TrulyCritic

INDEPENDENT RESEARCH REPORT · VERSION 2.1 · OCTOBER 19, 2026

Rippling Hands-On Buyer Benchmark 2026

HR, payroll, IT, AI, finance, API and migration, independently tested in a vendor sandbox, with the procurement tools to act on the findings.

TRULYCRITIC EDITORIAL RATING: 4.7/5 · EXCELLENT

BUYER VERDICT: CONDITIONAL SHORTLIST

Category-relative independent editorial rating; see methodology and testing limits (S4, S27).

2 setup watch-outs found: $17/year transition, bulk-import finalization	**21** app assignments reviewed in one offboarding workflow	**80 s – 3 min** observed Rippling AI response times	**15** proof-of-concept tests to run before you sign

Prepared by the TrulyCritic Research Team · Testing period October 2026 · Vendor-provided Redwood sandbox with seeded fictional data.
Vendor access did not determine our scores or conclusions. Live review and corrections: trulycritic.com/software/rippling-hr

S1 · EXECUTIVE VERDICT

Conditional shortlist: strong for consolidators who can govern it

✓ We tested it | § Rippling's docs | ✎ Our opinion

VERDICT · CONDITIONAL SHORTLIST

Rippling is more than an HRIS. In our sandbox, one employee record fed payroll, time off, benefits, app-access review, device status, reimbursements, reports and API access.

That link is the selling point. It is also the risk: a compensation transition could continue with a **$17/year** mismatch, and a failed bulk import left onboarding records visible in IT but not searchable in HR.

Platform
Product type: HCM, payroll, IT, finance
§ Rippling's docs

$8 PEPM
Official starting point, plus a monthly base fee
§ Rippling's docs

Sandbox
Hands-on, October 2026, fictional data
✓ We tested it

4.7/5 · Excellent
TrulyCritic editorial rating, category-relative (S4, S27)
✎ Our opinion

The question this report answers

THE BUYER'S CENTRAL QUESTION

Will the value of connecting HR, payroll, IT, benefits, time, finance, reporting and automation exceed Rippling's price, implementation effort and governance burden?

Shortlist Rippling when…

- you are replacing several HR, payroll, IT or spend tools;
- HR events must trigger app and device actions;
- operations are multi-state or distributed;
- someone owns templates, permissions and approvals.

Compare simpler options when…

- you need uncomplicated domestic payroll only;
- public package pricing is non-negotiable;
- no one will govern workflows and approvals;
- your need is EOR-only or country-specific.

NEXT STEP

Want this verdict applied to your company? Tell us your size, role and current systems and we will send a short, free shortlist worksheet. The report and its citations stay free either way.

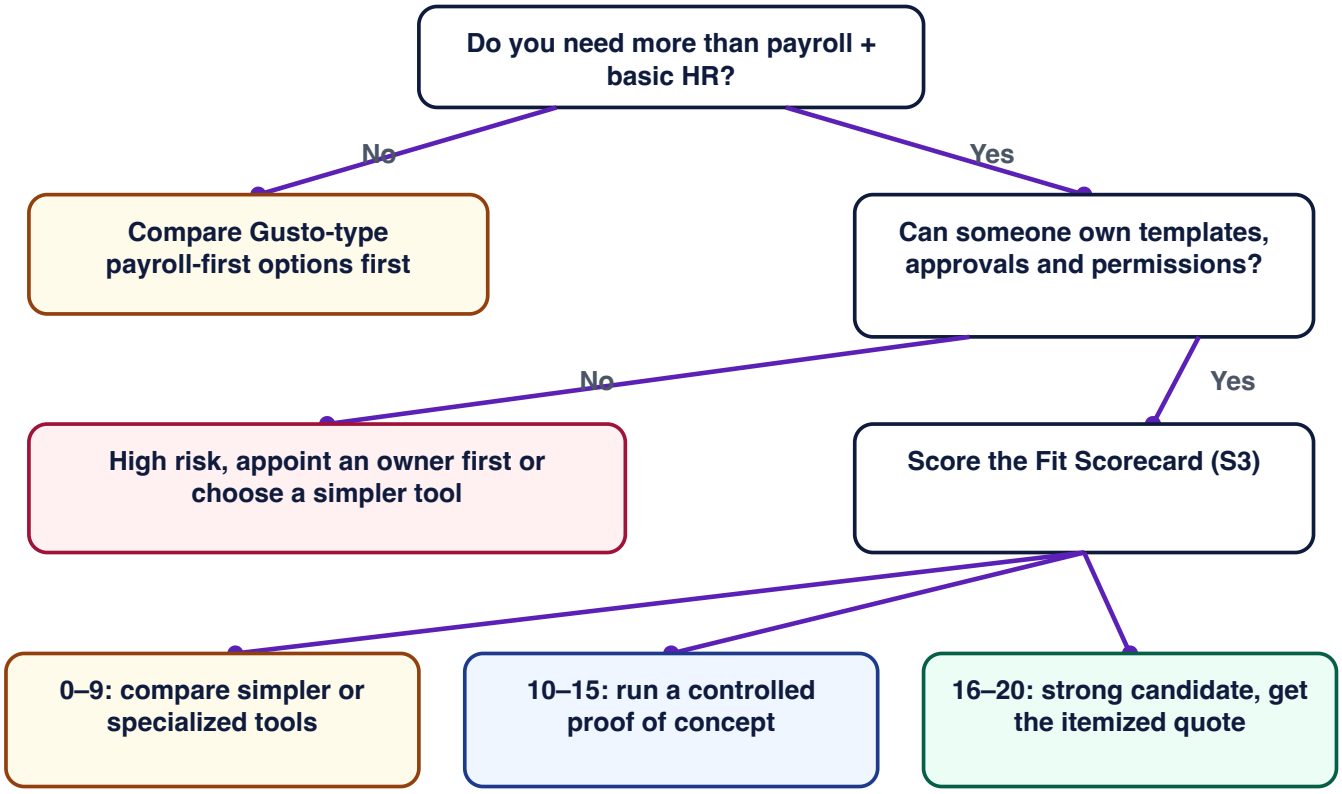
Build my shortlist

S2 · DECISION IN 60 SECONDS

Is Rippling worth evaluating for you?

✎ Our opinion

Answer five quick questions to see whether Rippling deserves a place on your shortlist. For a fuller answer, use the Fit Scorecard (S3).



Green path

Name two or three systems or manual handoffs Rippling would replace, then request an itemized quote and run the proof of concept (S21).

Amber path

Run a controlled POC with your own bulk import, payroll and approval scenarios before you sign anything.

Red path

Choose a payroll-first or HR-first tool, or appoint a governance owner first. See Alternatives (S22).

IF YOU SHORTLIST RIPPLING, DO THESE THREE THINGS BEFORE YOU SIGN

1. **Get an itemized quote in writing.** Base fee, every module, implementation, support and renewal cap (S17, S18).
2. **Rehearse a bulk import with your own file**, including a forced failure, so you know how recovery works (S15, S21).
3. **Make approvals a go-live requirement** for pay, job type, manager and entity changes, so a $17/year slip cannot go through unreviewed (S8).

START HERE · NAVIGATION

How to use this report

Every tile and row below is clickable. Read your role's sections first; use the rest as reference.

CEO / Founder
Verdict, fit, ROI, pricing, alternatives
Start with: S1 · S3 · S17 · S22 · S23

CFO / Procurement
Pricing, quote, contract, implementation
Start with: S17 · S18 · S19 · S20

HR / People Ops
Lifecycle, time, benefits, migration
Start with: S6 · S9 · S10 · S15

Payroll
Controls, AI, deductions, proof of concept
Start with: S7 · S10 · S13 · S21

IT / Security
App access, devices, permissions, API
Start with: S12 · S14 · S16 · S21

Global HR
Global scope, country questions, alternatives
Start with: S4 · S22 · S23

Current customer
Renewal checklist, governance audit, portability
Start with: S25 · S16 · S14 · S26

Other roles (benefits leader, security lead, enterprise buyer, small business, migrating buyer, and more) are routed in S23.

Contents

S1	Executive verdict	2
S2	Decision in 60 seconds	3
S3	Rippling Fit Scorecard	5
S4	Research method, evidence labels and limits	6
S5	What Rippling is: the connected workforce model	8
S6	Employee lifecycle and offboarding	9
S7	Payroll controls and missing-information exclusion	10
S8	Employee changes: the $17/year case	11
S9	PTO propagation and reversal	12
S10	Benefits and retirement	13
S11	Finance-to-payroll reconciliation	14
S12	IT, identity and devices	15
S13	Rippling AI benchmark	16
S14	Reporting, API and portability	17
S15	Bulk import and migration	18
S16	Watch-outs and controls	19
S17	Pricing and total-cost model	20
S18	Quote and negotiation checklist	22
S19	Contract and renewal checklist	23
S20	Implementation-readiness checklist	24
S21	Proof-of-concept test plan	25
S22	Alternatives by buyer job	27
S23	Buyer personas and recommendations	28
S24	30/60/90-day implementation plan	30
S25	Existing-customer renewal audit	31
S26	Migration-away checklist	32
S27	Final verdict and editorial rating	33
S28	Next-step pathways	35
S29	Evidence appendix and screenshot register	36
S30	Sources, corrections and change log	38

S3 · RIPPLING FIT SCORECARD

Score your fit in five minutes

✎ Our opinion

Score each row 0–2 (max 20). This is a conversation guide, **not** a TrulyCritic product rating and not a guarantee.

Dimension	0	1	2	Your score
1. Tool consolidation need	One basic tool	Some consolidation	Replacing multiple HR/IT/finance tools	□ 0 □ 1 □ 2
2. HR-to-IT dependency	Low	Moderate	High	□ 0 □ 1 □ 2
3. Payroll complexity	Simple	Multi-state or varied workers	Multi-entity, global or complex	□ 0 □ 1 □ 2
4. Device / app lifecycle	Minimal	Some SaaS/device needs	Large app/device footprint	□ 0 □ 1 □ 2
5. Workflow complexity	Few approvals	Several workflows	Cross-functional automation	□ 0 □ 1 □ 2
6. Governance maturity	No dedicated admin	Part-time owner	Clear owners and controls	□ 0 □ 1 □ 2
7. Pricing-transparency requirement	Must be public	Can accept quotes	Comfortable negotiating complex quotes	□ 0 □ 1 □ 2
8. Implementation capacity	Very limited	Moderate	Dedicated project team	□ 0 □ 1 □ 2
9. Global need	Domestic only	Contractors / limited global	Multiple countries/entities	□ 0 □ 1 □ 2
10. Reporting / API need	Standard reports	Custom reporting	API / data-platform requirements	□ 0 □ 1 □ 2

16–20
Strong Rippling evaluation candidate

10–15
Conditional fit, run a controlled proof of concept

0–9
Compare simpler or more specialized alternatives first

READ BEFORE SCORING

Row 9 scores your *need*. Global payroll and EOR execution were **outside the scope of our testing**, so a high score means “evaluate specialists in parallel”, not “Rippling covers it”. A high total with row 6 or 8 at 0 is a warning: connected automation raises the cost of weak governance (S8, S15).

