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23

EVALUATION FRAMEWORK · 4
ARCHETYPES

Global HCM

WORKDAY ·
DAYFORCE

US Mid-Market

BAMBOOHR ·
RIPPLING

Regional Local

SINGLE-COUNTRY

Caribbean-Built

WORKZOOM

BUYER'S GUIDE

Evaluating HRIS for multi-country Caribbean employers.

What to ask, what to compare, and what to walk away from. The 23-question framework, the four vendor archetypes, and the questions that surface real compliance depth.

23 EVALUATION QUESTIONS | 4 VENDOR ARCHETYPES | EDITION 2026

Since 2000

CANADIAN HQ

Bahamas live

NIB · C10 · MULTI-ISLAND

50 – 5,000

EMPLOYEE BAND

MID-MARKET EMPLOYERS RUNNING WORKZOOM



Most HRIS comparisons aren't built for the Caribbean.

If you've shopped for an HR and payroll platform in the last two years, you've read G2, Capterra, SoftwareReviews, and Gartner. None of those sources are built around the operational reality of running payroll in Nassau, Kingston, Port of Spain, or Bridgetown. They rank vendors by features and review volume, not by whether NIB, NIS, NHT, PAYE, or the Health Surcharge are implemented natively or shipped as a configuration project.



BY MATTHEW WOOLLEY

Marketing & Sales Operations, Workzoom

WORKING WITH HR AND FINANCE BUYERS ACROSS CANADA AND THE CARIBBEAN

This guide is the working framework Workzoom uses internally when buyers ask, honestly, who else should we look at. I write it because pretending Workzoom is the answer to every HRIS question is how mid-market deals fail in year two. The 23 questions inside work on every vendor in this market, including us.

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This guide is the working framework we use internally when an HR director or CFO asks us, "honestly, who else should we look at?" We answer because we know the alternatives, and because pretending they don't exist is how trust gets burned in this market. The bias problem is real, and disclosing it makes the rest of the guide more useful.

DISCLOSURE

Workzoom publishes this guide. We are HR, Workforce, Payroll, and Talent software. Payroll runs live in Canada, the US, and the Bahamas today. The platform is capable across the rest of the Caribbean, Jamaica, Trinidad and Tobago, Barbados, Antigua and Barbuda, and Anguilla, and we add each territory to production as customer demand brings it online. We benefit if you buy our product. We do not benefit if you buy the wrong product, because the wrong product fails inside two years and the buyer never trusts a vendor again. The questions and scoring in this guide point you toward a platform that fits your country mix and your size. Sometimes that's us. Sometimes it isn't. The "When not to buy Workzoom" section names where it isn't.

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Caribbean payroll geography in one page.

Six payroll jurisdictions of substance: Bahamas, Jamaica, Trinidad and Tobago, Barbados, Antigua and Barbuda, Anguilla. Add the Cayman Islands, BVI, Saint Lucia, Grenada, and Saint Vincent and you cover the active commercial centers. Every territory operates its own social-insurance scheme, its own filing forms, and its own deadline calendar. There is no regional payroll standard.

TERRITORY	SOCIAL INSURANCE	INCOME TAX	CURRENCY
Bahamas	NIB	—	BSD (pegged 1:1 USD)
Jamaica	NIS + NHT + Education Tax + HEART	PAYE 25 / 30	JMD
Trinidad & Tobago	NIS	PAYE 25 / 30 + Health Surcharge	TTD
Barbados	NIS (post-2018 consolidated)	PAYE 12.5 / 28.5	BBD (pegged 2:1 USD)
Antigua & Barbuda	ABSSB + MBS	—	XCD (pegged 2.7:1 USD)
Anguilla	ASSB + ISL	—	XCD

