guidelines; get advice on your specific configuration rather than treating headcount as a universal eligibility rule. [13]

| WORKFORCE NOW PACKAGE | PUBLISHED DISTINCTION |
|---|---|
| Select | Payroll and HR suite. |
| Plus | Adds benefits administration to Select. |

| WORKFORCE NOW PACKAGE | PUBLISHED DISTINCTION |
|---|---|
| Premium | Adds Time & Attendance to Plus. |

Workforce Now pricing requires a quote. Confirm all modules, service fees, implementation and optional services in that proposal. [12]




**Payroll Dashboard**Vendor-published Workforce Now example showing completed and pending payrolls, with manage and approval actions. The sample contains older pay dates; current screens may differ.View full size · Official source

### PSS assessment

Workforce Now merits investigation for a larger store group. For a small owner-led shop, first compare RUN with alternatives that address the same payroll and timekeeping needs.

## Questions that can change the decision

**1.** Why is the proposed ADP product appropriate for our size and operating model?
**2.** Which package contains the time, scheduling and benefits tasks we need?
**3.** Demonstrate store-level permissions without exposing other stores' employee information.
**4.** Identify charges, if any, for payroll runs, year-end forms, extra entities and corrections.
**5.** If we outgrow the starting product, what changes, costs and migration work would follow?

## Do not transfer a support promise between products

ADP advertises 24/7 real-person payroll support for RUN. Verify the specific support arrangement for any Workforce Now proposal rather than assuming that another ADP product's promise applies. [14]

Source notes: [12] Workforce Now packages. [13] RUN vs Workforce Now. [14] RUN product and support information.

Buyer comparison

# BambooHR, Paycor or Rippling for a pawn shop?

If a closer forgets to clock out on Saturday, what will the manager see on Monday? Use the ratings below to choose questions for your demo, then follow one corrected shift all the way to the payroll preview.

## How users rated the three platforms

Software Advice analyzed 3,658 verified reviews collected from January 2022 through January 2024. The scores below are historical overall ratings, scaled to 100. The report does not break out pawn shops. Read the ratings and methodology (PDF).

| Platform | Overall score | Reviews |
|---|---|---|
| BambooHR | 93 / 100 | 1,377 |
| Paycor | 87 / 100 | 488 |
| Rippling | 97 / 100 | 1,793 |

## What to ask each vendor to show

- **BambooHR.** BambooHR says a timesheet approver can correct a missed clock-out. Have your closing manager make the edit using the permissions you would give them. Ask which time-tracking and payroll features the quote includes. BambooHR timesheet permissions.
- **Paycor.** Paycor describes several ways to clock in, including a shared kiosk. Ask the rep to use that kiosk for a shift at a second shop, then show which store gets the hours on the labor report. Paycor time and attendance.
- **Rippling.** Rippling says it flags missed clock-outs and sends approved hours to payroll. Ask the rep to leave a shift open, show who receives the alert, and trace the corrected hours into a draft pay run. Rippling time and attendance.

Try this in the demo

# Two stores, one missed clock-out

Alex is a fictional hourly employee who covers two shops for the same employer. Give every vendor the same workweek and set the demo rule to weekly overtime after 40 hours. Use your own shop’s payroll rules before going live.

1. **Set up the week.** Enter 24 hours at Store A and 14 at Store B. On Saturday, Alex clocks in at Store B at 1 p.m., works until 5 p.m. without a break, and forgets to clock out.

2. **Correct the shift.** Have the Store B manager find the open punch, confirm the end time with Alex and enter 5 p.m. Ask to see who changed the time, when they changed it and who approved it.
3. **Check the payroll preview.** Look for 24 hours at Store A and 18 at Store B. Under the demo rule, the 42-hour week should show 40 regular hours and two overtime hours. Ask your bookkeeper to find the same store totals in the export.
4. **Price what you saw.** Ask for an itemized quote for both stores with your actual headcount and pay frequency. Have the rep identify every add-on or manual step used to complete this example.

> **One-store version.** Enter 38 hours at your shop before Saturday and repeat the four-hour closing shift. You can test the correction, approval and overtime preview with a single time clock.

Use the printable payroll demo scorecard to record the quoted plan, what your manager could do and any questions the rep still owes you.