Archetype (editorial examples)	Total	Band
15-person US services firm, payroll only	1 / 20	Compare alternatives first
40-person distributed tech company, laptops + SaaS	12 / 20	Conditional, run a POC
200-person multi-state, consolidating HR/payroll/time	13 / 20	Conditional, run a POC
500-person, many SaaS tools, complex offboarding, PMO	19 / 20	Strong evaluation candidate

Editable worksheet, a separate file supplied alongside this PDF (not embedded in it): *companions/rippling_fit_scorecard.xlsx*. This 0–20 Fit Scorecard is a buyer’s self-assessment and conversation guide; it is not the 4.7/5 TrulyCritic editorial rating and not a prediction of success.

S4 · RESEARCH METHOD, EVIDENCE LABELS AND LIMITS

How we tested Rippling, and where our testing stops

✓ We tested it | § Rippling's docs | ▸ Rippling demo | " Rippling says | → Check in your trial | ✎ Our opinion

TrulyCritic independently operated accessible workflows in a vendor-provided Redwood sandbox containing seeded fictional company and employee data. Vendor access did not determine our conclusions.

What we tested hands-on

- Hiring and onboarding
- Employee changes and offboarding
- Payroll and pay-run review
- Time off, schedules, timesheets
- Benefits settings and retirement deductions
- Finance reimbursements
- IT and device administration
- Reporting and data export
- Rippling AI · REST API
- Bulk employee import

We didn't test (check in your trial)

- Production tax filings or legal outcomes
- Real bank settlement
- Carrier enrollment transmission
- Physical device delivery
- Account creation inside every third-party app
- Production-scale performance
- Global payroll or EOR execution
- A complete customer implementation
- Long-term support resolution
- Contract terms and module prices

The six evidence labels

Label	Meaning	Never used for
✓ We tested it	TrulyCritic independently used the workflow in the sandbox	Anything only shown or documented
▸ Rippling demo	Rippling demonstrated it; TrulyCritic did not reproduce it	Hands-on conclusions
§ Rippling's docs	Verified against a current Rippling source on the stated date	Evidence that a feature works well
" Rippling says	Supplied by Rippling; not independently verified	Our own findings
→ Check in your trial	Inaccessible, unavailable or outside the test environment	Implied positive results
✎ Our opinion	TrulyCritic's reasoned interpretation of supported evidence	Facts about Rippling's behaviour

HOW TO READ THESE RESULTS

Results describe the tested sandbox only. They are not a guarantee for every Rippling configuration, and we never present vendor docs, demos, vendor statements or our own analysis as hands-on testing.

S4 · EVIDENCE COVERAGE (CONTINUED)

How confident are we, by area?

✎ Our opinion

2	6	3	2
High-confidence areas	High-medium areas	Medium or lower	Setup watch-outs
Lifecycle, payroll	**Time, IT, finance, AI, API, migration**	**Benefits, support, global**	**$17/year · bulk import**

Area	Confidence (●=more)	Rating
Employee lifecycle	●●●●●	High
Payroll	●●●●●	High
Time & attendance	●●●●○	High-medium
Benefits	●●●○○	Medium
IT & devices	●●●●○	High-medium
Finance	●●●●○	High-medium
Rippling AI	●●●●○	High-medium
API & reporting	●●●●○	High-medium
Migration recovery	●●●●○	High-medium
Support	●●○○○	Low-medium
Global execution	●○○○○	Low

HOW TO READ THIS

"High" does not mean "perfect". It means we performed a meaningful workflow end to end in the sandbox and captured evidence. Lower ratings mean the capability was visible or documented but not carried through to an external outcome. Confidence is by tested area and is not a substitute for, or an input to a calculation of, the 4.7/5 TrulyCritic editorial rating (S27). Counts above are generated from the same table as the rows, so the cards and the chart cannot disagree.

Independence

TrulyCritic never sells or trades rankings, scores, verdicts or competitor suppression. Rippling may be invited to correct facts, terminology, links and availability; it does not control scores, conclusions, rankings or recommendations. Test period: October 2026 · pricing and support facts checked October 2026 (re-verify before relying).

Ten things to check in your own trial

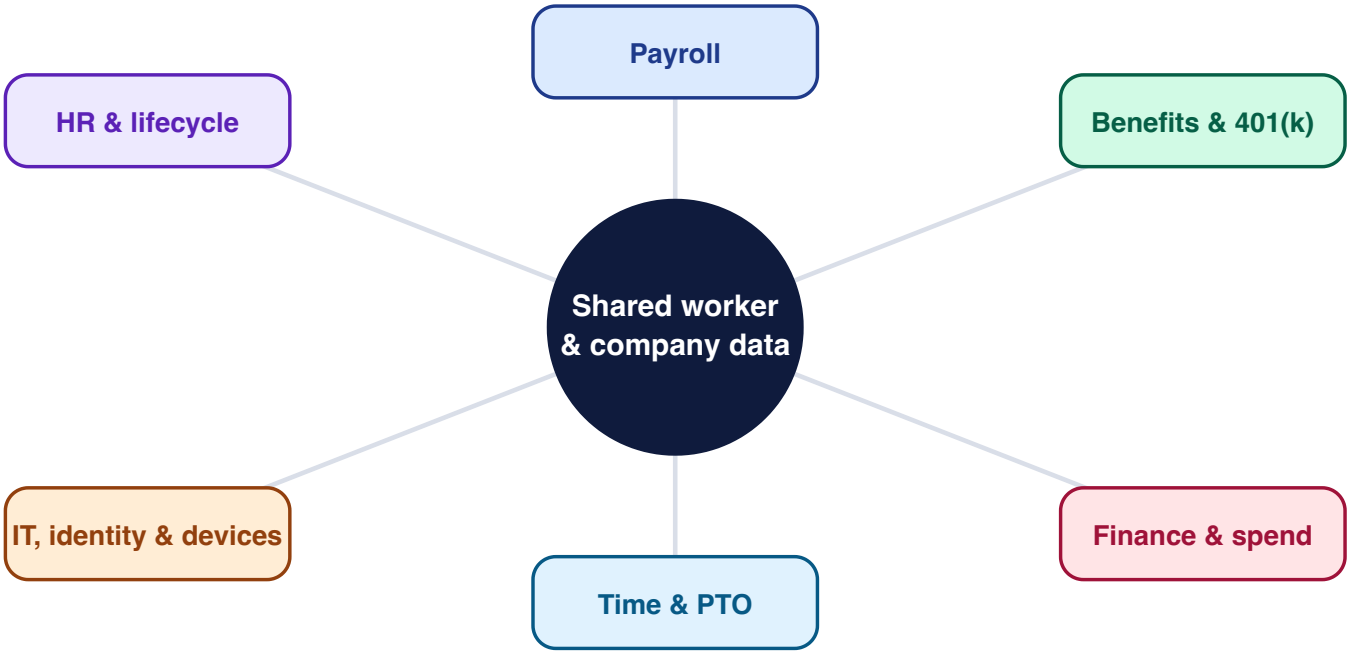
- Production tax filings
- Legal compliance
- Real bank settlement
- Carrier transmission
- Physical device delivery
- Production-scale performance
- Global payroll / EOR execution
- A complete real implementation
- Every third-party account creation
- Long-term support resolution

S5 · WHAT RIPPLING IS: THE CONNECTED WORKFORCE MODEL

One shared record: use the strength, govern the risk

§ Rippling's docs ✓ We tested it ✎ Our opinion

Rippling's core idea is one shared employee and company record. Change something once and it can reach payroll, app access, devices, benefits, time, finance and reports, without re-entering the employee in each system.



One change can touch every module, a good template and a bad template travel equally far.

What Rippling documents

§ Rippling's docs

A single record underlying HCM, payroll, IT, spend and global products, sold modularly.

What we observed

✓ We tested it

Offboarding, transition, PTO, retirement, reimbursement and onboarding events crossing module boundaries in the sandbox (S6–S12).

What we infer

✎ Our opinion

Switching away from a deeply connected stack is likely harder than leaving a standalone HRIS. This is inference, not tested.

THE SHORT VERSION

Rippling's biggest strength is that every module shares one employee record. That is also its biggest risk: one bad setting or half-finished change can spread everywhere. It works best for a company complex enough to gain from consolidating tools, and organised enough to keep control of it.

Why buyers care	Why it is powerful	Why it is risky
Fewer handoffs, less duplicate data entry, clearer lifecycle across HR, IT and finance.	Policies and workflows can use the same worker attributes in several products.	A weak template, missing approval or partial transaction can propagate across the same connected system.

S6 · EMPLOYEE LIFECYCLE AND OFFBOARDING

Offboarding was the strongest workflow we tested

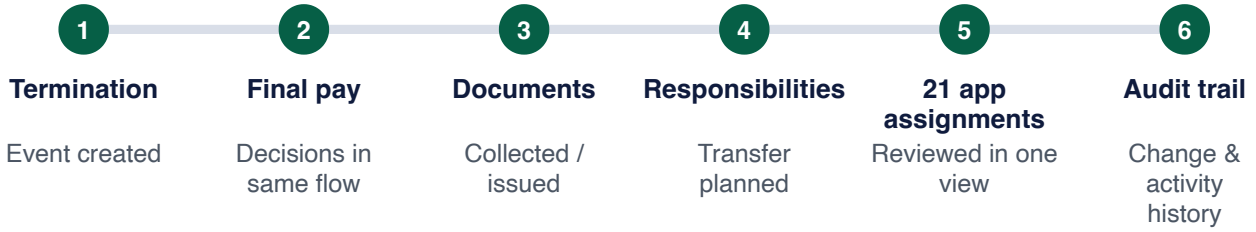
✓ We tested it → Check in your trial

21
app assignments reviewed in one offboarding workflow

1
process joined termination, final pay, documents, responsibilities, app review

Audit
change and activity history visible

0
third-party revocations independently confirmed



○ **We didn't test: revocation inside each third-party app · physical device recovery · legal final-pay outcome**

What happened	Termination, final-pay decisions, documents, responsibility transfer and the review of 21 app-access assignments appeared in one offboarding workflow, with change and activity history.
What this tells you	HR, payroll and IT steps were tied to the same employee event, and the app assignments that needed attention were listed.
What we couldn't confirm	That access was actually revoked inside each third-party application, that devices were recovered, or that final pay and legal requirements were met.
What to do about it	If each employee has many apps and devices, this is the best reason to pick Rippling over a standalone HRIS. Test revocation in at least three of your own apps (S21).