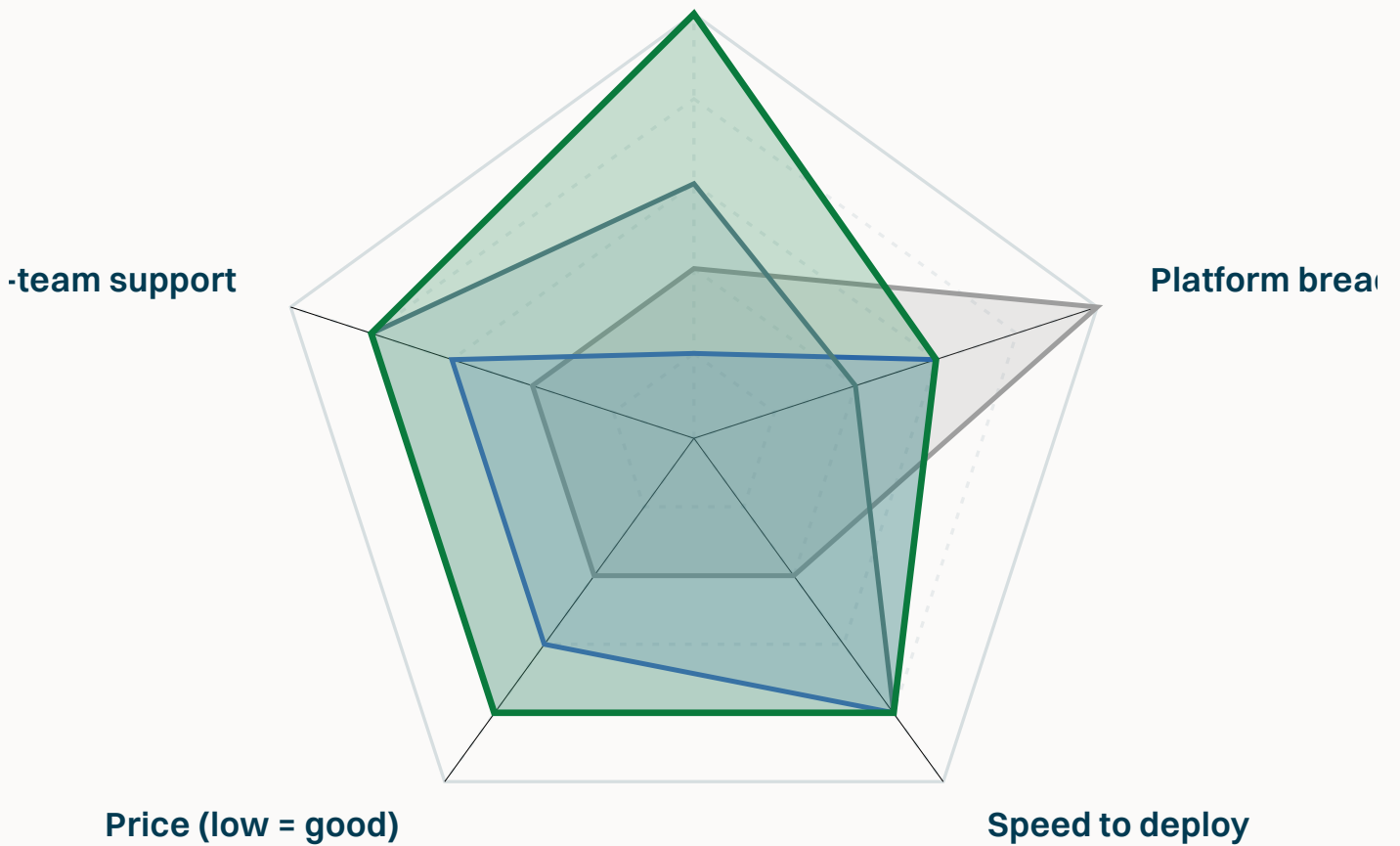
What this means for vendor selection

- **If your headcount is concentrated in one territory**, a local payroll bureau plus a North American HRIS might work. The integration overhead is real, but contained.
- **If you operate in three or more territories**, you need a single platform that holds the rules natively. Stitching three local payroll providers to one HRIS is where margin and morale die.
- **If you operate outside Bahamas, Canada, and the US**, native production payroll is rare. Most platforms claim regional coverage and deliver "we'll configure it." That's a project, not a product. Ask the question on page 6.

Every Caribbean RFP attracts four kinds of vendor.

When you publish an RFP for HRIS and payroll, expect responses from four vendor archetypes. Each has a different theory about how to serve the Caribbean. Knowing which archetype a vendor belongs to helps you read the demo accurately.