---

**Owner questions**

# Pawn shop payroll FAQ

### Is time tracking included in the payroll price?

It depends on the plan. BambooHR lists Time Tracking as a paid add-on. Ask all three vendors to quote the same number of employees, locations and pay runs, with the clock, approvals and exports you used in the demo. Get setup fees and year-two pricing in writing. BambooHR time-tracking details.

### Can a manager fix a missed punch without seeing everyone’s pay?

Ask the rep to sign in as a store manager. Have the manager correct one employee’s shift, then check which other employees, pay rates and stores that account can see. Switch to the payroll approver’s account and look for a record of the edit.

### What if an employee works at two pawn shops in one week?

Tell the rep whether the same business employs the worker at both locations and which payroll rules you use. In the two-store exercise, check the employee’s weekly total in payroll and the hours allocated to each store in the export. Your bookkeeper should be able to reconcile the two.

### Can we use the time clock we already have in our pawn software?

Bring a de-identified sample export from your current system. Ask the vendor to import it, match the employee and store IDs, and show what happens if you import the same file twice. Have your bookkeeper note any fields they would need to enter by hand.

### Who helps if we find an error just before payday?

Give the rep your actual payroll deadline. Ask whom your manager could reach at that hour, how late a correction can be made, and what an extra pay run would cost. Ask for the support hours and fees in writing so the closing manager has them on hand.

# Give every vendor the same demo

PSS original evaluation exercise. Use fictional staff and transactions; ask the vendor to demonstrate each step live.

| SCENARIO | WHAT A USEFUL DEMONSTRATION SHOWS |
|---|---|
| 1. Open the store | Assign the opening shift to a suitable employee. Show what happens if that person is unavailable. |
| 2. Change a shift | A staff member swaps a Saturday shift. Show manager approval, schedule notification and the resulting record. |
| 3. Correct time | One employee forgets to clock out. Identify the issue, correct it and show the edit history and approval. |
| 4. Split locations | An employee works at two stores. Show hours, permissions and labor reporting by location. |
| 5. Add variable pay | Add a sample commission. Show the input source, approval and payroll result; explain any manual steps. |
| 6. Fix pay | Discover an error before submission, then discuss one found after submission. Show the process, deadlines and fees. |
| 7. Export and leave | Produce the accountant's required file and an employee-data export. Explain continued access after cancellation. |

## Score what you actually observe

**0 =** not shown or unsupported. **1 =** works only through a workaround. **2 =** works with acceptable manual steps. **3 =** completes the workflow clearly with the controls you require. Record the product tier and add-ons used in each demonstration.

### Set non-negotiables before comparing totals

Mark must-have workflows as pass/fail. A high total score should not compensate for a missing requirement. Treat claims that were not demonstrated as open questions, not proven failures.

Ask the manager who will use the system to repeat two common tasks. Note elapsed time, help needed and errors. These observations describe that demonstration; they do not prove general product performance.

# The comparable-quote worksheet

Request the same scope from each vendor. Blank cells are questions to resolve, not assumed zero costs.

**Our scope:** _____ employees _____ locations _____ legal entities
Pay frequency: _____ Work states: _____
Required tools: payroll / HR / timekeeping / scheduling / benefits / other

| QUOTE COMPONENT | VENDOR A | VENDOR B | VENDOR C |
|---|---|---|---|
| Product, plan and quote date | _____ | _____ | _____ |
| Base + employee monthly fees | _____ | _____ | _____ |
| Required modules / minimum seats | _____ | _____ | _____ |
| Setup, migration and equipment | _____ | _____ | _____ |
| Run, correction and year-end fees | _____ | _____ | _____ |
| Year-one total / year-two total | _____ | _____ | _____ |
| Term / renewal / cancellation notice | _____ | _____ | _____ |
| Human support hours / escalation | _____ | _____ | _____ |
| Exports / access after cancellation | _____ | _____ | _____ |

## Require written answers to these four questions

**Scope:** What must we buy to reproduce the demo?
**Volume:** What changes if we add or remove five employees?
**Timing:** What are submission and funding deadlines, and who handles a missed deadline?
**Exit:** What money is due if we leave, and how do we retrieve our records?

### A simple value test

If software costs an extra $200 monthly and your own estimate values admin time at $40/hour, it must save five hours monthly just to offset that added fee. This is an illustration, not a vendor savings claim. Also consider reliability, controls and staff effort.