NOTE
Researcher observation / test notes; capture not included in this edition. No screenshot of the offboarding review is attached to this report. "21" is the number of app assignments reviewed during offboarding, not the number of applications revoked, and third-party revocations were not independently verified.

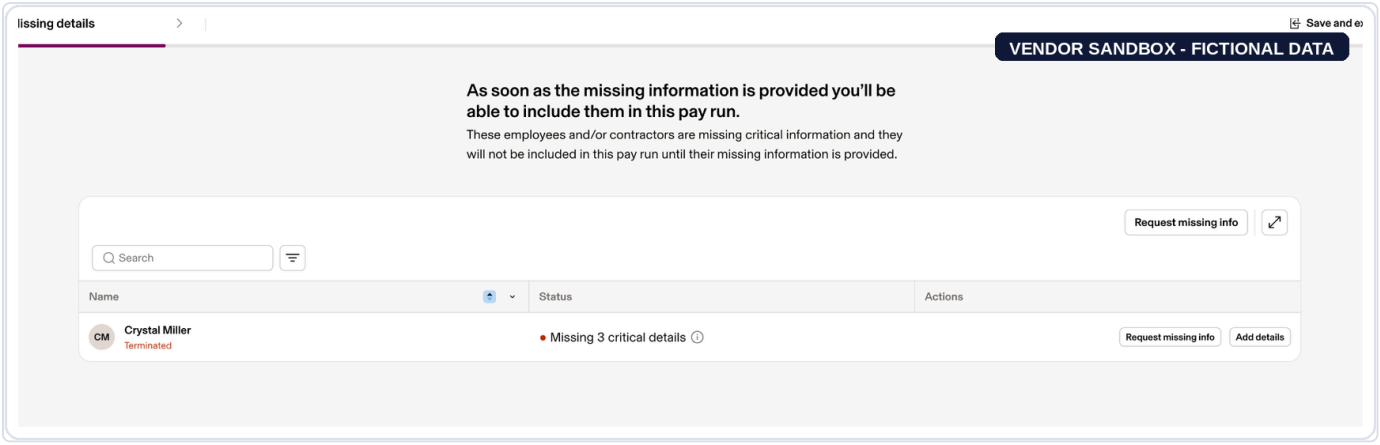
Employee lifecycle beyond offboarding

Hiring, onboarding and employee changes are covered by the transition case (S8) and the bulk-import test (S15). Recruiting-to-hire handoff, performance and learning were not tested.

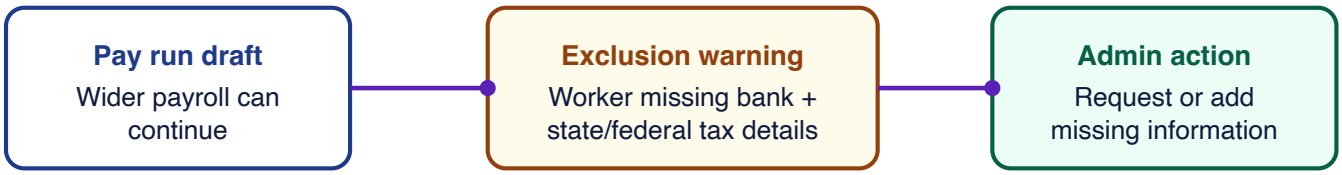
S7 · PAYROLL CONTROLS AND MISSING-INFORMATION EXCLUSION

Payroll keeps moving, so someone must own the exclusion list

✓ We tested it → Check in your trial



Pay run: missing-information exclusion · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** Rippling named the affected worker, said they would not be included until information was provided, and let the wider run proceed. **Doesn't show:** Final payment, tax filing, or how a terminated worker's final pay would be settled in production.



Risk: the warning is a review item, not a blocker.
If nobody owns it, the worker is left out of this run.
The screenshot labels the excluded worker "Terminated"; final-pay outcomes were not tested.

What happened	One seeded worker lacked a bank account and state and federal tax-withholding details. Rippling warned the worker would not be in the pay run; the wider payroll was not blocked. The screenshot labels the worker "Terminated".
What this tells you	The missing requirements were explicit, the worker was identified, and payroll continuity was preserved.
What we couldn't confirm	Whether or how the worker was paid later, that final-pay rules were applied correctly, or how a non-terminated worker is handled (not separately tested). Production settlement and tax filing were not observed.
What to do about it	A continuity control and an exclusion risk at once. Make "review the exclusion list" a signed-off step of every payroll, and parallel-run two payrolls before cutover.

Payroll leader's checklist: review the exclusion list before approval · try off-cycle and final-pay rules in your trial · reconcile deductions (S10) and reimbursements (S11). We didn't test: tax filings, year-end forms, bank funding, off-cycle execution, final-pay settlement of leave (S9).

S8 · EMPLOYEE CHANGES: THE $17/YEAR CASE

Automation is only as safe as its approvals

✓ We tested it ✎ Our opinion

Job template
Hourly value $17

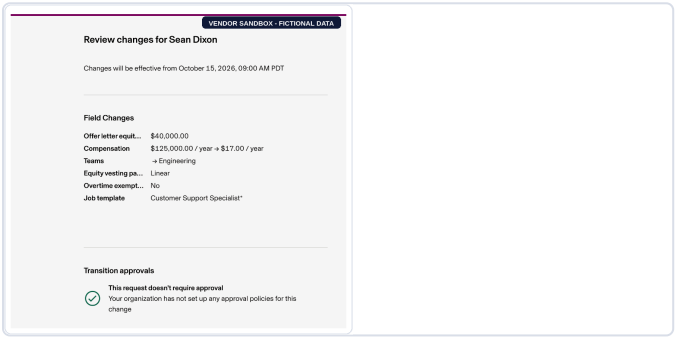
Worker type
Remains salaried ($125,000/yr)

Result
$17 per YEAR

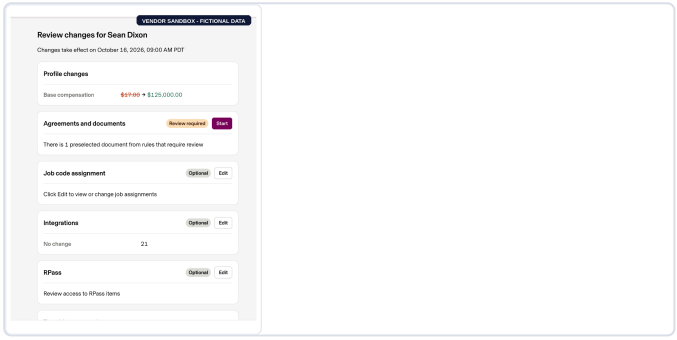
Interface
Compensation-band warning shown

Control gap
No approval policy: change proceeds

Recovery
Restored to $125,000; history visible



The $17/year change review · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** A job-template value of $17 applied to a salaried worker, and the screen said no approval was required. **Doesn't show:** That every Rippling transition behaves this way, or that this is a universal product bug; the sandbox had no transition-approval policy. Ask Rippling which controls would block it.



Correction back to $125,000 · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** Compensation was restored and the correction remained in change history. **Doesn't show:** That payroll amounts downstream were never affected; payroll impact of the interim state was not tested.

What happened	A job-template value of $17 per hour became $17 per year for a worker who remained salaried. A compensation-band warning appeared, but the change could continue because no transition-approval policy was configured. We restored $125,000.
What this tells you	Warnings are not always blocking controls, and templates and employment type must be reviewed together.
What we couldn't confirm	That Rippling always calculates compensation incorrectly, that approval policies would not have blocked it, or what the interim payroll effect would have been.
What to do about it	Make approval policies for compensation, employment type, manager and entity changes a go-live gate. The lesson is about configuration and approvals, not a simple bug.

Control to require before go-live	Why
Template governance	Keep hourly, annual, exempt and non-exempt attributes from drifting apart.
Approval policies	Require review for compensation, employment-type, manager and entity changes.
Effective-date review and pre-production scenarios	Avoid unintended retroactive effects; test promotions, transfers, salary changes and mixed worker types.

S9 · PTO PROPAGATION AND REVERSAL

Eight paid hours appeared, then reversed cleanly

✓ We tested it | → Check in your trial

Request
8 h US Vacation

Approval
Auto-approved by tenant rule

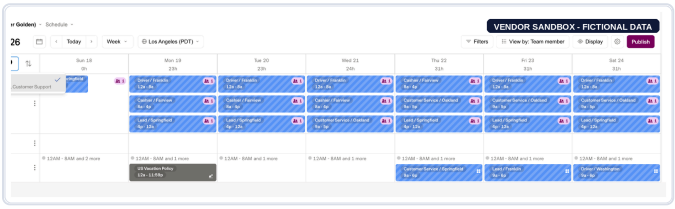
Schedule
Block appears

Timesheet
8 paid h, 0 worked

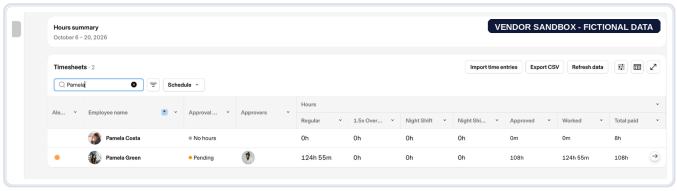
Cancel
Status → canceled

Reversal
Block + hours gone; balance restored

We didn't test: human manager approval · final paycheck settlement of leave



Schedule showing the vacation block · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** The approved request appeared on the schedule. **Doesn't show:** Manager approval flow.