Caribbean payroll



■ BUILT-FOR-CARIBBEAN (WORKZOOM) ■ GLOBAL HCM ■ US MID-MARKET ■ REGIONAL LOCAL

SELF-ASSESSED BY WORKZOOM · USE AS A DIRECTIONAL STARTING POINT, NOT A SUBSTANTIATED INDEPENDENT SCORING.
WORKZOOM IS NOT BEST ON EVERY AXIS: WORKDAY AND DAYFORCE HAVE DEEPER ENTERPRISE TALENT MANAGEMENT;
REGIONAL PROVIDERS HAVE LOCAL SINGLE-COUNTRY DEPTH WORKZOOM DOES NOT MATCH. RE-SCORE WITH YOUR OWN RFP EVIDENCE.

Four archetypes, four theories of how to serve the Caribbean.

ARCHETYPE 1 · GLOBAL HCM

Workday · SAP SuccessFactors · Oracle HCM · Dayforce

Built for the global enterprise. Strong HR and talent, weak Caribbean payroll. Implementation runs 9 to 18 months. Annual licence per user runs USD 25 to 80 PEPM. Best fit for 2,000+ employee multinationals already standardised on the suite. Caribbean payroll usually delivered through a local partner with sync overhead.

ARCHETYPE 2 · US MID-MARKET

BambooHR · Rippling · Gusto · Paylocity · Paycom

Built for the US mid-market. Polished UX, fast onboarding, strong HR core. Payroll is US-only (Gusto, Paycom) or US-plus (Rippling). Caribbean payroll is either unsupported or handled by manual export. Best fit for organisations with a small Caribbean presence inside a larger US operation.

ARCHETYPE 3 · REGIONAL LOCAL

Regional single-country providers and local payroll bureaus

Built in-region. Deep local compliance knowledge per country. HR depth and platform breadth vary widely. Often single-country, with limited cross-territory reporting or org structure. Best fit for single-territory employers with a small headcount and a high need for local statutory expertise.

ARCHETYPE 4 · BUILT-FOR-CARIBBEAN PLATFORM

Workzoom

Since 2000. HR, Workforce, Payroll, Talent on one record. Payroll live in Canada, the US, and the Bahamas (Cable Bahamas, Island Luck). Capable across the rest of the Caribbean — adding Jamaica, T&T, Barbados, Antigua, and Anguilla as customer demand brings them online. Best fit for 50 to 5,000-employee employers running in two or more territories that include at least one Caribbean country.

ARCHETYPE LABELS ARE FUNCTIONAL CATEGORIES, NOT ENDORSEMENTS. SEVERAL VENDORS IN EACH CATEGORY BUILD EXCELLENT PRODUCT. THE CATEGORISATION IS ABOUT FIT, NOT QUALITY.

Seven questions that surface real Caribbean payroll depth.

Use these in every vendor demo. The answers separate a vendor that does the work from one that promises to.

- ✓ **Which Caribbean territories do you run payroll in today, in production, for at least one named client?**
If the answer is "we can configure it," the territory is a project, not a product. Ask for the named client. Ask if you can speak with them.
- ✓ **What was the NIB ceiling on June 1, 2026, and what does it become on July 1?**
A vendor with real Bahamas depth answers without checking. B\$810 weekly, rising to B\$830 effective July 1, 2026.
- ✓ **Show me a generated C10 schedule from a recent pay run for a real client.**
If the form exists in the platform, this is a 30-second demo. If they offer to "share an example after the call," the form is not generated automatically.
- ✓ **How does Jamaica HEART/NTA Levy work, specifically?**
3 percent employer-only above a JMD 14,444 monthly payroll floor. If the vendor describes it as a flat percentage, the floor is missing from their config.
- ✓ **How do you handle the Trinidad and Tobago Health Surcharge?**
It's a flat weekly amount, not a percentage. TTD 4.80 or 8.25 depending on monthly earnings. Vendors who code it as a percent will be wrong for half your employees.
- ✓ **When statutory rates change, how does that propagate to my pay runs?**
Look for "automatically, with effective dates" not "a configuration request through support."
- ✓ **How is multi-island or multi-territory employee history handled if an employee transfers?**
One employee record per person, with date-effective position and pay history, is the right answer. "Two records, manually reconciled" is the wrong one.