---

10 / Move with a plan

# A deliberate switch beats a rushed signup

PSS implementation checklist. Assign an owner to every task and agree the schedule with the provider and your payroll/accounting adviser.

## Before committing

Document current pain points and must-have workflows. Obtain a complete quote and service scope. Confirm that the people who will operate the system can use it. Record unresolved questions, contractual notice dates and the budget owner's decision.

## Before loading employee information

Agree what records will transfer, who checks them and how they are transmitted. Use the provider's secure process. Map employee identifiers, work locations, pay rates, balances, deductions and opening payroll figures. Keep access limited to the staff who need it.

## Before the first live payroll

Reconcile a test calculation against expected results with your payroll specialist. Investigate differences rather than assuming they are acceptable. Confirm funding arrangements, deadlines, employee access and the procedure for urgent corrections. Ask staff to check their information through the approved process.

## Before ending the old service

Agree responsibility for outstanding filings, amendments and year-end forms. Export needed records and verify that they can be read. Confirm when access ends and what retrieval service remains available. Record cancellation confirmation and any remaining fees.

### The owner's decision record

Chosen platform and plan: _____
Why it fits our shop: _____
Unresolved items and owner: _____
Approved year-one budget: _____ Target first payroll: _____

This edition contains no affiliate tracking links. It is not sponsored by the featured vendors. Future commercial links should be clearly disclosed, and recommendations should continue to follow the stated evaluation criteria. This guide supports software selection; payroll configuration and employment decisions require the appropriate professional review.

---

**Plan the next payroll year**

# Prepare your shop for 2027

Start with your work locations, employee roles and legal entities. A requirement can apply across an employer's stores even when an individual location is small. Confirm the counting rule for each requirement rather than assuming one headcount works for everything.

1. **Map the workforce.** Record each work location, employing entity, hourly or salaried role, commissions and pay frequency.
2. **Check applicable changes.** Review wage rates, deduction caps, leave rules, notices and training requirements using official sources.
3. **Separate confirmed and proposed changes.** Record the effective date and what would trigger a further review.
4. **Assign an owner.** Identify who monitors, configures, approves, files and checks each item.
5. **Test before release.** Compare representative payroll results with independently checked expectations.
6. **Keep evidence.** Save the source, configuration date, approval and result in your business's secure records.

### Use the selected 2027 update tracker

2027 HR updates for pawn shops identifies selected changes by jurisdiction, applicability and status. It is a research starting point, not a complete national compliance calendar.

Download the 2027 readiness checklist ↓

Make ownership visible

# Who handles what?

Put a person’s name beside each task. A provider’s promise to “support compliance” does not tell you who performs a particular action. Use the agreement to confirm the provider’s scope and keep a backup contact for deadlines.

| Task | Suggested assignment to confirm | Evidence / escalation |
|---|---|---|
| Monitor rules for each work location | Owner or HR adviser; identify any provider monitoring service. | Official source, status, effective date and next review date. |
| Configure payroll and leave settings | Payroll administrator or contracted provider; name a separate approver. | Before/after settings, approval and a dated test result. |
| Supply and approve hours and commissions | Store manager and payroll approver. | Approved timecards, commission detail and exception resolution. |
| File and remit payroll obligations | Named provider or accountant within the contracted scope. | Submission receipts, payment records, reconciliation and notice contact. |
| Issue policies, notices and training | Owner or designated HR lead. | Correct version, distribution date and completion records. |
| Correct errors and handle notices | Named payroll contact, with accountant / HR adviser escalation as appropriate. | Case owner, response deadline, correction approval and confirmation. |
| Retain and retrieve records | Designated business records owner. | Secure access, retention requirements and a usable export if the service ends. |

For ordinary payroll outsourcing, the IRS advises employers to remain aware of tax obligations and verify deposits. PEO and certified PEO arrangements require their own scope review. IRS: outsourcing payroll duties.