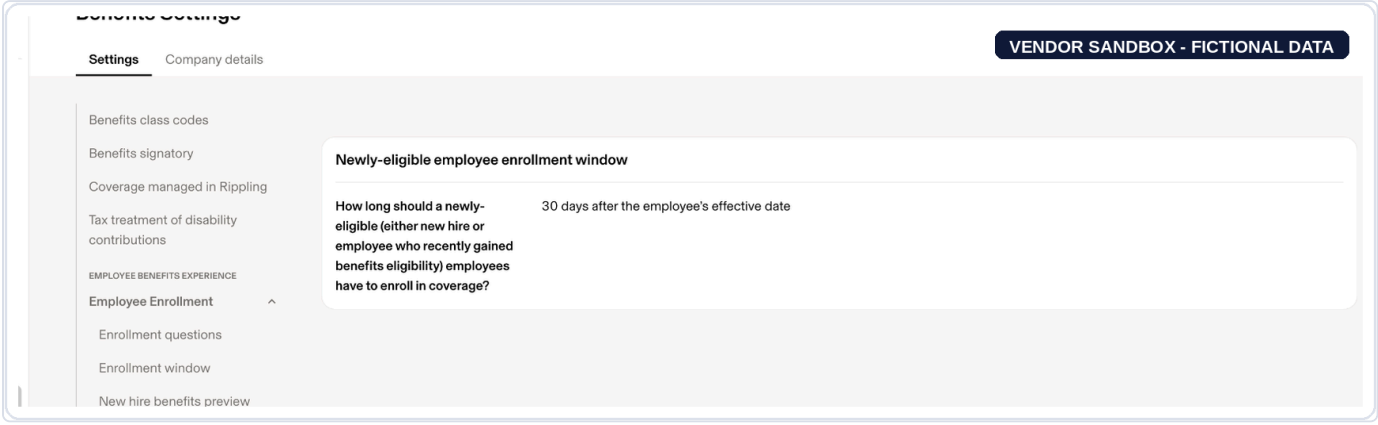
Timesheet showing paid hours · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** Eight paid hours with zero worked hours. **Doesn't show:** Payroll impact of the leave.

What happened	An eight-hour US Vacation Policy request was auto-approved under the tenant rule, appeared on the schedule and as eight paid timesheet hours, and disappeared with the balance restored after cancellation.
What this tells you	Request, approval, schedule, timesheet, cancellation and balance reverse consistently for the tested policy.
What we couldn't confirm	Human manager approval (the request was auto-approved by a sandbox rule), final-paycheck settlement of leave, accrual rules, or other policies.
What to do about it	PTO propagation looks dependable for the tested path. Add your own accrual, carryover and final-pay cases to the POC (S21, scenario 4).

S10 · BENEFITS AND RETIREMENT

Benefits settings run deep; the deduction we traced was 401(k)

✓ We tested it → Check in your trial



Benefits settings: newly-eligible window · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** Enrollment questions, pre-start visibility, a 30-day newly eligible window, cost-display and QLE settings are configurable. **Doesn't show:** That any enrollment reached a carrier or produced a medical deduction.

$3,750	2% = $75	$75
Sample salary, draft pay run	Employee 401(k) deduction	Employer 401(k) contribution

Arithmetic check: 2% × $3,750 = $75.00 (employee) and $75.00 (employer). Observed in a draft payroll context, not a completed run.

What happened	No active medical, dental, vision, FSA, HSA or commuter deductions were found in the current records reviewed; past medical and dental plans were visible separately. A sampled 2% 401(k) election produced a $75 employee deduction on $3,750 and a matching $75 employer contribution.
What this tells you	Benefits administration is configurable, and retirement elections reconcile to payroll arithmetic in a draft run.
What we couldn't confirm	Carrier transmission, enrollment submission, medical-plan deductions, employer-cost accuracy for health benefits, or a completed payroll with the deduction.
What to do about it	Treat benefits as "configurable, with one verified deduction path". Your POC should reconcile at least one medical and one retirement deduction to the carrier invoice (S21, scenario 5).

> **BENEFITS LEADER'S NOTE**
>
> Our strongest end-to-end deduction evidence came from retirement, not active medical enrollment. Ask Rippling to show an enrollment through carrier confirmation and payroll deduction in your own plan structure.

S11 · FINANCE-TO-PAYROLL RECONCILIATION

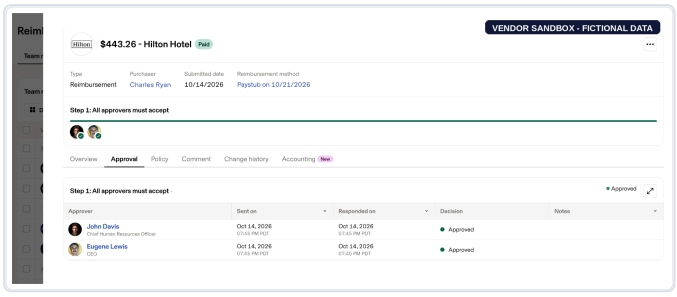
$697.16 of reimbursements reconciled to the payroll summary

✓ We tested it → Check in your trial

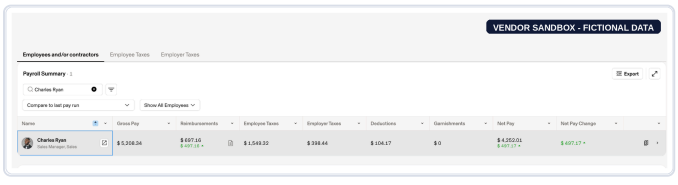
Component	Amount
Hilton reimbursement	$443.26
Uber reimbursement	$53.90
Expense reimbursements subtotal	**$497.16**
Recurring cell-phone reimbursement	$200.00
Total reimbursements in payroll summary	**$697.16**

$443.26 + $53.90 = $497.16 · $497.16 + $200.00 = $697.16. The sandbox shows an October 21, 2026 pay date, later than testing: a scheduled sandbox value, not proof of payment.

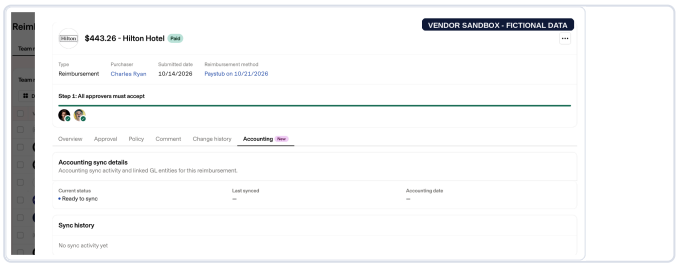
What happened	A receipt-backed Hilton reimbursement carried vendor, amount, date, category, memo, purchaser, receipt and two recorded approvals, and appeared in the payroll summary for the October 21, 2026 sandbox pay date, with the Uber reimbursement and a recurring phone reimbursement.
What this tells you	Finance records stayed linked to approval evidence and to payroll output, and the figures reconcile.
What we couldn't confirm	A completed ledger sync (we verified readiness only), bank settlement, or tax treatment.
What to do about it	Strong linkage for expense-to-payroll; ask for the accounting integration to be demonstrated in your ledger (S21, scenario 6).



Reimbursement and approval chain · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** Two approvals are recorded against the expense. **Doesn't show:** That the approver set matches your policy.



Payroll summary: reimbursements $697.16 · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** Reimbursements of $697.16 appear in the payroll summary (a payroll summary, not a paystub). **Doesn't show:** A paystub or bank deposit.



Accounting state: Ready to sync · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** The record was marked ready to sync. **Doesn't show:** That any sync ever completed: last-synced date, accounting date and history were blank.

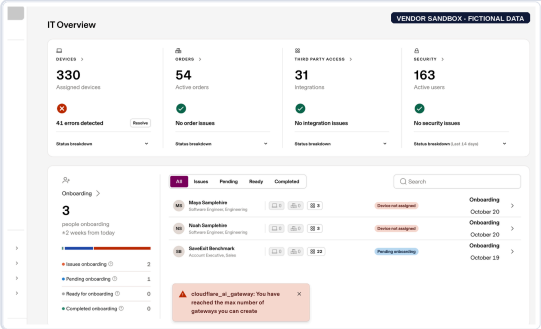
S12 · IT, IDENTITY AND DEVICES

One workspace for inventory, access planning and onboarding

✓ We tested it → Check in your trial

330	54	31	163
assigned devices	active orders	integrations	active users

What happened	The IT Overview showed device inventory with agent, MDM and tracking states, HR onboarding records in the IT queue, planned third-party app assignments before completion, device-assignment gaps for new hires, and 41 device errors.
What this tells you	HR events surface in IT with app and device context in one workspace.
What we couldn't confirm	Account creation inside each app, physical shipping or delivery, or policy enforcement on real hardware.
What to do about it	A strong fit when HR-to-IT lifecycle is a pain point. Ask for provisioning and revocation to be shown against three of your own apps (S21, scenario 7).



IT Overview · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** The counts above and the onboarding queue. **Doesn't show:** Whether any listed device error is meaningful: we recorded 41 and did not troubleshoot them.

WORTH ASKING RIPPLING ABOUT

This screen also displayed a red banner reading *"cloudflare_ai_gateway: You have reached the max number of gateways you can create."* We did not investigate it and draw no conclusion from it. Ask Rippling what it means for production tenants.

Security / IAM lens	What we saw	Label
Least-privilege access	Scope enforcement on API tokens worked (S14); human role design was not exhaustively tested.	✓ We tested it
Offboarding access review	21 app assignments listed for review (S6).	✓ We tested it
Certifications	Rippling publicly documents security controls and announced ISO/IEC 27001 certification; certification does not prove your configuration is safe.	" Rippling says

S13 · RIPPLING AI BENCHMARK

Useful for specific questions; check the totals

✓ We tested it ✎ Our opinion



Times are approximate end-to-end waits observed once per prompt (n = 1 each); not a latency benchmark.

Where AI helped

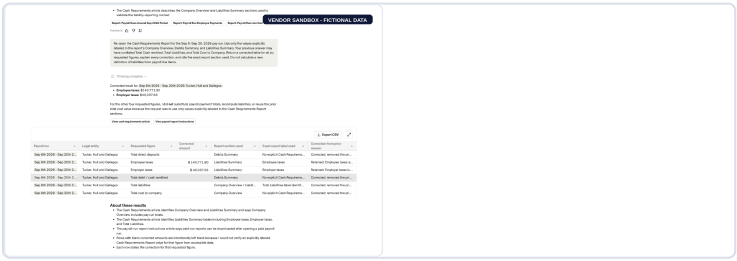
- Employee-level payroll explanation
- Pay-run comparison
- Empty-state benefit-deduction search (correctly empty)
- Payroll-to-401(k) reconciliation
- Source-linked report output

Where caution was needed

- Complex payroll totals mixed concepts from different records
- Answers took 80 s to ~3 min (n=1 per prompt; not a latency benchmark)
- Stricter prompts improved results
- Financial results still need record-level verification

AI evidence dimension (informs the assessment; not a separate numeric criterion, S27)

Dimension	Observation	Label
Usefulness	Strong on constrained, record-specific questions; weaker on open totals.	✓ We tested it
Speed	≈1:20, ≈1:24, ≈1:30; complex totals ≈2:30–3:00.	✓ We tested it
Source traceability	Responses named source reports/sections used; labels only helped when they matched the requested concept.	✓ We tested it
Exportability	An “Export CSV” control was visible on the response; we did not click it or verify the export contents.	→ Check in your trial
Correction behaviour	After a stricter prompt it kept two supported tax figures and removed four it could not verify, with a reason per row.	✓ We tested it
Human verification	Required for payroll totals. Treat as an assistant, not a source of payroll truth.	✎ Our opinion



AI correction behaviour (detail in appendix) · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** The AI withdrew figures it could not support and explained each correction. **Doesn’t show:** That first answers are reliable; the first result needed human scrutiny.

