

EOR vs COR Decision Checklist

A simple framework for choosing the right Philippines engagement structure

Use this checklist to decide whether your next Philippines hire should sit under an Employer of Record (EOR), a Contractor of Record (COR), or a direct contractor engagement. Tick the statements that describe your role. The section with the most ticks is your starting point.

How to use this checklist

1. Read each statement in the three sections below. 2. Tick the box if it describes your role. 3. Count the ticks in each section. The section with the most ticks is the structure to explore first. 4. If two sections are close, book a strategy call and we'll help you decide.

Employer of Record (EOR)

Tick these if the role is effectively employment.

- The role is full-time (around 40 hours per week) and ongoing.
- You want to direct how, when and where the work is done.
- The person will be embedded in your team and use your systems.
- You want local employment benefits (SSS, PhilHealth, Pag-IBIG, 13th-month pay) handled for you.
- You want zero classification risk and a single monthly invoice for the engagement.

If most are ticked: an EOR is likely the right structure.

Contractor of Record (COR)

Tick these if the relationship is genuinely independent.

- The work is project-based or part-time with a clear end date or deliverable.
- The person controls how and when they complete the work.
- They can work for other clients and are not exclusive to you.
- You need a compliant contract and proper invoicing, but not full employment.
- You want a lighter structure than an EOR, without pretending employment is contracting.

If most are ticked: a COR is likely the right structure.

Direct contractor engagement

Tick these only if you are ready to manage the relationship directly.

- The role is genuinely freelance and not ongoing or exclusive.
- You have reviewed local classification rules and understand the reclassification risk.

- You have a compliant contract and a process for correct payment and documentation.
- You know what would make the relationship look like employment in practice.
- You have a plan if a regulator or court questions the engagement.

If most are ticked: direct engagement can work, but make sure the risk is managed, not ignored.

Quick decision summary

Your situation	Start here
Full-time, ongoing, core team member	Employer of Record (EOR)
Project-based, independent, part-time	Contractor of Record (COR)
Freelance, low-risk, and you can manage classification	Direct contractor engagement

Not sure which structure fits your role?

Book a free strategy call with Scale Up Staff. We'll walk through your role, your risk and the right engagement structure.

[Book your free strategy call](#)