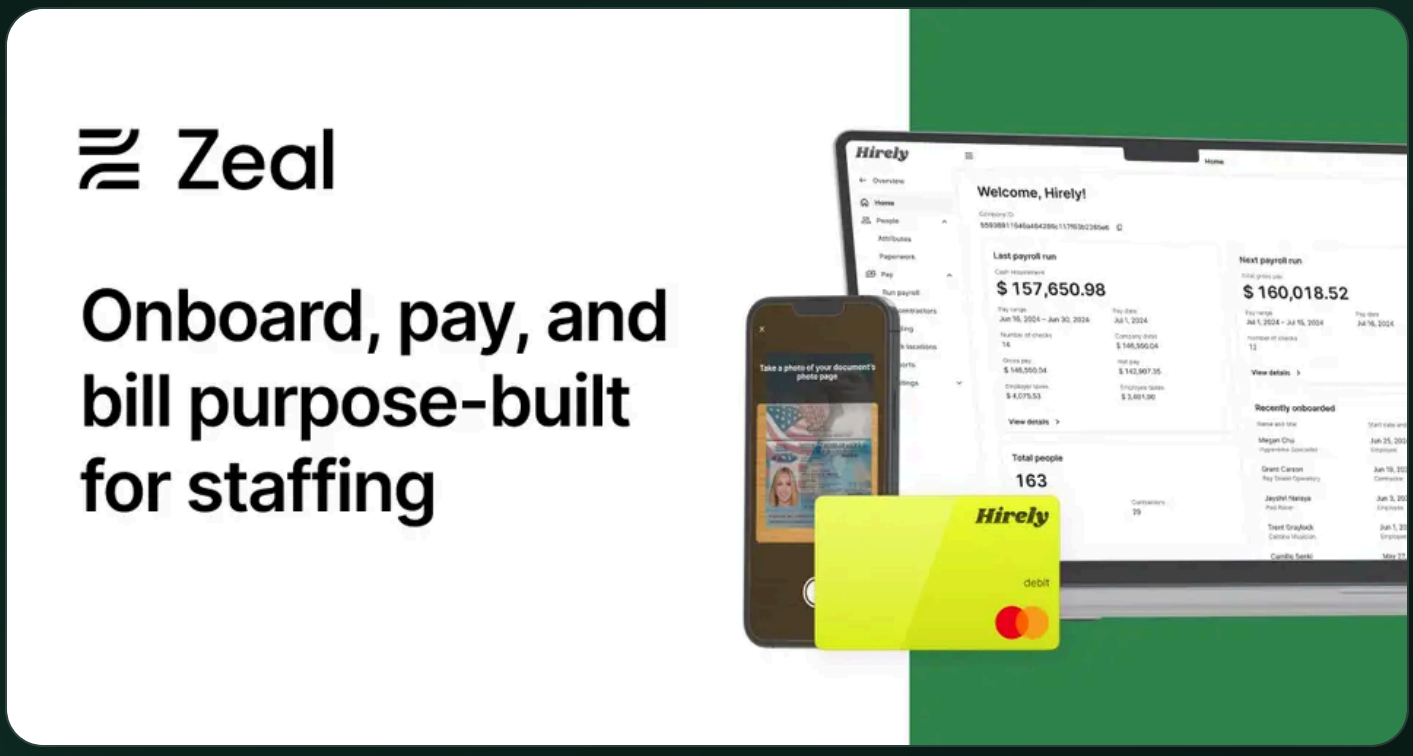
ToolGPA

NOVEMBER 2026

Zeal

The Insider's Guide

Embedded payroll, onboarding and billing for staffing platforms



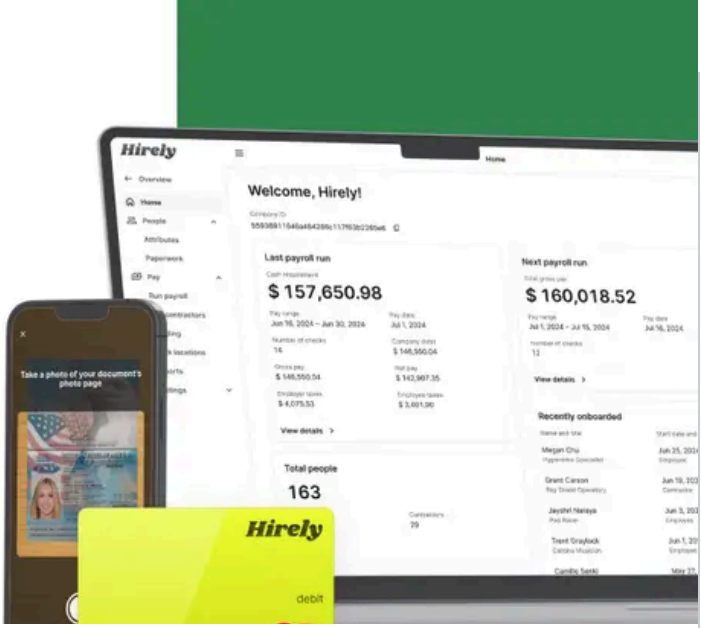
Every plan, grade, refund rule and rival among payroll services, read from Zeal's own pages.

Made by Zeal (Puzzl Group Inc.) · checked Nov 13, 2026 · toolgpa.com

2.0
GPA

Zeal

Onboard, pay, and bill purpose-built for staffing



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Zeal's own pages, its app-store listings and our grades. Every fact in it is on Zeal's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.0

GPA, above 26 of the 61 other payroll services we grade

Zeal sells payroll, worker onboarding and invoicing infrastructure to staffing companies, labor marketplaces and similar platforms, through an API, embeddable components and an admin dashboard. It handles W-2 and 1099 workers and offers instant pay options. The company was founded in 2019 in San Francisco.

To get you started, here are **7 things to know about Zeal**, taken from its own pages and our grades.

> **No store rating is on record, and plugging an API into your own product takes engineering work.**
>
> From our grade for ease of use

1 **Best for payroll built into a staffing or gig platform**

It is built for platforms paying many workers, no price is published, and a single small employer is not its customer.

2 **It runs on 3 platforms**

Web, iOS and Android.

3 **Automated payroll**

Calculations, payments, taxes and compliance for W-2 and 1099 workers, with a choice of pay frequency including daily.

4 **Earned wage access and instant pay**