PROMPT PATTERN WE RECOMMEND

Name exact records and periods; require source labels; forbid recomputation and estimates; require blank values when evidence is unavailable.

S14 · REPORTING, API AND PORTABILITY

The API basics work; plan your export early

✓ We tested it → Check in your trial

Reporting ✓ We tested it

- Custom workforce report over 359 seeded records
- Active and terminated workers
- As-of-date control
- CSV export
- Sharing and access controls

REST API scorecard

Test	Result
Bearer-token authentication	✓ Passed
Company and worker retrieval	✓ Passed
Cursor pagination	✓ Passed
Maximum page-size validation	✓ Passed
Scope enforcement (clear error on insufficient scope)	✓ Passed
Token revocation (revoked token rejected)	✓ Passed
Production load · exhaustive writes · full webhooks · all rate limits	→ Check in your trial

What happened	Authentication, pagination, parameter validation, scope enforcement and token revocation behaved predictably in sampled calls.
What this tells you	The API enforces the basics a security reviewer checks first.
What we couldn't confirm	Production load, write endpoints, webhook delivery, or rate-limit behaviour.
What to do about it	Good starting evidence for IAM/security; your POC should exercise the write endpoints and webhooks you actually plan to use (S21, scenario 11).

Portability, can you leave with your data? → Check in your trial

Question	Finding
Complete, one-click tenant archive	Not found in our test search; this does not show that Rippling offers no export option
Bulk document export	Check in your trial
Complete audit-log export	Check in your trial
Structured retrieval routes	CSV exports, reports and the REST API worked for workforce and payroll data
Accounting sync completed	Not completed in the sandbox

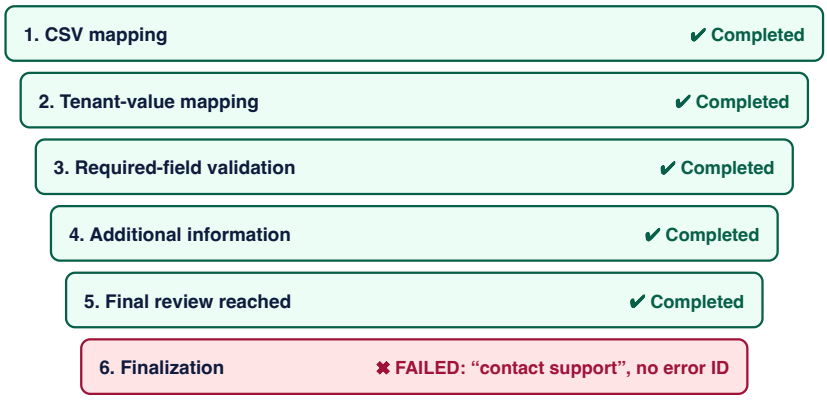
PLAN THE EXIT EARLY

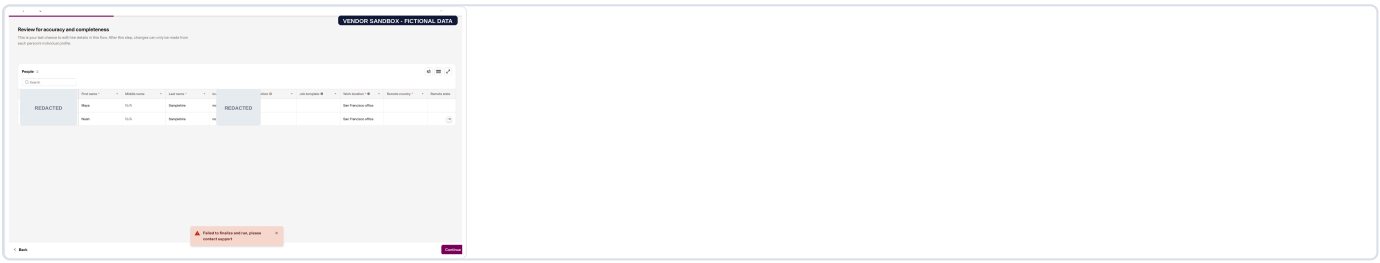
A unified suite can create more coupled data and workflows (our take). Ask for the export inventory in writing before you sign, and again before you give notice (S26).

S15 · BULK IMPORT AND MIGRATION

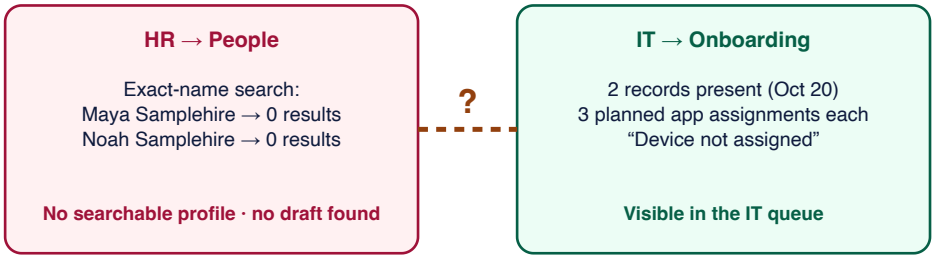
Bulk import: rehearse it with your own file

✓ We tested it | → Check in your trial





Final review and finalization failure · Vendor sandbox, fictional data · Captured October 2026 (exact capture date: see screenshot register). **Shows:** The records reached final review and then failed with a generic message and no error identifier. **Doesn’t show:** That production imports fail in general, or what the root cause was.



Same two people. Two modules. Two different answers after a failed finalization.

Cause unknown (hidden draft, cache, or partial object), not determined.

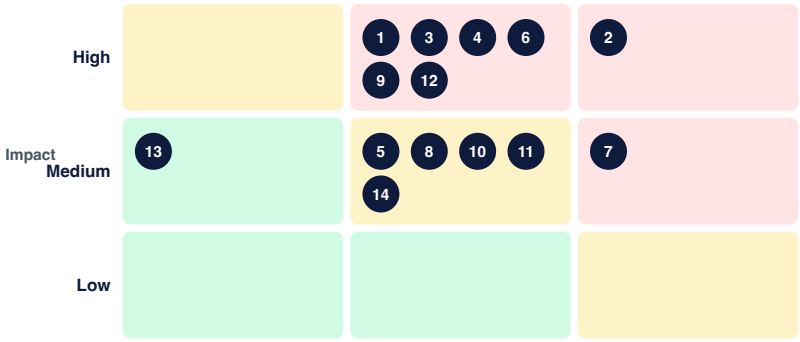
What happened	A clean two-record CSV passed mapping, tenant-value mapping and required-field validation and reached final review. Finalization failed with “please contact support”. Maya and Noah Samplehire then appeared in IT onboarding; exact-name searches in HR → People returned nothing.
What this tells you	A failure at finalization can leave modules disagreeing about whether people exist, with no visible error ID or recovery path.
What we couldn’t confirm	That production bulk imports universally fail, or whether the IT records were hidden drafts, cached artifacts or partial objects. The root cause is unknown, and we cannot say whether employee records were partially created.
What to do about it	Test your real migration file, the failure path and the recovery path before signing. Do not accept “the template uploaded” as migration proof.

S16 · WATCH-OUTS AND CONTROLS

Fourteen things to plan for, and how to handle each

✓ We tested it | § Rippling's docs | → Check in your trial | " Rippling says | ✎ Our opinion

Likelihood and impact are editorial judgements (our take) for an illustrative *un-governed* rollout; they are not measured incident rates. Controls listed are recommendations, not controls we tested. The evidence label shows how well the underlying risk was observed.



Likelihood in a typical un-governed rollout, editorial judgment (our take), not measured

Circle numbers = risk IDs (R1…R14). Darker cells are higher combined risk; text, not colour, carries the ID and rating.

ID	Risk	Evidence	Control
R1	Bad template or employment type propagates (the $17/year case)	✓ We tested it	Template governance; approval policy; pre-production scenarios
R2	High-risk changes proceed without approval	✓ We tested it	Approval policy for comp, type, manager, entity changes
R3	Partial state after failed bulk import	✓ We tested it	Rehearse failure; written recovery path and error IDs
R4	Excluded payee overlooked in a pay run	✓ We tested it	Signed-off exclusion review each payroll
R5	AI payroll totals trusted without verification	✓ We tested it	Record-level checks; restrictive prompt pattern
R6	Offboarding access not actually revoked in third-party apps	→ Check in your trial	Test revocation in 3 of your apps; periodic access review
R7	Price surprise: base fee, per-module, implementation	§ Rippling's docs	Itemized written quote (S18)
R8	Exit friction: no complete tenant archive found	→ Check in your trial	Export inventory in writing; exit assistance clause
R9	Benefits carrier mismatch or late transmission	→ Check in your trial	Reconcile one enrollment to carrier and payroll
R10	Accounting sync not completed or mapped wrongly	→ Check in your trial	Demonstrate sync in your ledger
R11	Device logistics fees, delays, retrieval	→ Check in your trial	Ask for shipping/storage/retrieval fees
R12	Support escalation too slow for payroll incidents	" Rippling says	SLA and named escalation path; test a realistic ticket
R13	API write, webhook or rate-limit surprises at scale	→ Check in your trial	POC against your integration list
R14	Over-scoped purchase for a simple need	✎ Our opinion	Fit Scorecard (S3); compare simpler tools

S17 · PRICING AND TOTAL-COST MODEL

The price you can plan around is the one in your quote

§ Rippling's docs · → Check in your trial · ✎ Our opinion

1. Official published starting point — DOC

From $8 per employee/month plus a monthly base fee (Rippling pricing page, checked October 2026)

2. Quote-based modules — DOC

Payroll, benefits, time, recruiting, IT/IAM/MDM, finance, global, custom quote, not itemized publicly

3. Your itemized quote — ,

The only number you can budget from: platform, base fee, modules, implementation, support, term, renewal

4. Market transaction benchmarks — NV

Redacted buyer quotes, TrulyCritic is collecting these (see next-step pathways)

5. Third-party estimates — NV

Exist and vary widely; methodology rarely disclosed, we do not print them as a price

Higher = more reliable. Never blend tiers into a single "typical price".

DO NOT BUDGET FROM THE HEADLINE

Rippling's official starting point is **$8 per employee per month plus a monthly base fee** (checked October 2026; re-verify against the current vendor page before relying on it). Payroll and most modules are quoted. We publish no "typical" suite price: figures from third-party pricing pages vary widely and rarely disclose method. Ask for an itemized annual quote.