Seven questions that surface platform integrity.

- ✓ **Is there one employee record per person, or one per module that syncs?**
One record per person is the architecturally honest answer. "Integrated modules with real-time sync" usually means separate records with reconciliation logic.
- ✓ **Does the platform use effective dating throughout?**
A real HR platform stores history. A weak one overwrites. Ask to see an employee's record as of 18 months ago. If they can't show it, the data is gone.
- ✓ **Are positions modeled independently from people?**
Position-based architecture lets you track vacancies and plan headcount. Person-based platforms make this an Excel sheet outside the system.
- ✓ **How does a hire flow through onboarding into payroll?**
The answer should be "the record continues from recruiting through the first pay run." If anyone re-keys data at a step transition, the platform is stitched, not integrated.
- ✓ **Show me reporting that pulls from HR, payroll, and time in one query.**
If the answer requires exporting to a BI tool, the database is segmented. Single-database platforms can join across suites in one query.
- ✓ **How does the platform handle multi-entity employers?**
Many Caribbean parents have separate legal entities per island. Look for native multi-entity support, not "one tenant per company."
- ✓ **What's the self-service experience for employees on mobile?**
Caribbean workforces are often field-distributed. Pay stub access, time-off requests, and timecard punching on mobile should be production features, not roadmap items.

Six questions that surface total cost of ownership.

- ✓ **What is the all-in PEPM for the modules you're proposing?**
Get the number per module and the bundled total. If they won't give you a number until "discovery" is complete, the price is being set by you, not by them.
- ✓ **What is the setup or implementation fee?**
Range in this market: \$0 (Workzoom) to \$75,000 (mid-market Dayforce). Ask if it's amortized or paid up front.
- ✓ **What does "support" include, and what's the upcharge for premium tiers?**
Tier-1 ticket queues are not support, they are triage. Premium support that adds 20 percent to the invoice is the platform admitting Tier 1 doesn't work.
- ✓ **What are the contract terms? Month-to-month, 1-year, 3-year?**
A vendor with confidence in product will offer month-to-month at par with annual. A vendor without will lock you in.
- ✓ **What's the renewal-time price increase pattern?**
Ask for actual renewal letters from existing clients. Industry norm: 5-8 percent annual. Vendors that don't share renewal data have something to hide.
- ✓ **If we leave, what's the data extraction process?**
A vendor that exports everything in standard formats is one with a healthy churn rate. A vendor with proprietary data formats and an "engagement" for export is locking you in by design.

Three questions that predict the year-two experience.

- ✓ **Who supports me after go-live? The implementation team, or a different group?**
The implementation team has context: your data model, your config decisions, your gotchas. A different group restarts the relationship. Workzoom keeps the same team. Most large vendors don't.
- ✓ **What's the actual response time on a Sev-2 ticket, measured in median hours from existing clients?**
Marketed response times and median response times are not the same number. Ask for the second one. If they only have the first, that's the answer.
- ✓ **How do you handle Caribbean statutory rate changes? Who watches, who updates, and who tells me?**
The right answer involves a named person on the vendor's payroll team who monitors the regulator's announcements and ships updates as date-effective. The wrong answer involves you reading the regulator's site and submitting a configuration request.

Why these three sit on their own page

The compliance and platform questions surface whether the product works. The economic questions surface whether the deal works. These three surface whether the relationship works for the next three to five years. Most HRIS buyers regret the platform choice not because of features, but because the support model that closed the deal isn't the one they get on day 30.

"The advantage of choosing Workzoom comes down to features, price, and the personal support. We talk to the same team every day. That's not what we got from the global vendors."

PATRICK FERNANDER · DIRECTOR, COMPENSATION & BENEFITS, CABLE BAHAMAS

Score each vendor on the 23 questions.

Three-point scale per question: 0 = does not meet, 1 = meets with caveats, 2 = meets natively, in production today. Maximum possible score is 46.