Workers can reach earned pay early, with paycards, digital wallets, push-to-card or same-day ACH.

5 **Onboarding and billing**

Digital worker onboarding plus invoicing for staffing clients.

6 **A 2.0 GPA, above 26 of 61**

That is against the other payroll services we grade, on value, the free plan, features, ease of use and platforms.

7 **Keep it**

To replace Zeal you would be making payroll taxes worked out and filed with the government for you. That is not a weekend's work, with an AI app builder or without one.

Zeal at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web, iOS, Android
MADE BY Zeal (Puzzl Group Inc.), since 2019	CATEGORY Payroll
OUR GRADE 2.0 GPA, fair	

The report card

Best for payroll built into a staffing or gig platform

Zeal sells payroll, onboarding and invoicing as an API and embeddable parts for staffing companies and labor marketplaces, with instant pay for workers. It is built for platforms paying many workers, no price is published, and a single small employer is not its customer.

TOOLGPA REPORT CARD — **Zeal** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No price is published and the site sends buyers to a demo, so it sits at C.
Free plan and trial	F	Nothing is free: no free plan and no trial are listed, so the way in is paying.
Features	B	Automated payroll for W-2 and 1099 workers, earned wage access, onboarding and billing, and an API with embeddable parts. The listing shows no gap in what it sets out to do.
Ease of use	C	No store rating is on record, and plugging an API into your own product takes engineering work.
Platforms and integrations	B	Web, iPhone and Android, with a worker mobile app, an API and an integrations page. There is no desktop app, so it stops at B.