Cost item	Published value	Status	How to treat it
Platform starting point	From $8 PEPM	§ Rippling's docs	Show with base-fee and module caveat
Monthly base fee	Exists; amount varies	§ Rippling's docs	Do not invent a universal number
US Payroll	Custom quote	§ Rippling's docs	Quote-based
Benefits, Time, Recruiting, IT/IAM/MDM	Custom quote / not itemized publicly	→ Check in your trial	Quote-based
Finance / Spend	Availability and price depend on scope and geography	→ Check in your trial	Verify country and scope
Global Payroll / EOR	Country- and worker-type-dependent	→ Check in your trial	No universal PEPM
Implementation / migration	Scope-dependent	→ Check in your trial	Require written line items

S17 · TOTAL-COST WORKSHEET (CONTINUED)

Fill this in from the itemized quote

✎ Our opinion

Enter only what is written in a quote, a contract or your own measured labour. Leave unknown lines blank and mark them “asked”. Do not fill gaps with third-party estimates.

Cost category	Year 1	Year 2	Year 3	Source (quote line / note)
1. Platform / core fee				
2. Payroll				
3. Time & attendance				
4. Benefits administration				
5. Recruiting				
6. Performance				
7. Learning				
8. IT / IAM				
9. Device management				
10. Finance / spend				
11. Global payroll / EOR				
12. Implementation				
13. Data migration				
14. Historical data load				
15. Premium support				
16. Device storage / shipping / retrieval				
17. Contract escalation				
18. Internal implementation labour				
19. Parallel systems during migration				
20. Training / change management				
21. Exit / data-extraction cost				

ROI AS A FORMULA, NOT A PROMISE

```
Estimated annual operational benefit = retired software cost + labour savings + avoided duplicate administration − Rippling annual cost − (implementation and migration cost ÷ years of benefit)
```

Inputs: tools replaced · current annual software cost · HR hours saved · IT on/offboarding hours saved · payroll correction hours · device logistics cost · implementation cost · Rippling annual cost. Show risk-reduction value separately and conservatively. This is a planning model, not a guaranteed return. Editable spreadsheet, a separate file supplied alongside this PDF: *companions/rippling_tco_roi_worksheet.xlsx*.

S18 · QUOTE AND NEGOTIATION CHECKLIST

Twenty questions to put in front of the sales team

✎ Our opinion

Negotiate the whole package, not the $8 headline. Here are twenty questions to get answered in writing. The first fifteen come from our pricing research; the last five are procurement extras.

#	Ask Rippling	Why it matters	Answered
1	Which platform or base fee is mandatory?	Sets the floor under every PEPM figure	☐
2	Which charges are per employee, active user, contractor or device?	Billing units differ by module	☐
3	Which workers count for billing (terminated, seasonal, on leave)?	Headcount definitions drive cost	☐
4	Which products and services are in this quote?	Avoid a later “that is a separate module”	☐
5	Are workflows, reports, formulas or permissions limited by tier?	Governance features may be tiered	☐
6	What implementation and migration fees apply?	Often scope-dependent and unlisted	☐
7	How much historical payroll and HR data is included?	Affects migration scope and audit needs	☐
8	Are off-cycle payroll, tax registrations and year-end forms extra?	Common surprise lines	☐
9	What support level and escalation path are included?	Payroll incidents are time-critical	☐
10	What contract term and renewal increase apply?	Cap the uplift in writing	☐
11	What cancellation-notice period applies?	Missed windows auto-renew	☐
12	What device shipping, storage, retrieval and buyback fees apply?	Logistics cost is easy to forget	☐
13	What data exports remain available after termination, and for how long?	Exit planning (S26)	☐
14	Which finance and global products are available in my country?	Availability is geography-dependent	☐
15	What are the SLA remedies for payroll errors caused by the platform?	Liability boundaries	☐
16	Is there a price lock for added employees and modules in year 1–3?	Growth pricing	☐
17	What is the true-up / reconciliation process for headcount?	Avoids retroactive billing	☐
18	Which security documents (SOC, ISO, pen-test summary, DPA) are provided?	Procurement/security review	☐
19	Who is my named implementation owner and what is their timeline commitment?	Time-to-value	☐
20	What happens to my data and workflows if I reduce modules at renewal?	Downsell and flexibility	☐

NEXT STEP

Have a Rippling quote? Send it (redacted) and we will point out missing lines, unclear units and negotiating levers. Optional, no obligation, and the free report stays free. We do not accept payment from vendors to change a score or verdict.

Review my itemized quote

S19 · CONTRACT AND RENEWAL CHECKLIST

What procurement and legal should ask for

✎ Our opinion

We did not inspect Rippling's contract terms. The red-flag examples below are hypothetical procurement warnings, not allegations or findings about Rippling's actual agreement. Use them as a procurement and legal checklist.

Area	Ask for	Red flag
Term and renewal	Initial term, auto-renew mechanics, renewal increase cap	Uncapped uplift; auto-renew with short notice window
Notice and termination	Notice period, termination for convenience, cure period	Exit only at term end with penalties
SLA	Uptime, payroll-critical support response, credits	Credits only; no payroll-error remedy
Data portability	Export formats, completeness (HR, payroll history, documents, audit logs), post-termination access period	Only partial exports; extra fees to extract
Implementation scope	Written statement of work, hours, deliverables, data-migration scope	"Handled for free" without definition
Support tier	Named escalation, hours, channels, premium support price	Tier unspecified
Price protections	Locked rates for added modules/headcount; growth bands	Rate card that changes at renewal
Liability	Responsibility for platform-caused payroll or tax errors; limits of liability	Cap far below payroll exposure
Security documentation	SOC/ISO reports, DPA, sub-processor list, breach notice	Reports on request only after signature
Exit rights	Transition assistance, data deletion certificate, parallel-run support	No assistance language

RENEWAL TIP

Put the renewal conversation on the calendar 120 days before the notice deadline, with a current-usage report and a module-by-module value check (S25).

S20 · IMPLEMENTATION-READINESS CHECKLIST

Are you ready to implement a connected platform?

✎ Our opinion

Rippling covers a lot, so getting ready takes more than buying it. Use these as go/no-go checks.

Scope & data

- ☐ Systems being replaced are named (≥ 2–3)
- ☐ Countries, entities and worker types listed
- ☐ Identifiers, history, status, compensation and deductions mapped
- ☐ Documents and audit needs identified

Governance

- ☐ Named owner for HR data model & job architecture
- ☐ Approval policies defined for comp, type, manager, entity
- ☐ Template review cadence set
- ☐ Change-history review owner set

Payroll

- ☐ Two parallel payrolls planned
- ☐ Exclusion-list review step defined
- ☐ Off-cycle & final pay cases written
- ☐ Deductions mapped to elections

IT & security

- ☐ Apps for provisioning/revocation tests chosen
- ☐ Device process and fees understood
- ☐ Role/permission model drafted
- ☐ API scopes and tokens policy set

Finance

- ☐ Ledger sync mapping tested
- ☐ Reimbursement approvals match policy
- ☐ Budget based on itemized quote

Recovery

- ☐ Failed-import recovery documented
- ☐ Support escalation path agreed
- ☐ Export and exit procedure written

Implementation risk by owner

Area	Named owner
HR data model and job architecture	HRIS / People Operations
Payroll calculations and filings	Payroll lead
Identity, apps and devices	IT / Security
Finance, reimbursement and accounting	Finance operations
Permissions and approvals	Cross-functional governance owner
Migration and recovery	Implementation program manager

PRINCIPLE

“All-in-one” does not remove the work of coordinating HR, IT, finance and payroll. It moves that work into one place.

S21 · PROOF-OF-CONCEPT TEST PLAN

Fifteen tests to run before you sign

✎ Our opinion

Use your own data and edge cases. Capture evidence for every test; a demo of the successful end state is not a pass. Editable version, a separate file supplied alongside this PDF: *companions/rippling_poc_checklist.xlsx*. Tests are for the buyer to run; the findings in S6–S15 are the ones we completed.

#	Scenario	Expected result	Evidence required	Pass / fail	Owner	Time	Risk if it fails
1	Hire one employee	Employee created with correct template, payroll, benefits eligibility and IT tasks	Screens of record, tasks, audit log	Pass: all downstream objects appear within the agreed time	HRIS	2 h	Wrong access, pay or benefits on day 1
2	Change title / manager / department / compensation	Change propagates; high-risk fields require approval	Change screen, approval log, payroll preview	Pass: salaried/hourly stays coherent; approval blocks risky edit	HRIS + Payroll	3 h	The $17/year pattern (S8)
3	Run a payroll preview	Totals, taxes, deductions and exclusions visible before approval	Preview export, exclusion list	Pass: preview matches independent calc to the cent	Payroll	4 h	Mis-paid or excluded employees
4	Submit and cancel PTO	Schedule and timesheet update and reverse; balance restored	Schedule/timesheet screens before and after	Pass: no residue after cancel; manual-approval path works	People Ops	1 h	Wrong pay or balances
5	Verify one benefit deduction	Election → payroll deduction → carrier/invoice agree	Election, paystub line, carrier file/invoice	Pass: three-way agreement	Benefits	3 h	Incorrect deductions; coverage gaps
6	Process one reimbursement	Receipt, approvals, payroll payout, accounting entry reconcile	Expense record, paystub, ledger entry	Pass: ledger sync completes with correct accounts	Finance	2 h	Unreconciled spend
7	Provision and revoke app access	Accounts created and removed in ≥ 3 of your apps	App admin logs, Rippling task status	Pass: revocation confirmed inside each app	IT / Security	4 h	Orphaned access after exit
8	Assign and recover a device	Order, shipping, assignment, MDM state, retrieval tracked	Order IDs, MDM console, shipping record	Pass: lifecycle visible end to end; fees match quote	IT	1 wk elapsed	Lost devices; surprise fees

S21 · PROOF-OF-CONCEPT TEST PLAN (CONTINUED)

Tests 9–15 and sign-off

#	Scenario	Expected result	Evidence required	Pass / fail	Owner	Time	Risk if it fails
9	Run one custom report	Report with required fields, filters, as-of-date	Saved report, row-count check	Pass: totals match source records	People Ops	2 h	Wrong decisions from bad data
10	Export worker data	Complete export incl. history and documents (or documented gaps)	Export files, field inventory	Pass: export inventory covers your exit needs	HRIS + Legal	3 h	Lock-in; audit gaps
11	Make one API request	Auth, scope, pagination, write, webhook per your use case	Request/response log	Pass: scope denies; revoked token rejected; writes work	IT / Eng	3 h	Integration failure at scale
12	Attempt one bulk import	Your real file imports; failure path gives clear error and clean rollback	Import log, HR and IT record counts	Pass: HR/IT agree; no partial state	HRIS	4 h	The S15 inconsistent state
13	Trigger one approval	Approval chain fires by policy; delegate/skip rules work	Approval log	Pass: unauthorized change blocked	Governance owner	2 h	Unapproved high-risk changes
14	Test one error and recovery path	Induced failure is detectable, explained and reversible	Error text, ticket, recovery steps and time	Pass: recovery inside agreed support SLA	Program manager	1 d	Stuck transactions at go-live
15	Verify audit history	Who/what/when for comp, access and payroll changes; exportable	Audit export, sample review	Pass: reconstruct a change in < 10 min	Security / Audit	2 h	Failed audits; no accountability

SIGN-OFF RULE

Do not sign until tests 2, 3, 12, 13 and 14 pass with your data. Those five map to the setup watch-outs we observed (S8, S7, S15).

