

Worklio Founder Robert Österlund Releases 'Payroll Unlocked,' the First Operator's Playbook for Modern U.S. Payroll

A 388-page field manual on running, scaling, and monetizing payroll — written for the operators, founders, and platforms building on top of it.

SAN FRANCISCO, CA, UNITED STATES, July 10, 2026 /EINPresswire.com/ --

Worklio today announced the release of Payroll Unlocked: The Operator's

Playbook for Running, Scaling, and Monetizing Modern U.S. Payroll, a new book by company founder Robert Österlund. Drawing on more than a decade spent building payroll infrastructure, the book is the first comprehensive, operator-focused guide to how U.S. payroll actually works — from the mechanics of money movement and tax filing to the unit economics and business models behind the industry.

“

WOW. Robert leaves no stone unturned. So many nuggets to make current providers rethink their operations, and newcomers will find real-world insights. A great resource at any level in payroll.”

Veleta E. Jones · 35 years in the PEO industry

Where most payroll literature stops at compliance checklists, Payroll Unlocked treats payroll as what it truly is: a high-stakes operating discipline and a serious business line. Across 388 pages, the book walks readers through the systems, decisions, and failure modes that define payroll at scale — the details that rarely make it into documentation but determine whether an operation runs cleanly or breaks under pressure.

“I spent ten years building payroll — not selling it, building it. I wrote the book I wish I'd had when I started: an honest account of how the machine works, why it fails, and how it makes money.”
— Robert Österlund, Founder of Worklio and author of Payroll Unlocked

INSIDE THE BOOK

- How money moves through payroll — funding, settlement, float, and the timing that governs



every pay run

- Tax filing and compliance across all fifty states, the District of Columbia, and Puerto Rico
- The unit economics of payroll — take rates, interchange, float, and how embedded and wholesale pricing actually pencils out
- Building and scaling a support organization, including realistic staffing ratios by operating model
- Launching embedded payroll inside a SaaS product, and the partnership models behind it
- The failure modes nobody warns you about — and how mature operators design around them

Title Payroll Unlocked: The Operator's Playbook for Running, Scaling, and Monetizing Modern U.S. Payroll
Author: Robert Österlund, Founder of Worklio

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Availability: [Available now on Amazon](#)



Robert Österlund is the founder of Worklio, a modern HCM platform that has processed over \$30 billion in payroll and 4 million W-2s and 1099s for partners across the United States.

The book is available today in paperback on Amazon. Qualified operators and prospective partners can also [receive a complimentary copy by booking a meeting with the Worklio team](#).

ABOUT WORKLIO

Worklio builds embedded payroll and workforce-management infrastructure that powers payroll and HR for PEO/ASO businesses and SaaS platforms across the United States. Its technology lets software companies, service providers, and enterprises run, scale, and embed payroll — handling the compliance, money movement, and operational complexity so their teams and customers don't have to.

[Learn more at worklio.com](#)

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