

Deel vs Remote vs Rippling: which EOR provider actually fits

The three biggest employer-of-record platforms all land in a narrow seat-fee band, so price is not what should decide it. What actually differs is how transparent the pricing is and who legally employs your people. Here is how to choose.

Published 2026-07-01 · A Mue guide

Once you have decided that a hire abroad is genuinely a job and not a contractor engagement, and that you are not ready to open your own entity, the next question is which employer of record to use. The three names most shortlists come down to are Deel, Remote and Rippling. The instinct is to compare their monthly seat fees and pick the cheapest. That is the wrong place to start, because on the seat fee they barely differ, and the seat fee is the small part of the bill anyway.

The seat fees are close, so they are not the decision

Deel lists its EOR from about 599 dollars per employee a month, with an Enterprise tier from about 899. Remote lists at about 699 a month paid monthly, dropping to about 599 on annual billing, so on an annual commitment the two land at roughly the same headline number. Rippling is the outlier: it does not publish a standalone EOR price at all. You request a quote, and its EOR comes bundled into its wider workforce platform, a per-employee platform fee plus the modules you turn on, which tends to sit above a pure-play EOR seat once you add it up. (List prices checked July 2026, they move.) The point is that between the two that do publish, the seat-fee gap is small enough that it should not be what decides a multi-year employment relationship.

The seat fee is the small number anyway

An EOR seat fee of around 600 dollars a month feels like the price, but it is a minor line next to what sits under it. On top of the fee you pay the full gross salary and the country's employer-side statutory contributions, which run from roughly 13 percent to 40 percent of gross depending on where the person sits (about 21 percent in Germany, about 25 percent in Belgium). For one person on the equivalent of 5,000 dollars a month, the all-in first-year cost lands near 80,000 dollars, of which the platform fee is only about 7,000. So a 100-dollar difference in seat fee changes the total by a rounding error, while moving the same hire from a low-burden country to a high-burden one can change it by tens of thousands. Price the actual country and salary in our EOR global hiring cost calculator before you let the seat fee sway you.

Where they actually differ: pricing transparency

The first real difference is how much you can know before you talk to sales. Deel and Remote both publish a flat per-employee EOR price, so you can budget the fee line before a call. Rippling does not, because its EOR is one module of a broader platform rather than a standalone product. If you already want Rippling to run your payroll and IT, having employment in the same system is genuinely convenient. If you only need an EOR, the bundling makes a clean per-seat comparison harder and usually adds cost over a dedicated EOR seat. Match the buying model to what you actually need: a single tool for everything, or the narrowest thing that solves the hire.

Where they actually differ: who legally employs your people

The second difference is the one your legal team will ask about, and most price comparisons skip it: in each country, who is the actual legal employer of your staff? An EOR either owns a legal entity in that country and employs the person directly, or it partners with a local in-country provider that does. Remote states it uses its own entities in every country it covers, so the answer is always Remote. Deel owns entities in most countries but relies on vetted local partners in some, so in a given country the employer may be Deel or it may be a partner, and you will not know which until you ask. Aggregator-style providers sit further along that spectrum, orchestrating a network of local partners almost everywhere.

Neither model is wrong, but they trade off differently. An owned entity removes a middle party during the moments that matter most: a compliance question, a termination, or a delay between when your money leaves and when it reaches the employee. A partner network can extend coverage into countries an owned-entity provider has not reached yet. So the honest question is not "who owns more entities" in the abstract, it is "who will legally employ this person, in this country, and how many hands is my money and my liability passing through." Ask each shortlisted provider that about your specific country, in writing, before you sign.

Where they actually differ: how much cash you park up front

The third difference never shows in the seat fee, and it is a cash-flow one: before an EOR pays anyone on your behalf, it wants to be covered for the money it is about to lay out. That comes in two forms, a one-off deposit and the recurring payroll funding, and the three providers handle both differently.

On the deposit, most EORs hold one, commonly one to three months of the employee's total cost (salary plus employer contributions), refunded once the person leaves and all obligations clear, so it is cash locked up rather than spent. Remote is the outlier here: instead of an automatic fixed deposit it takes a risk-based reserve that it only requires after weighing your account's financial exposure, and it can waive that reserve entirely if your company passes a credit check. If onboarding falls through, Remote credits the reserve back in full. Deel charges an EOR deposit calculated from your monthly cost. Rippling does not publish its terms at all, so the deposit sits inside the quote, and third-party reviews put it in the usual one-to-three-month range, returned after offboarding.