POC result summary

Result	Count	Decision
Pass		Proceed
Pass with conditions		Write conditions into the contract
Fail		Fix, retest or walk away

S22 · ALTERNATIVES BY BUYER JOB

Match the tool to the job, not the feature count

✎ Our opinion

There is no single “second best”. Choose by the job you need done. Statements about other vendors are editorial framing; we did not test them in this report, and you should verify current capabilities.

Your priority	Compare with	Choose it when…	Rippling may still win when…	Verify
Simple US payroll, transparent packages	Gusto and payroll-first products	IT and finance are out of scope and you want simpler buying	You will later need app/device lifecycle in the same system	Payroll depth, state coverage, pricing
HR-first simplicity	BambooHR	A narrower HR experience fits; device/identity/spend not needed	HR must drive IT/finance actions	Payroll add-on, integrations
International employment and EOR	Deel, Remote, global specialists	Country coverage, local expertise and EOR service matter most	Domestic-first company with some global needs (not covered by this report)	Exact countries, service model, worker pricing
Established mid-market HCM	Paylocity, UKG and similar suites	You want a long-standing HCM and service model	Cross-module automation to IT/devices is the priority	Payroll depth, reporting, implementation support
Enterprise operating model	Workday, ADP and enterprise suites	Finance planning, global standardization and consulting ecosystems matter	You value configurable mid-market speed over enterprise scope	Entity structure, scale evidence, implementation partner
PEO service model	Justworks and PEO providers	You want bundled HR and benefits services	You want software flexibility and control	Co-employment terms, benefits access

DECISION RULE

Do not choose an alternative because it has fewer features. Choose it when its operating model, service level, pricing transparency or specialist depth better matches the job you need done. Rippling earns a serious evaluation when you can name two or three existing systems, handoffs or lifecycle risks it could replace.

S23 · BUYER PERSONAS AND RECOMMENDATIONS

What each role should take from this report

✎ Our opinion

Persona	Needs most	Read	Recommendation (our take)
Founder / CEO	Strategic fit, consolidation, lock-in, time to value	S1 S2 S3 S17 S22	Shortlist if the fit score is ≥ 10 and you can name 2–3 systems it replaces.
CFO / Finance leader	Annual cost, payroll controls, renewal risk, ROI	S17 S18 S19 S11	Budget from an itemized quote, never $8. Cap renewal increases.
CHRO / VP People	Lifecycle, system of record, governance	S5 S6 S8 S16 S20	Shortlist; make approval policies a go-live gate.
Head of People Ops / HRIS admin	Config burden, recovery, bulk import, reports	S8 S15 S16 S21 S14	Run the bulk-import POC with your real file first.
Payroll leader	Review controls, exclusions, deductions, AI	S7 S10 S11 S13 S21	Parallel-run two payrolls; treat AI totals as unverified.
CIO / Head of IT	App provisioning, devices, HR-triggered actions	S12 S6 S15 S21	Strong candidate if HR→IT dependency is high; test revocation in 3 apps.
Security / IAM leader	Least privilege, token scopes, revocation, audit	S14 S6 S12 S16	Request SOC/ISO evidence; test your own role model.
Benefits leader	Enrollment, QLEs, carrier transmission, deductions	S10 S21	Configurable but unproven end-to-end here; reconcile to carrier.

S23 · BUYER PERSONAS (CONTINUED)

Personas 9–15

Persona	Needs most	Read	Recommendation (our take)
Procurement / Legal	Term, renewal, SLA, portability, liability, exit	S18 S19 S26	Use the checklist; require written line items.
Global workforce leader	Global payroll vs EOR vs contractor; native vs partner	S4 S22	We didn't test here: evaluate specialists directly.
Small-business buyer	Is it over-scoped? Minimum module set	S2 S3 S22	If the score is ≤ 9, compare payroll-first products first.
Mid-market buyer	Consolidation, multi-state payroll, IT integration	S3 S5 S12 S20 S24	Strongest segment in our analysis; mandate a POC.
Enterprise buyer	Permissions, entities, scale, architecture	S16 S14 S22 S4	Compare enterprise suites seriously; Rippling must prove scale.
Existing Rippling customer	Renewal, expansion, governance, exit costs	S25 S16 S8 S14	Run the renewal audit before the next order form.
Buyer migrating away	Extraction, history, documents, parallel run	S26 S14	Get the export inventory in writing before notice.

HOW TO USE THESE

The recommendations are editorial. They combine the tested findings with typical responsibilities of each role; they are not predictions about your company. Use the Fit Scorecard (S3) to anchor the discussion.

S24 · 30/60/90-DAY IMPLEMENTATION PLAN

A cautious path from signature to cutover

✎ Our opinion

This is an editorial planning template. We did not observe a real customer implementation, so durations are planning assumptions, not Rippling commitments.

Days 0–30 · Prepare

- ☐ Name the systems replaced and the owners
- ☐ Sign nothing before POC tests 2, 3, 12, 13, 14 pass
- ☐ Map data: identifiers, history, status, comp, deductions
- ☐ Define approval policies and template standards
- ☐ Draft role/permission model
- ☐ Agree support escalation path in writing

Days 31–60 · Configure and rehearse

- ☐ Configure templates, approvals and permissions
- ☐ Rehearse the bulk import with real data, including a forced failure
- ☐ Provision/revoke in 3 chosen apps
- ☐ Run payroll preview against legacy calc
- ☐ Build reports and exports you need at exit
- ☐ Train admins and managers

Days 61–90 · Parallel run and decide

- ☐ Run two parallel payrolls and reconcile
- ☐ Reconcile one benefit and one reimbursement end to end
- ☐ Review audit history for high-risk changes
- ☐ Go/no-go gate with named owner sign-offs
- ☐ Hypercare plan with daily exclusion-list review
- ☐ Retire legacy systems only after gate passes

GATES THAT MATTER MOST

Gate 1 (day 30): approval policies written and owners named. Gate 2 (day 60): bulk-import rehearsal succeeds and failure path is documented. Gate 3 (day 90): parallel payrolls reconcile and exclusion review is a signed step.

S25 · EXISTING-CUSTOMER RENEWAL AUDIT

Before you renew or expand

✎ Our opinion

Audit area	What to check	What it protects
Usage vs. spend	List modules paid for vs. modules used; employee counts vs. billed counts	Overpaying for unused modules
Governance health	Approval policies in place; template review; permission audit; change-history review	The S8 risk is unmanaged
Open incidents	Support tickets, escalation times, unresolved bugs	Weak support evidence
Data export test	Run a full export today and compare to the exit inventory	Lock-in discovered too late
Consolidation opportunities	Tools still running in parallel that Rippling could replace	Value left on the table
Renewal terms	Increase cap, notice window, price protections	Auto-renew with uplift
Switching-cost view	What it would take to leave: data, apps, devices, parallel run	Negotiating leverage

Renewal scorecard

Score each area 0 (poor) – 2 (good). 12–14: renew as is and negotiate cap. 7–11: renew with conditions and a 90-day action plan. 0–6: run an alternatives review before notice date.

Expansion decision

- ☐ The new module has a named owner
- ☐ It has a POC with your data
- ☐ The price is in writing

Editable worksheet, a separate file supplied alongside this PDF: *companions/rippling_renewal_audit.xlsx*.

S26 · MIGRATION-AWAY CHECKLIST

Plan the exit before you need it

✎ Our opinion → Check in your trial

Our test search did not find a one-click complete tenant archive; that does not show Rippling offers no export option. We did not test exit. This checklist helps you ask the right questions *before* notice.

Area	What to do	Evidence status
Data extraction	Run employee, payroll, time, benefits and document exports; list gaps	→ Check in your trial
Payroll history	Years of YTD, tax forms, off-cycle records required by law/audit	→ Check in your trial
Documents	Offer letters, I-9 related records and signed agreements: format and bulk export	→ Check in your trial
Audit records	Change history and approval logs: exportable or screenshot-only?	→ Check in your trial
API access	Keep read access during transition; plan token revocation at exit	✓ We tested it
App & device dependencies	Which SSO/provisioning flows and MDM enrollments depend on Rippling?	→ Check in your trial
Parallel-run planning	Run old and new payroll in parallel for ≥ 2 cycles	✎ Our opinion
Termination rights	Notice, data-access period, deletion certificate, transition assistance	→ Check in your trial

TIMING

Request the export inventory, run a test export and obtain written termination terms **before** you serve notice or sign a renewal.

S27 · FINAL VERDICT AND EDITORIAL RATING

Shortlist it for consolidation, and govern it

✎ Our opinion ✓ We tested it

FINAL VERDICT

Conditional shortlist. Buy Rippling for consolidation and automation, not because the entry price appears inexpensive.

Rippling's biggest strength is that every module shares one employee record. That is also its biggest risk: one bad setting or half-finished change can spread everywhere.

Shortlist it when…

- You are consolidating several workforce systems.
- HR and IT lifecycle coordination matters.
- Operations are multi-state or distributed.
- You can assign strong implementation and governance owners.
- The itemized quote compares favourably with what it replaces.

Deprioritize it when…

- You need basic payroll and benefits only.
- Public package pricing is non-negotiable.
- You will not use IT, automation, finance or global modules.
- You cannot run a real migration and payroll POC.
- No one will own permissions, templates and approvals.

TrulyCritic editorial rating: 4.7 / 5 · Excellent

Why 4.7/5? TrulyCritic's 4.7/5 is its existing independent editorial assessment of Rippling in the HR-software category. Our October 2026 sandbox research adds direct evidence on connected lifecycle workflows, payroll review, IT visibility, reimbursements, AI and API controls, as well as material governance and migration concerns. These observations inform our editorial judgment, but are not a new weighted formula. We have not tested all alternative platforms to the same depth, and the score does not imply every production behavior was verified. The recommendation remains a conditional shortlist because buyer fit, contract cost and rollout controls determine the real-world decision.