SCORE BAND	TOTAL	INTERPRETATION
38-46	83% +	Strong fit. Shortlist. Move to reference calls and pricing negotiation.
28-37	61-82%	Workable fit with known gaps. Shortlist if the gaps are non-critical for your operation.
18-27	39-60%	Significant gaps. Only proceed if a specific differentiator (a critical local integration, an industry feature) outweighs the gaps.
0-17	< 38%	Wrong fit. The platform is built for a different problem. Don't be talked into the demo cycle. Politely close.

Weighting the score

A naive 0-2 score across 23 questions weighs every question equally. That's the right starting point. From there, double the weight on the three or four questions that are non-negotiable for your business. For most multi-country Caribbean employers, those are the compliance questions (1, 2, 3, 6) and the same-team support question (21). A vendor that scores 40 of 46 but fails on question 1 is still the wrong vendor.

What to do with the scores

- **Shortlist the top 2 to 3 only.** More than 3 burns calendar without improving the decision.
- **Skip vendor-supplied references.** Find your own through industry peers. Ask the questions on page 14.
- **Run a paid 30-day proof of concept** if the deal is large enough to warrant it. Real data, real pay run, real configuration. This is the only way to verify the platform.

What you actually pay, after the demo's optimism.

Published PEPM is the headline. Total cost is the headline plus implementation, plus the systems you still need to buy because the platform doesn't actually do that thing, plus the support tier upcharge, plus the integration build for the local payroll bureau.

COST COMPONENT	GLOBAL HCM (MID)	US MID-MARKET	BUILT-FOR-CARIBBEAN (WORKZOOM)
Subscription PEPM	USD 25-80	USD 8-15 + add-ons	USD 4 per suite / 16 for all four
Implementation	USD 25,000-250,000	USD 5,000-20,000	USD 0
Caribbean payroll	Local bureau, separate contract	Local bureau, separate contract	Native in Bahamas; capable and adding elsewhere as customers come online
Premium support tier	+ 15-25% of subscription	Tiered, varies	Included
Integration build	USD 10,000-40,000 per system	USD 5,000-15,000 per system	Not required
Annual price increase	5-10%	5-8%	0-5%, capped per contract

The three hidden costs that ambush buyers

- **The integration build.** When a global HCM ships without native Caribbean payroll, you need a local payroll bureau. That bureau needs to exchange data with the HCM. The build is a project of 6 to 12 weeks. The maintenance is forever.
- **The "we'll configure that for you" item.** Configuration projects are billed at consulting rates (USD 250 to 450 per hour) by the global HCMs. A small statutory change can run USD 5,000 to 15,000.
- **The renewal-cycle premium.** Year 2 and year 3 invoices reflect that you're now locked in. If you didn't negotiate a cap on annual increases at the original signing, expect 7-10 percent compounding.

The first 90 days predict the next 5 years.

Every vendor sells you a smooth implementation. The reality varies wildly. Three questions surface what your first 90 days will actually look like.

Question A: Who's on the implementation team?

In a healthy engagement, you should know three names by the end of week one: your implementation manager (the project lead), your payroll specialist (the rules expert), and your data analyst (the migration owner). If you don't have three names by week one, the project is being run by a junior consultant on a load of 8 to 12 active accounts and you will not get the attention.

Question B: What's the parallel-run plan?

Healthy payroll implementations include at least two parallel runs against your current system. The vendor produces the same pay calculation, you reconcile differences to the dollar, and only when two consecutive cycles match does the new system go live. A vendor that wants to skip parallel runs is a vendor that's afraid of the comparison.

Question C: What does "go-live" actually mean?

A common bait-and-switch: "go-live" gets declared the moment the platform produces a pay run, then bugs are tracked as enhancement requests. The honest definition: the platform produces correct pay for every employee for two consecutive cycles, every statutory filing is generated correctly, every report you need for executive review runs, and the employee self-service portal works on mobile. Anything less than that is staging.

THE 90-DAY SCORE SHEET

- Day 7: three named team members; written project plan with named milestones.
- Day 30: data migration complete; first parallel pay run scheduled.
- Day 60: two successful parallel runs; user training complete.
- Day 90: production go-live with statutory filings generated. Same team continues into support.

When not to buy Workzoo.

