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## HUMAN RESOURCES & PAYROLL

# 2015 Review of Gusto Payroll (Formerly ZenPayroll)

Gusto is well suited for small business owners as well as accounting firms looking to offer payroll services to clients. The product has grown tremendously in the last few years, and now offers the product in all 50 states.

Mary Girsch-Bock • Oct. 19, 2015



From the [2015 reviews of professional payroll systems](#).

**Best Fit:** ZenPayroll was renamed Gusto just prior to publication of this year's review. The completely cloud-based system is well suited to both small businesses as well as firms that wish to offer payroll services to clients.

## **Product Strengths:**

- Easily accessible from anywhere with a web connection
- Clean, easy to navigate user interface
- Affordable for even the smallest businesses
- Employee/Client portals available

## **Potential Limitations:**

- Import/export capability limited to text files
- Reporting customization options are limited

Started it began as ZenPayroll in 2012, the system is well suited for small business owners as well as accounting firms looking to offer payroll services to clients. The product has grown tremendously in the last few years, and now offers the product in all 50 states. The Partner Program, offered by Gusto Payroll, provides discounts and other benefits to firms utilizing the product.

## **Basic System Functions: 4.75 Stars**

Gusto is a web-based payroll solution accessible from computers, tablets, and smartphones. All system navigation takes place from the product's dashboard, which offers quick access to product functions, as well as a to-do list, and a list of important dates, which are flagged in tables. For accountants using Gusto, all clients can be managed from the dashboard, which also provides the current status of each client; noting which companies still need to be set up. A complete list of all clients can be found on the dashboard as well. Payroll can be easily run directly from the dashboard as well, as can addition of employees, and report generation. The Auto-Pilot feature lets users run payroll automatically, adding exceptions such as changed hours or benefit deductions as needed.

Gusto is well suited to both small businesses as well as firms looking to offer payroll to clients. The product offers a partner program, where accountants can receive volume discounts starting at a 10% discount for 5 clients. Firms using Gusto will also receive free payroll services for their firm.

The product is designed to be used by a single administrator, but firms can designate 'collaborators' that are authorized to access the product as well. Direct client access is also available, with clients able to determine their own password and system access structure internally. The product is better suited for small businesses,

although it can adequately handle larger business clients as well. Gusto has a monthly fee, as well as per-person pricing. Today's version of Gusto supports all 50 states, and users can easily enter after-the-fact payroll data into the product. Direct deposit is supported, and users can elect to enter payroll setup data themselves, or enter basic information and have the employee complete setup.

### **Reporting & Monitoring: 4.5 Stars**

Gusto supports both federal and state tax compliance measures, with all payroll taxes automatically calculated and submitted electronically to the correct tax authority. Pop up due dates appear on the dashboard so users will always be up to speed on tax due dates. Additional compliance forms such as I-9 and W-2's are also processed as needed. Gusto Payroll also assists users in setting up a workers compensation plan.

Gusto offers a solid selection of payroll related reports, including a payroll journal, tax payments report, employee summary report, and a year-to-date report. Some report customization capability is available for users, Reports can be saved as a PDF file.

### **Integration/Import/Export: 4.5 Stars**

Gusto offers integration with several third-party accounting applications including QuickBooks Desktop, QuickBooks Online, FreshBooks, and Xero Accounting. In addition, the product also integrates with several time and attendance systems including TSheets, WageBase, When I Work, Deputy, Nimble Schedule, and Boomr. Human resources integration is offered via Bamboo HR and Kin HR. Benefits Administration integration is available for both Baypoint and Gustoefits, and Expense management integration through Receipt Bank.

### **Help/Support: 4.75 Stars**

Help options are available throughout the product, and the online Help Center offers access to a series of articles and videos. An online knowledgebase is available as well. Gusto Payroll also offers telephone from their San Francisco location, and both instant message and email contact help assistance is available as well.

All updates are handled by the vendor, with the product updated automatically.

### **Client Self-Service Features: 4.75 Stars**

Employee/Client portals are available in Gusto at no additional cost. Firms assign system access rights to their clients, who in turn assign specific rights to their employees. All employees have access to current and previous paystubs, and also access to tax and benefit information, where they can submit changes, have them approved, and then submitted to Gusto for processing. Direct deposit and benefit enrollment forms are also available for employees to fill out and submit for processing.

### **Advanced Features: 4.5 Stars**

Mentioned earlier, Gusto integrates with a variety of third party applications, including HR solutions such as Bamboo HR and Kin. System security using 256-bit encryption ensures that all data and other confidential information are kept safe.

### **Summary & Pricing**

Gusto is a web-based product designed for both small to mid-sized businesses as well as accountants. With the product now available in all 50 states, accountants will find the product easy to set up and easy to use.

Base pricing for Gusto is \$29.00 per month, along with \$6.00 per person per month. The pricing includes employee/client portals, employee self-boarding; a feature where employees complete the majority of data entry on their own behalf, and automatic tax filing and payments. For accountants, base pricing is \$25.00 per month and \$4.00 per employee paid per month. There are also additional incentives for accountants. Accountants with 1 to 4 clients receive 2 months free. Those with 5-24 clients receive a 10% discount, with further discounts available as the client base grows.

## **2015 Overall Rating: 4.75 Stars**

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