Download the responsibility worksheet ↓

Extend the existing demo scorecard

# Four payroll stress tests

Use fictional staff and have your accountant or payroll adviser validate the expected result for the jurisdiction and employment facts. These are PSS evaluation exercises, not evidence that a listed vendor has passed them.

| Exercise | What the vendor must show | Record the result |
|---|---|---|
| A wage rate changes during a pay period | The effective date, hours before and after the change, calculated pay and approval history. | Expected versus actual result; a change must not silently rewrite earlier hours. |
| 28 hours at store A plus 18 at store B under the same employer | A combined weekly record and the correct treatment for the worker’s exemption status and applicable overtime rules. | Store allocation, total hours, calculation and any exception requiring review. |
| A commission is entered after the original payroll | The correction workflow, affected period, any required recalculation, approvals and revised records. | Expected adjustment, actual result, filing implications, fees and time to resolve. |
| An annual deduction cap is reached | A test payroll just below the applicable cap, the capped deduction and the next payroll after the cap. | Expected deduction, actual deduction, cumulative balance and annual reset behavior. |

For every exercise, capture **expected result, observed result, evidence, reviewer and unresolved questions**. Score it demonstrated, partial or not demonstrated. An unresolved payroll calculation should remain open until someone explains and verifies it.

Download the payroll demo scorecard ↓

Also test the handoff from your pawn software: software demo guide. Budget for integration, testing and support in the software cost guide.

---

**Check the result before release**

# Your first-payroll sign-off

Run representative cases before the first affected payroll: an hourly counter employee, a commissioned salesperson, a store manager and an employee working across stores. Review classification separately; a salary or job title alone does not settle overtime treatment.

- Confirm the employing entity, work location, pay period and effective dates.
- Compare hours, rates, commissions and gross pay with independently checked expectations.
- Check deductions, annual caps and leave balances, including carryover where applicable.
- Record the actual result, supporting evidence and any unresolved exception.
- Name the preparer and reviewer; approve release only after material discrepancies are resolved.
- After processing, reconcile payments and retain the confirmation in secure business records.

Use fictional cases in sales demonstrations. Keep employee payroll and medical information out of public worksheets and shared vendor demonstrations.

Download the first-payroll sign-off sheet ↓

11 / Evidence register

# Sources you can check

All sources below were reviewed on October 13, 2026. Links are ordinary source links, not affiliate links.


[1] Deel: pricing and promotional terms

[2] Deel: US payroll, service models and FAQs

[3] Rippling: pricing and modular structure

[4] Rippling: employee scheduling

[5] Rippling: support metrics

[6] BambooHR: plans, small-team fees and add-ons

[7] BambooHR: Time & Attendance with shift scheduling

[8] BambooHR: customer service and support

[9] Paycom: pricing and implementation/support model


### Read vendor claims at the right level

Official pages establish what a vendor publishes. They do not independently establish ease of use, service quality, complete implementation cost or compatibility with your shop. Use the worksheets to close those gaps.

12 / Evidence register

# Context, limitations and your next step

A useful guide shows its evidence and the questions that remain open.


[10] Paycom: Beti payroll workflow

[11] Paycom: retail capabilities

[12] ADP: Workforce Now packages

[13] ADP: RUN and Workforce Now comparison

[14] ADP: RUN payroll and support

[15] Software Advice: public 20-page HR buyer report

### How we used the Software Advice report

The public PDF names the same five products as the promotional email and labels its content as 2025. Its methodology selects category standouts using review criteria, rather than a simple descending overall-rating list. We used it to identify comparison topics and verify the shortlist; we did not reproduce its review excerpts or treat its older prices as current. [15]

### What is deliberately left unranked

We do not award a universal winner, invent customer ratings, or label a product cheapest without like-for-like quotes. Weekend human support, exact integrations, contractual terms and the complete cost of many configurations remain vendor-confirmation items.

> **Bring three things to your next demo**
>
> Your completed quote worksheet, the seven demo tasks, and a list of your current software and exports. Those give every vendor the same problem to solve.