Workzoo does not fit every employer. The categories below are real. If you fall in one of them, we'll say so on the first call and recommend an alternative. We'd rather lose the deal than win an unhappy customer who fires us in year two.

YOU SHOULD LOOK ELSEWHERE IF...	BETTER FIT
Your headcount is mostly in countries outside our supported list (UK, EU, Asia-Pacific outside Canada / US / Caribbean).	Globalisation Partners, Deel, Remote for EOR; Workday or Dayforce for global HCM.
You're under 25 employees and need a free or near-free HRIS for one country.	BambooHR, Gusto (US only), Humi (Canada), or a local payroll bureau alone.
You want a fully managed payroll service where the vendor files on your behalf and you sign nothing.	ADP TotalSource, Paychex managed payroll, or a local PEO arrangement.
You already have a payroll bureau you're satisfied with, and only need lightweight HR layered on top.	BambooHR or Humi for the HR layer · keep your existing bureau for payroll.
You need deep Quebec compliance and bilingual French-language payroll workflows for a Quebec-heavy workforce.	ADP Canada or Humi · both have spent more time on the Quebec edge cases than we have.
You're a Canadian public-sector buyer who needs specific tier-2 federal privacy or accessibility certifications baked into the platform today.	ADP Canada is the safer default for this tier; we're working toward it but not there yet.
You need deep light industrial / shift-based scheduling for a 24/7 operation with 2,000+ field employees.	UKG Pro WFM, Dayforce. (Workzoo Workforce handles this for sub-1,500 employee operations cleanly; above that, the specialist platforms compete harder.)
You're standardising on Workday or SAP across a 5,000+ employee multinational and the Caribbean is a small subsidiary.	Continue the standardisation; bolt a local Caribbean payroll bureau onto Workday or SAP.
You're a single-country Bahamian buyer with a tight budget under \$5K per month and don't need cross-territory reporting.	A regional single-country provider or a local payroll bureau may serve you better.
You're shopping primarily on lowest possible price for HR-only software for under 100 employees.	BambooHR, Humi, or Zoho People.

The honest pitch

Workzoo is the right answer when you have 50 to 5,000 employees, you operate in at least one Caribbean territory, and you want one platform that does HR, payroll, workforce, and talent on a single employee record. If two of those three are true, we're worth a 30-minute conversation. If only one is true, we'll point you somewhere better.

Compress weeks of demos into one working meeting.

Once you've run the 23 questions and scored the field, the shortlist conversation moves the decision forward. It's a 60-minute working meeting with the two or three vendors you'd actually consider buying from. The structure below is what we use when we run it; the structure works regardless of who runs the meeting.

The structure

- **Minutes 0-10: The non-negotiables.** You name the three or four things that must be true. The vendor confirms (or doesn't) that they can deliver each. Don't move on until each has a clear yes or no.
- **Minutes 10-30: The hardest workflow you have.** You walk the vendor through your hardest payroll cycle, scheduling pattern, or compliance edge case. They walk you through how their platform handles it. If the answer is general, push for specific.
- **Minutes 30-45: Reference clients.** You ask for three clients of similar size, similar geography, and similar industry, and the vendor commits to introductions in writing. If they can't name three, that's data.
- **Minutes 45-60: The pricing conversation.** All-in PEPM, implementation, contract terms, renewal cap, exit process. Get all five on the table. The vendor that refuses to discuss any of them is telling you something.

After the meeting

Document the answers immediately. Send a written follow-up to the vendor restating what they committed to, in writing, with a request for confirmation. This single email saves more deals from going sideways than any other process step.

If you'd like us in your shortlist

We run this exact structure when we participate. Send the three or four non-negotiables, the hardest workflow you have, and the country mix. We'll arrive ready to answer. If we don't have the right answer for your situation, we'll tell you on the call and name the vendor we'd recommend instead.

PUT US THROUGH THE 23 QUESTIONS

A working meeting, not a sales call.

Send your three non-negotiables, your country mix, and your hardest payroll workflow. We arrive ready to answer every question in this guide, with your data on screen.

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23 evaluation questions · 4 vendor archetypes · 1 honest page on where Workzoom is not the right answer.

[Book a working meeting →](#)

[See the alternatives](#)



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