

Stratum vs. isolved

Capability by capability against the HCM platform PEOs and ASOs run their own business on top of.

isolved isn't a PEO or ASO — it's HCM software that PEOs and ASOs (often small ones) run underneath their own business, frequently white-labeled through isolved's reseller / Network Partner program. That's why several rows below aren't close calls: they're capabilities that simply live outside isolved's product entirely (sales CRM, service CRM, PEO finance/GL) because operating a PEO's own book of business was never isolved's job. isolved, in turn, is genuinely ahead on recruiting/ATS and an LMS — Stratum has real, shipped building blocks in each rather than nothing, but isolved's versions are broader and more mature.

Stratum edge		Even	isolved edge
Capability	Edge	Stratum — the reality	isolved — the reality
PEO/ASO business ERP (finance)	Stratum edge	Native double-entry GL, trust/impound accounts, settlements, and rate-card billing with AR aging/dunning — all in the same codebase as payroll.	Pure HCM software: no general ledger, trust accounting, or PEO billing engine. A reseller has to bolt on its own finance stack (QuickBooks, a separate billing tool) outside the platform.
CRM — Sales / Pipeline	Stratum edge	Full PEO-specific sales pipeline: census-based cost-stack quoting (incl. WC class-code lines) and a live shadow-trial penny-diff versus the prospect's current provider.	No sales CRM of any kind. isolved is sold <i>through</i> a reseller/broker network and gives that reseller nothing to run its own new-business pipeline on.
CRM — Service / Case Mgmt	Stratum edge	Dedicated case desk with SLAs, an escalation-rules engine, email/CTI/portal intake, CSAT, and specialist routing.	Employee self-service ticketing for HR questions exists, but there is no case-management layer for a reseller's own client-service operation — again, build-or-buy separately.
Payroll engine	Even	Owned in-house 50-state engine, provable to the cent (golden suite + a 666K-record DOL coverage sweep), self-owned filing rail — no licensed tax core.	Mature payroll engine proven at large scale across thousands of reseller partners — deep edge-case coverage from sheer volume, though the reseller has no visibility inside it.
Benefits administration	Even	Enrollment, OE, ACA (ALE/1095-C), COBRA automation, \$125/FSA/HSA, carrier EDI 834/820, imputed income straight to W-2 — one codebase.	Comparable enrollment/OE/ACA/COBRA tooling backed by a much larger live carrier network from years as a benefits-admin incumbent — but it's a separate system the reseller stitches to payroll via API.
Time & attendance	Even	Timesheets feed payroll directly with CA hour-law (\$510, meal-waiver) computed at source; native geofenced clock-in with radius enforcement and an out-of-fence review queue.	Native, well-established time & attendance with scheduling and, via partners, kiosk/biometric hardware — broader device ecosystem, similarly tied straight into payroll.
Leave / absence management	Stratum edge	Compliant-by-construction plans, AI validation of every request against state + federal law, concurrent FMLA/state/company tracking, a WH-381 workspace.	A generic absence-management module — accrual tracking and basic leave-type rules — without state-by-state legal depth or concurrent-leave-stacking logic.
Applicant tracking / recruiting	isolved edge	Requisition-to-hire pipeline, live platform-wide: candidate pool, pipeline stages, one-click hire straight into onboarding — zero re-entry, no job-board/sourcing depth yet.	Native ATS platform-wide: job posting, screening, configurable hiring stages, straight into onboarding — includes a public job-board layer Stratum lacks.
Learning management (LMS)	isolved edge	Course-assignment tracking, not authoring: admins assign courses, employees track status, due dates, scores, and certificates. Courses link to external content, not hosted in-platform.	Native LMS with content authored and hosted in-platform, part of a full talent-management suite alongside the ATS.
Performance management	Even	Goals, review cycles, and self/manager/peer ratings — employees submit their own self- and peer-reviews directly, with peer feedback anonymized to the reviewee. No calibration workflows or org-wide analytics yet.	Reviews, goals, and development plans in a mature, broadly-adopted talent suite — calibration and org-wide analytics are standard; self/peer review is comparable functionality.