**Visit PawnShopSoftware.com** for more software and equipment coverage.

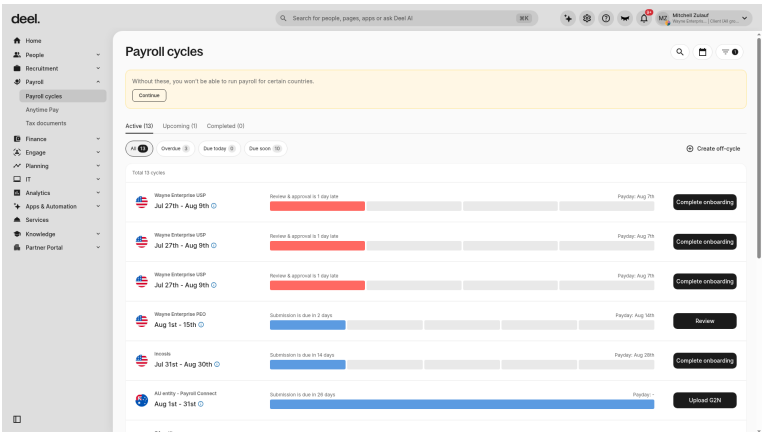
---

**13 / PRODUCT SCREEN REFERENCES**

# See the software. Focus your next demo.

These vendor-published screenshots and product images show examples of the interfaces. They are not screenshots of PSS testing or a pawn shop’s live account. Select an image to view it at full size.

## Deel · Payroll cycles dashboard

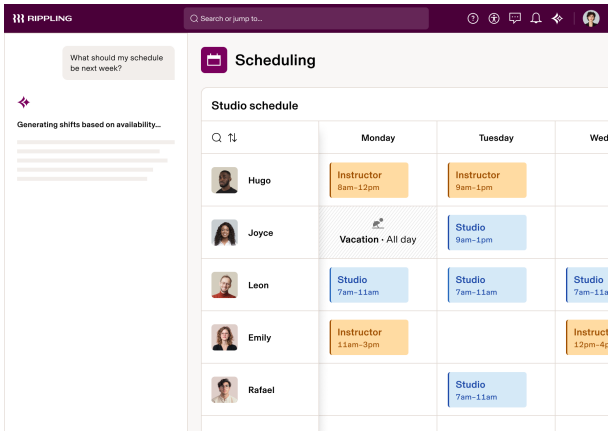



Vendor-published screenshot showing payroll-cycle status, deadlines and entity-level rows. The view illustrates navigation and monitoring; it does not establish the scope of a US payroll subscription.

**Ask during your demo:** Ask the vendor to open your proposed US payroll configuration, identify the next approval and funding deadlines, and show who resolves an overdue item.

**Source:** Deel Help Center: About the Deel Payroll Dashboard. Accessed October 13, 2026. Image rights belong to the respective vendor. Interface, plan and regional availability may change.

## Rippling · Scheduling interface

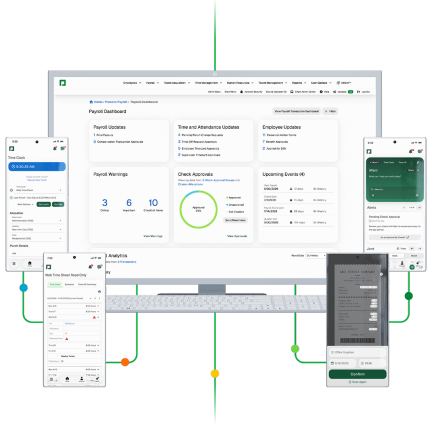



Vendor-published interface image illustrating an AI-assisted draft schedule with shifts and time off. This is a product presentation, not a PSS test of schedule accuracy or legal compliance.

**Ask during your demo:** Use fictional staff to demonstrate a Saturday shift swap, a manager approval and the resulting timecard. Identify the required products, human review and work-location settings.

**Source:** Rippling: Employee Scheduling Software. Accessed October 13, 2026. Image rights belong to the respective vendor. Interface, plan and regional availability may change.

## Paycom · Payroll dashboard and employee app

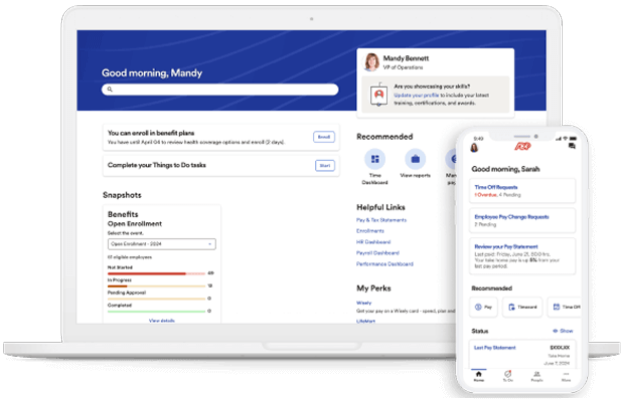


Vendor-published product composite showing the payroll dashboard alongside mobile timekeeping, expenses and paycheck-approval views. Device frames and connecting lines are part of the original vendor artwork.