Grade point average — Fair, out of 4.0 **2.0**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Zeal is for

- ✓ Fits if you run a staffing company or labor marketplace that pays many workers
- ✓ Works for software teams that want payroll inside their own product

Who it is not for

- ✗ Not for you if you are one small employer, as it is built for platforms that pay many workers
- ✗ Skip it if you want a price first, since none is published and buyers book a demo
- ✗ Watch out: the banking side is provided by Bangor Savings Bank, and Zeal says it is not a bank
- ✗ Not for you if you want a free plan or trial, as none is listed

Good to know

Good for

- ✓ Staffing and gig platforms adding payroll to their own product
- ✓ Labor marketplaces paying mixed W-2 and 1099 workers

Worth knowing

- ⓘ No prices are published; the site directs buyers to book a demo.
- ⓘ It is built for platforms that run payroll for many workers, not for a single small employer.
- ⓘ Banking services are provided by Bangor Savings Bank, Member FDIC; Zeal says it is not a bank.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

Zeal's current pricing could not be confirmed from its own site.

> **No price is published and the site sends buyers to a demo, so it sits at C.**

From our grade for value for money

We could not confirm Zeal's current prices from its own site, so this guide lists no plans. zeal.com has them.

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: Web, iOS and Android

Embedded payroll, onboarding and billing for staffing platforms. Here is what it does, as its own site describes it, and what it covers: public API, invoicing, payroll, partner payouts.

> **The listing shows no gap in what it sets out to do.**

From our grade for features

Automated payroll

Calculations, payments, taxes and compliance for W-2 and 1099 workers, with a choice of pay frequency including daily.

Earned wage access and instant pay

Workers can reach earned pay early, with paycards, digital wallets, push-to-card or same-day ACH.

Onboarding and billing

Digital worker onboarding plus invoicing for staffing clients.

API and embeddable components

Developers can embed onboarding, pay and billing into their own app, with an API reference and changelog.

Worker mobile app

iOS and Android apps let workers see pay, paystubs and card details.

Where it runs

Web iOS Android

What it works with

Its own pages name no integrations.

Zeal is made by Zeal (Puzzl Group Inc.), and has been around since 2019.

Where it stands

Its grades against its category, and whether to keep it or make your own

26/61

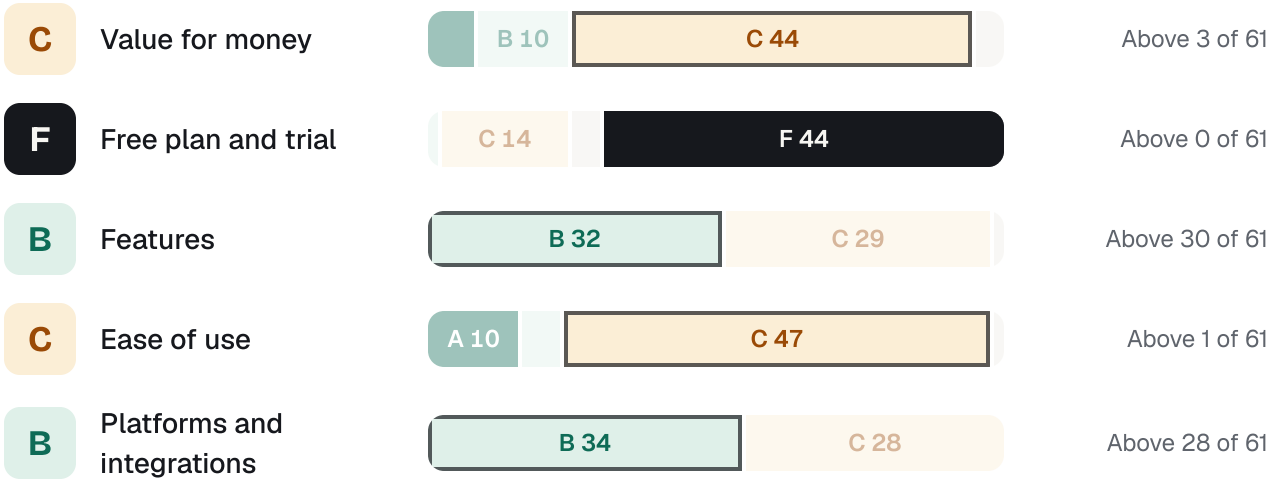
Other payroll services it is graded above

Zeal's GPA of 2.0 is higher than 26 of the 61 other payroll services we grade, and level with 8.