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Client / WSE onboarding	Stratum edge	PEO-specific prior-provider migration (ADP/BambooHR/PrismHR/CSV) with additive takeover YTD and derived readiness; WSE I-9 adds E-Verify + AI document extraction.	Onboarding is employee-lifecycle paperwork out of the ATS — no concept of migrating an entire <i>client's</i> census and YTD history from a prior provider, because isolved isn't built around co-employment.
Client / WSE offboarding	Stratum edge	Retention-safe decommission, final-pay + escheatment tracking, auto-furnished COBRA, successor export, corporate-group orchestration.	Standard termination workflow (final paycheck, benefits end-date) — no PEO-specific client decommission or escheatment tracking.
Compliance management	Stratum edge	Deadline-driven automation wired into the services that create the obligation — ACA, the full filing rail (941/940/W-2/1099 + EFTPS + state), new-hire, OSHA, WARN, garnishment/SDU — one live calendar that produces the artifact.	Solid general HR-compliance tooling (ACA reporting, EEO-1, new-hire reporting) at the employer's own level — no PEO co-employment filing rail, since isolved isn't a tax-filing agent for a client book.
Workers' compensation	Even	Native class-code premium calc, exec-officer caps, COI-cancel notices, pay-as-you-go basis.	Pay-as-you-go WC available through carrier/broker partner integrations — functional, but not an owned calculation engine; the reseller still needs its own carrier relationship.
Billing (PEPM / rate card / AR)	Stratum edge	Native rate card (PEPM%/per-item), per-run invoices with dedup, AR aging/DSO/dunning, client profitability — reconciled to the exact payroll gross.	isolved bills its reseller; the reseller then has to build or buy its own system to bill <i>its own</i> clients. This is the exact gap a small PEPM shop running on isolved is usually patching by hand.
Document management / e-signature	Even	Least-privilege reads, upload guards, expiring-document sweeps, a state-forms library, retention purge, in-house e-signature.	Comparable document storage and e-signature (native or DocuSign-integrated), mature and widely used.
Notification management	Even	Multi-channel (email/SMS/push), ack-on-delivery + DLQ, preferences with quiet-hours.	Comparable multi-channel notification tooling at similar maturity.
Mobile app	isolved edge	Full employee experience ships today as an installable PWA (pay, benefits, PTO, documents) plus a differentiated AI assistant — but no native app-store app yet.	Native iOS/Android apps with years of app-store presence and adoption — ahead on distribution and device-native niceties (Face ID, offline, camera).
AI integration	Even	Disciplined, grounded design: agentic propose-confirm guardrails (no high-stakes writes), leave validation, I-9 extraction, census-to-quote — architecturally ahead, but pre-customer / unproven at scale.	Ships AI/analytics features live across a large existing customer base — broader real-world usage, with far less visibility into how (or whether) it's guardrailed.
Platform architecture / data ownership	Stratum edge	Single codebase, schema-per-tenant, self-hostable on the PEO's own infra, own-your-data — no third-party payroll/tax core to license.	Proprietary multi-tenant SaaS only. A reseller has zero infrastructure control and no path to owning or exporting the underlying data model — you're a tenant of isolved's cloud, permanently.
Identity, security & certifications	Even	Schema-per-tenant isolation with a fail-closed RLS backstop, per-tenant JWT keys, SAML SSO, MFA, gateway-only trust model — SOC 2 not yet formalized.	A large, long-established SaaS vendor with formal enterprise certifications from years of scale and audit history — ahead on paper credentials, though its multi-tenant architecture isn't published.

Basis: Stratum ratings are grounded in the platform as built and tested; the isolved side is grounded in isolved's public product and module documentation (isolved People Cloud), not a vendor trial or head-to-head test.