**Ask during your demo:** Demonstrate a missed clock-out and an employee who has not approved a paycheck. Show the manager's next action, the deadline and the escalation process.

**Source:** Paycom: Beti automated payroll software. Accessed October 13, 2026. Image rights belong to the respective vendor. Interface, plan and regional availability may change.

## ADP Workforce Now · Desktop and mobile home views




Vendor-published device mockup showing Workforce Now home screens, tasks and pay-related shortcuts. A desktop/mobile presentation does not establish that both users have identical permissions or features.

**Ask during your demo:** Ask your manager to locate a pay statement, a pending task and a time-off request in the quoted package. Small shops should also ask ADP to explain whether RUN is the more suitable starting product.

**Source:** ADP: Workforce Now product overview. Accessed October 13, 2026. Image rights belong to the respective vendor. Interface, plan and regional availability may change.

# Scope, responsibility & disclosures.

**Educational purpose.** PawnShopSoftware.com, operated by BuzzTransit LLC, provides general software-buying information. This guide is not individualized legal, tax, accounting or employment advice, and using it does not create a professional advisory relationship. Obtain advice from a qualified employment attorney, accountant or payroll professional for your circumstances.

**Federal, state and local rules.** Requirements vary by work location, employer size, worker classification and other facts, and can change. Relevant topics may include minimum wages, overtime, meal/rest periods, leave, pay frequency, wage statements, final pay, records, taxes, privacy and automated hiring tools. This guide is not a complete legal inventory or a determination of which rules apply to a particular business. Verify current requirements with the relevant agencies and advisers. [16]-[19]

**Software setup and compliance.** No featured product is certified by PSS as compliant in every jurisdiction. A feature, alert or vendor claim is not a guarantee of lawful results. Ask the provider to confirm the supported locations, exact plan, required settings, update process and work that remains with the employer. Obtain written confirmation and test the relevant workflows before use.

**Employer and provider responsibilities.** Outsourcing payroll generally does not eliminate the employer's federal employment-tax obligations. Confirm the responsibilities that apply to the specific service arrangement, including any PEO or certified PEO arrangement. Verify tax deposits, deadlines and filings through appropriate independent records; investigate errors promptly. [20]

**Research and commercial limits.** The comparisons are based on public research, not hands-on testing or negotiated quotes. Prices, functionality, contracts, support and integrations can change; confirm them directly before purchasing. Product-fit judgments are editorial assessments, and no savings, performance or compatibility result is guaranteed.

**Affiliate disclosure.** This guide contains no affiliate tracking links. If PSS later receives commissions or other benefits connected with recommendations, that relationship should be clearly disclosed alongside the affected content or links. An end-of-guide notice is not a substitute for a prominent disclosure where readers encounter a paid recommendation. [21]

**Screenshots and trademarks.** The product screen references use vendor-published screenshots and product images for identification and editorial discussion. They are not screenshots of PSS testing or a pawn shop's live account. Names, interfaces, logos and image rights belong to their respective owners. Inclusion does not imply sponsorship, endorsement, a verified integration or availability in a particular subscription.

## Official references for these notices


1. US Department of Labor: state labor laws
2. California DIR: overtime
3. New York State: paid sick leave
4. NYC DCWP: automated employment decision tools
5. IRS: outsourcing payroll duties
6. FTC: endorsement and affiliate disclosures

Editorial record

# What changed in this guide

**November 2, 2026** · Expanded the pricing table to seven providers with direct vendor sources. Added the three-platform ratings comparison, a two-store missed-punch exercise and answers to five payroll buying questions.

**October 21, 2026** — Added the 2027 readiness tools, selected-updates link, service-model comparison including TriNet, responsibility worksheet, four payroll stress tests and first-payroll sign-off. Added printable owner tools and links to the related buying guides.

**Research dates matter:** We checked the seven pricing rows on November 2, 2026. The broader product profiles retain their October 13 research date. Confirm current quotes, capabilities and terms before buying.