It stands best on features (B, above 30 of 61) and worst on free plan and trial (F, above 0).

Each grade against the category

Every bar is all 62 payroll services we grade, cut by the letter each got. Zeal's own letter is outlined.



Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Zeal you would be making payroll taxes worked out and filed with the government for you. That is not a weekend's work, with an AI app builder or without one.

What you could make

- Invoicing: an app builder makes this well.

What you could not

- Payroll taxes worked out and filed with the government for you.
- Payouts to partners in many countries, with their tax forms.
- A real app for iOS and Android. Something home-made would be a web page.
- An API that other software can build on.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Zeal's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Everee, Rippling, Paycor and Gusto

The 4 tools Zeal is most often weighed against, with where each one differs from it.

2.0 GPA

Everee

Paid

Usage-based payroll for staffing, gig work and workforce apps.

- Only Zeal lists iOS and Android apps.
- Zeal also covers invoicing.

Zeal and Everee compared in full

2.4 GPA

Rippling

Paid

HR, IT and finance platform with US and global payroll, by quote.

- Zeal also covers invoicing and partner payouts.
- Rippling also covers workflow automation, time tracking and expense tracking.

Zeal and Rippling compared in full



2.2
GPA

Paycor

From $99/mo

US payroll and HR software, with published prices under 50 staff.

- Zeal also covers invoicing and partner payouts.
- Paycor also covers reports and expense tracking.

Zeal and Paycor compared in full



2.4
GPA

Gusto

From $49/mo

Payroll and HR for small businesses, with apps for owners and staff.

- Zeal also covers invoicing and partner payouts.
- Gusto also covers time tracking and expense tracking.

Zeal and Gusto compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

10

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Zeal free?

No. Zeal is a paid product.

What platforms does Zeal work on?

Zeal is available on Web, iOS and Android.

Does Zeal have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Zeal is listed for Web, iOS and Android.

Does Zeal have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Zeal is listed for Web, iOS and Android.

Is Zeal open source?

Zeal is not described as open source on its own site, as read on Nov 13, 2026.

Does Zeal have an API?

Yes. Zeal offers a public API, according to its own site.

Who makes Zeal?

Zeal is made by Zeal (Puzzl Group Inc.). It dates from 2019.

What are the alternatives to Zeal?

The closest alternatives to Zeal in our directory are Everee, Rippling, Paycor and Gusto.

How does Zeal compare with other payroll services?

Zeal's GPA of 2.0 is higher than 26 of the 61 other payroll services we grade, and level with 8.

Could I make my own version of Zeal?

To replace Zeal you would be making payroll taxes worked out and filed with the government for you.

Where this guide comes from

The prices, plans, platforms and features were read from Zeal's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Zeal's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Zeal (Puzzl Group Inc.). Prices change, so check zeal.com before you buy.

zeal.com
zeal.com/about
zeal.com/pay
zeal.com/integrations

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at toolgpa.com.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Zeal, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/zeal

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Zeal: The Insider's Guide", checked
Nov 13, 2026. https://toolgpa.com/tools/zeal
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Know someone choosing between payroll services?

Send them this guide: toolgpa.com/tools/zeal/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded payroll services after Zeal, each with an Insider's Guide of its own.

Payroll Insider's Guide

Every one of the 62 payroll services we grade, compared

Roll by ADP Insider's Guide

Chat-based payroll app for very small US businesses

2.8 GPA

SimplePay Insider's Guide

South African online payroll with leave and self-service

2.8 GPA

BrightPay Insider's Guide

UK cloud payroll with HMRC submissions and auto-enrolment

2.6 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Zeal's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Zeal is a trademark of its owner, and this guide is not made, paid for or approved by Zeal (Puzzl Group Inc.). Prices and plans change: check zeal.com before you buy.