The 4.7/5 is a category-relative editorial judgment, not a numeric score calculated from the rows below. The 0–20 Fit Scorecard (S3) is a separate buyer self-assessment. Evidence coverage (S4) describes how well each area was observed and is separate from the rating. AI (S13) is an evidence dimension informing the automation and product-capability assessment, not an additional numeric criterion.

S27 · FINAL VERDICT AND EDITORIAL RATING (CONTINUED)

Evidence dimensions behind the editorial judgment

Evidence dimension	Evidence type	Observed strength	Important limit
Connected lifecycle (S6, S9)	✓ We tested it	One employee event drove offboarding review, final-pay decisions, documents, PTO schedule and timesheet, with reversal on cancel.	Third-party revocation, device recovery and legal final pay not verified; PTO was auto-approved by a sandbox rule.
Payroll review and finance (S7, S10, S11)	✓ We tested it	Missing-information exclusion was explicit; $75 + $75 401(k) and $697.16 reimbursement arithmetic reconciled.	No tax filings, bank settlement, carrier feed or completed ledger sync; exclusion is a warning, not a blocker.
Change governance (S8)	✓ We tested it	Compensation change was reviewable, restorable and kept in history.	A $17/hour template became $17/year with no approval policy configured; downstream payroll effect not tested.
IT, identity and devices (S12)	✓ We tested it	HR events surfaced with app and device context in one workspace.	Provisioning, delivery and enforcement not tested; one unexplained banner.
AI (S13)	✓ We tested it	Useful on constrained, record-specific questions; corrected itself under a stricter prompt.	n=1 per prompt; not a latency benchmark; payroll totals need human verification.
API, reporting and portability (S14)	✓ We tested it	Auth, pagination, validation, scopes and revocation behaved predictably in sampled calls.	No full write, webhook, load or rate-limit testing; export availability is not tenant portability.
Bulk import and migration (S15)	✓ We tested it	Two-record CSV passed mapping and validation.	Finalization failed; modules then disagreed. Root cause unknown; not proof production imports fail.
Pricing transparency (S17)	§ Rippling's docs	Official starting point of $8 PEPM plus a monthly base fee.	Most modules are quote-only; no itemized quote was obtained.
Support, security, global workforce (S29, S30)	" Rippling says	Vendor-reported support metrics and security announcements; third-party review aggregates.	Global payroll, EOR and support resolution were not tested; certifications do not prove your configuration is safe.

Not directly tested: global payroll, support resolution, production tax filings and settlements, and complete implementations. The recommendation would change if: itemized pricing is materially worse than the stack it replaces; a production implementation shows the S15 failure pattern without a clear recovery path; or approval controls cannot block the S8 pattern.

S28 · NEXT-STEP PATHWAYS

Where to go from here

✎ Our opinion

Pick one next step. All three are optional requests, handled through the live review page; they are not self-serve tools and no turnaround is promised.

1 · Build my shortlist

Request a worksheet that applies the Fit Scorecard to your company. Availability and turnaround are confirmed when you ask.

Build my shortlist

2 · Review my itemized quote

Ask about a missing-lines and negotiating-levers review of a redacted quote. No turnaround is promised.

Review my itemized quote

3 · Get the procurement pack

Ask for the editable RFP, quote comparison, POC plan, risk register and renewal tools that accompany this report.

Get the procurement pack

Also

Share an anonymized quote — Ask about contributing a redacted Rippling quote (explicit consent; no employee data; aggregate output only). No benchmark delivery date is promised.

Read the live review — Updated with corrections and new tests.

> **HOW TRULYCRITIC IS PAID**
>
> This report is free. Revenue may come from advisory services you request (none are guaranteed or instantly delivered), optional paid tools, sponsorships or affiliate links that are clearly labelled, and research licences. Any vendor introduction happens only if you ask for it, with your consent, and never changes our scores, verdicts or findings. We do not sell rankings, scores or removal of weaknesses.

Corrections welcome: the live review carries a dated corrections log at https://www.trulycritic.com/software/rippling-hr.

S29 · EVIDENCE APPENDIX AND SCREENSHOT REGISTER

Every finding, its label and its limit

✓ We tested it → Check in your trial " Rippling says

Legend: eight primary hands-on findings (F1–F7 and F9) plus one API control test (F8) are the nine core research records. F10 is a separate supporting IT-overview observation, not an additional test. F1 and F8 have no screenshot in this edition.

ID	Finding	Label	Exact limit	Screenshot asset
F1	Offboarding connected final pay, documents, responsibilities and 21 app-assignment reviews	✓ We tested it	Revocation inside each third-party app not independently verified; 21 = assignments reviewed, not revoked	No screenshot in this edition (researcher test notes)
F2	Payroll continued with one worker excluded for missing bank/tax details	✓ We tested it	Final payment and filings not tested; worker shown as Terminated	payroll-exclusion
F3	$17/hour template became $17/year for salaried worker; no approval policy; restored to $125,000	✓ We tested it	Sandbox only; payroll effect of interim state not tested	transition-17-per-year; transition-restored-125000
F4	8-hour PTO auto-approved, propagated to schedule + timesheet, reversed on cancel	✓ We tested it	Manager approval and final-pay settlement not tested	pto-schedule; pto-timesheet
F5	401(k): 2% of $3,750 = $75 employee + $75 employer in draft payroll	✓ We tested it	Draft context; no medical deductions found; carrier NV	benefits-settings
F6	Reimbursements $443.26 + $53.90 = $497.16; + $200 = $697.16 in payroll summary; ready to sync	✓ We tested it	Ledger sync and bank settlement not completed	reimbursement-approvals; paystub-reimbursements; accounting-sync
F7	AI times ≈1:20, 1:24, 1:30; complex totals ≈2:30–3:00; corrected output	✓ We tested it	n=1 per prompt; not a latency benchmark	ai-correction
F8	API: bearer auth, pagination, limit validation, scopes, revocation	✓ We tested it	No load, exhaustive writes, webhooks, rate limits	(command-line test; no screenshot)
F9	Bulk import passed validation, failed finalization; IT shows 2 onboardings; HR search returns none	✓ We tested it	Cause unknown; not proof production imports fail	bulk-import-failure; it-overview
F10	Supporting context (not a core record): IT overview: 330 devices, 54 orders, 31 integrations, 163 users, 41 device errors; unexplained gateway banner	✓ We tested it	Provisioning, delivery, enforcement not tested	it-overview

S29 · TRUST SIGNALS AND SCREENSHOT REGISTER (CONTINUED)

Vendor-reported signals and the screenshot register

Item (vendor-reported, snapshot of 17 Oct 2026; not re-verified in v2.1)	Value	Label
Live chat median first response	32 sec	" Rippling says
Email median first response	1 h 56 m	" Rippling says
First-response resolution	40%	" Rippling says
CSAT	95.18%	" Rippling says
Capterra snapshot	4.9/5 from 4,885 reviews	◦ Reported by others
TrustRadius snapshot	8.9/10 from 2,707 reviews	◦ Reported by others

Support figures are vendor-reported, carried from our October 17, 2026 snapshot and not re-verified for v2.1; re-check them before relying on them. Capterra and TrustRadius figures are third-party aggregates as observed at that snapshot. We use all of them as context, not as the basis of our rating.

Screenshot register

Screenshot	Section	Captured	Redaction / label	Alt text in source
Pay-run exclusion	S7	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
$17/year review	S8	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
Restored $125,000	S8	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
PTO schedule	S9	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
PTO timesheet	S9	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
Benefits settings	S10	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
Reimbursement approvals	S11	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
Payroll summary	S11	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
Accounting state	S11	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
IT Overview	S12	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
AI correction	S13	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes
Bulk import failure	S15	October 2026 (exact date not independently verified)	Vendor-sandbox label burned in; fictional names; no tokens/bank digits seen	Yes

S30 · SOURCES, CORRECTIONS AND CHANGE LOG

Sources, version history and how to correct us

§ Rippling's docs " Rippling says

Source	URL	Used for	Label	Checked
Rippling pricing	www.rippling.com/pricing	Pricing facts	§ Rippling's docs	Oct 2026; not re-checked in v2.1
Rippling HRIS / shared data model	www.rippling.com/products/hr/hris	Architecture claims	§ Rippling's docs	Oct 2026
Rippling Payroll	www.rippling.com/products/payroll	Payroll positioning	§ Rippling's docs	Oct 2026
Rippling Finance	www.rippling.com/products/finance	Finance positioning	§ Rippling's docs	Oct 2026
Rippling support status	www.rippling.com/support-status	Support metrics	" Rippling says	17 Oct 2026
Rippling ISO/IEC 27001 announcement	www.rippling.com/en-GB/blog/rippling-obtains-iso-iec-27001-certification	Security context (vendor announcement; certificate and scope not independently inspected)	" Rippling says	Oct 2026
Capterra Rippling reviews	www.capterra.com/p/172127/Rippling/reviews/	Third-party review aggregate	◦ Reported by others	Oct 17, 2026 snapshot
TrustRadius Rippling reviews	www.trustradius.com/products/rippling/reviews/all	Third-party review aggregate	◦ Reported by others	Oct 17, 2026 snapshot

Version and change log

Version	Date	Change
v1.0	Oct 17, 2026	Initial 28-page Hands-On Buyer Benchmark
v2.0	Oct 17, 2026	Premium rebuild: role routing, Fit Scorecard, risk register, TCO/ROI, quote, contract, POC (15), personas, 30/60/90, renewal and migration-away tools; evidence appendix; corrected confidence counts; added unexplained-banner and Terminated-worker observations; live-text charts; tagged PDF
v2.1	October 19, 2026	Rating synchronised to 4.7/5 (Excellent), existing editorial rating; S27 rewritten as an evidence matrix; offboarding screenshot absence disclosed; evidence, caption, date, source-label, companion and CTA wording corrected. Pre-publication edition; not reviewed or endorsed by Rippling.

Corrections, independence and limits

Corrections: report errors at trulycritic.com/software/rippling-hr (corrections log). **Contact:** trulycritic.com. **Review status:** this edition has not been reviewed, approved or endorsed by Rippling. **Independence:** Rippling may correct facts, terminology, links and availability; it does not control scores, conclusions, rankings or recommendations. **Limits:** results describe the tested Redwood sandbox; we did not test production tax filings, legal compliance, carrier enrollment, global payroll/EOR, physical device delivery, external accounting sync, bank settlement, high-scale performance or a complete real-world implementation.

Report version 2.1 · October 19, 2026 · Prepared by the TrulyCritic Research Team · © TrulyCritic. All screenshots are original captures of a vendor sandbox with fictional data.