Then there is the recurring funding. An EOR has to hold your money before it runs local payroll, so you fund each cycle ahead of payday, which ties up working capital every month, not just once. Deel issues its monthly EOR invoice on the 23rd with payment due five days later, and separately lets you pre-fund your balance up to four payment months ahead if you would rather hold a buffer (not offered in every country, and not for US payroll). The practical point: two providers with an identical seat fee can still differ by a month or more of salary in how much cash you have parked with them at any moment, which for a handful of hires is real money. Ask each provider for the deposit basis, whether a credit check can reduce it, and how many days before payday they need the funds.

How to choose

- You only need to employ people abroad, and want the price up front: Deel or Remote, both of which publish a flat EOR seat fee. Compare them on your specific country and on annual billing, where they land close together.
- Legal accountability in a tricky jurisdiction is your top worry: favour the provider that owns its own entity where you are hiring, and get the "who is the legal employer here" answer in writing before you commit.
- You already want one system for payroll, IT and devices too: Rippling can be worth the quote, as long as you compare the bundled all-in against a standalone EOR seat rather than against a list price it does not publish.
- It might not be employment at all: if the role is genuinely independent, an EOR is the wrong product. Check whether a contractor or an EOR is the right route first, and score the relationship in the misclassification checker before you pay for a seat.

The point

The three big EOR platforms are close enough on the seat fee that price should be the last thing you weigh, not the first. The seat fee is a small share of an all-in cost the country sets, so run your real numbers through the calculator, then choose on the things that actually differ between providers: whether the pricing is transparent enough to budget, and who will legally stand as the employer in the country you are hiring in. Get those two right and the hundred dollars of monthly fee difference stops mattering.

Frequently asked questions

How much does an EOR cost per employee per month?

The big platforms sit in a narrow band. Deel EOR lists from about 599 dollars per employee a month (its Enterprise tier from about 899), and Remote lists at about 699 a month paid monthly, dropping to about 599 on annual billing (checked July 2026, list prices move). Rippling does not publish a standalone EOR price; you request a quote. That seat fee is the small part of the bill, though: you also pay the full gross salary and the employer social contributions, which run from roughly 13 to 40 percent of gross depending on the country.

Is Deel or Remote cheaper for an EOR?

On the seat fee they are close. Deel lists its EOR from about 599 dollars a month, and Remote

lists at about 699 monthly but about 599 on annual billing, so on an annual commitment they land at roughly the same headline number (checked July 2026). Because the seat fee is a small share of the all-in cost, the country you are hiring in moves your total far more than the choice between these two does. Price the actual country in the calculator before you pick on fee alone.

Why does Rippling not show an EOR price?

Rippling sells EOR as part of its wider workforce platform rather than as a standalone product, so its EOR pricing is quote-based and typically bundled with a per-employee platform fee plus the modules you switch on. That can be convenient if you already want Rippling for payroll and IT, but it makes a clean per-seat comparison against a pure-play EOR harder, and it tends to add cost over a standalone EOR seat.

Does it matter whether an EOR owns its own legal entities?

Yes, for liability and accountability. Remote states it uses its own entities in every country it covers, so the legal employer is always Remote. Deel owns entities in most countries but uses vetted local partners in some, and aggregator-style providers route employment through in-country partners everywhere. Owning the entity removes a middle party during a compliance question, a termination or a funding delay. Ask each provider who the legal employer will be in your specific country before you sign.

Do Deel, Remote and Rippling require a deposit?

They handle it differently, and it is worth asking about because it ties up cash the seat fee never shows. Most EORs hold a security deposit of roughly one to three months of the employee total cost, refunded after the person leaves. Deel charges an EOR deposit calculated from your monthly cost. Rippling does not publish its terms, so the deposit sits in the quote, and reviews put it in the usual one-to-three-month range. Remote is the outlier: instead of an automatic fixed deposit it takes a risk-based reserve, only required after it weighs your account exposure, and it can waive that reserve if your company passes a credit check. Ask each provider for the deposit basis and whether a credit check can reduce it.

How far in advance do you fund EOR payroll?

You fund each payroll cycle before payday, not after, because the EOR has to hold the money before it pays your staff in local currency, so it ties up working capital every month. Deel, for example, issues its monthly EOR invoice on the 23rd with payment due five days later, and separately lets you pre-fund your balance up to four payment months ahead if you want a buffer (not offered in every country, and not for US payroll). Ask each provider how many days before payday it needs cleared funds, since that gap is part of the real cost.

Price the EOR route on your own numbers

Free, no signup: agent.mue.app/tools/eor-global-hiring-cost-calculator

agent.mue.app/articles/deel-vs-remote-vs-rippling-which-eor-fits

