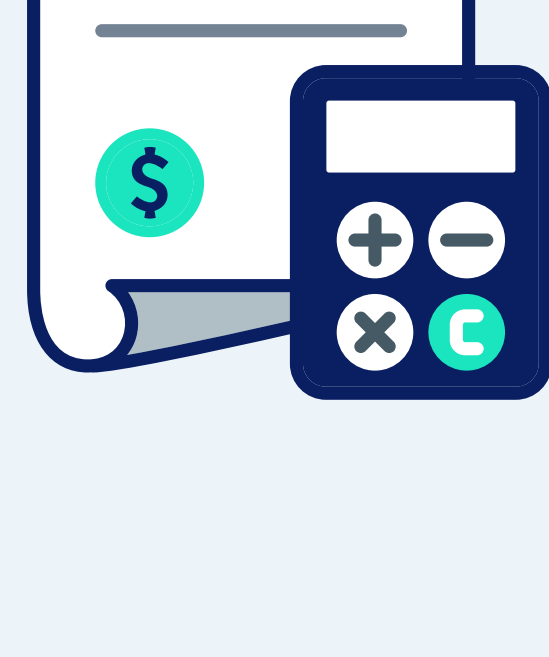


Beating the Freight Market With a Cashflow Advantage



Motor carriers and freight brokers are taking a hard look at cashflow after two years of pandemic-driven volatility and inflationary pressure. Will you have enough liquidity to survive? Better yet, what can you do to prevail?

Read on to learn how to thrive in the current market and quickly turn orders into cash.

MARKET CHALLENGES

2022 & BEYOND

As driver wages, fuel, truck, and maintenance costs rise, the freight industry is feeling the squeeze.

“

“From rising driver wages to pricey fuel, equipment, insurance, and on and on, it's an expensive time to run a freight business. To offset these costs, freight carriers, brokers, and shippers must find efficiencies and prioritize quicker cash conversion.”

— Doug Shrier, SVP of Strategy, Transflo

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HIGH WAGES & DRIVER SHORTAGES

The ATA Estimates a **Shortage of 160,000 Drivers**

By 2030

Inflationary Pressures

Consumer Price Index



2021
+5%

DEC
+7%

JAN
+7.5%



Rising Fuel Costs

Before the Ukraine crisis, the U.S. Energy Information Administration expected on-highway diesel prices to increase to an average of \$3.33/gal in 2022 and predicted that annual diesel demand will reach 2019 levels.

Truck Parts & Maintenance is More Expensive Than Ever

100%

The average price of late model used trucks rose more than 100%



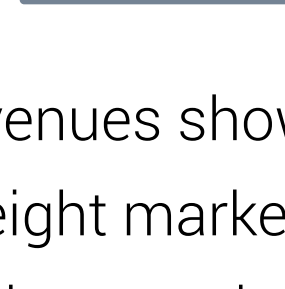
Beat Market Challenges & Gain a Cashflow Advantage

THE MARKET CHALLENGE

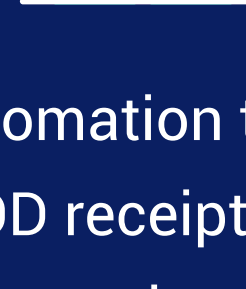
VS.

THE CASHFLOW ADVANTAGE

Rising Costs for Carriers, Brokers & 3PLs



Although revenues show the strongest freight market the country has seen in the past decade, inflation pressure is blowing up budgets. Employees and job applicants are asking for more pay. And vendors, utilities, and service providers are raising their rates.



Intelligent automation tools expedite the flow of POD receipts and info from drivers to carriers and brokers. Fast, error-free workflows can speed billing and payments to dramatically reduce days sales outstanding (DSO), the amount of time between a load delivery and a customer receiving and paying the invoice.

Double Invoicing & Fraud



Double-invoicing is one example of how fraud can seep into freight transactions. It works like this: A carrier hauls a load for a broker and then submits an invoice to a factoring service. The carrier also invoices the broker and gets paid twice for the same load.



Commercial payment networks allow brokers to electronically connect and share vital information with factoring companies. The automated process can validate the carrier and the details of its relationship with the factor, which allows a broker to be alerted before making a payment.

Unbilled Loads



Unbilled loads are an example of carriers leaving money on the table. In some instances, the paperwork process is to blame. A driver may lose a POD receipt, so the carrier decides to write off the invoice. A more common reason is when owners of small carriers get overwhelmed by managing the details of invoicing and payments.



Intelligent automation tools can prevent fraud and mistakes upfront. Owner/operators and small fleets that use tools to pull relevant documents together and eliminate lost documents can digitize their invoicing and payment process with brokers and shippers.

Slow & Expensive “Quick Pay” Options

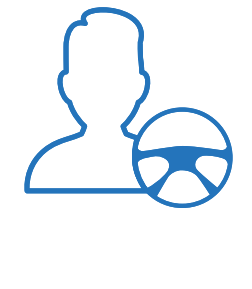


3PLs that wait 15+ days to pay carriers or charge high fees for quick pay lose ground to those who offer a seamless low-cost payment experience. Before entering a new relationship, carriers will evaluate a broker's credit history and the terms and fees associated with their quick-payment options. Getting access to funds may be the only way small carriers and owner-operators can cover fuel, wages, and other costs.



A quick-pay program backed by credit from a reliable banking partner signals to carriers that a broker has a good payment track record and a healthy balance sheet. Brokers can keep capacity returning by using intelligent automation tools and better payment options.

The Transflo Advantage



Driver Solutions



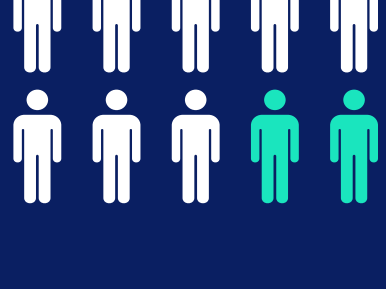
Fleet Solutions



Broker Solutions



Shipper Solutions



8 of the top 10 freight brokers use Transflo

Transflo facilitated over

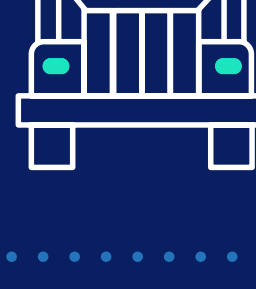
\$84 BILLION

in freight last year



2 Million+

professional drivers have the Mobile+ app



81%

of the top 250 fleets use Transflo



4 Million

communications sent weekly



Over 60,000 fleets

across the US and Canada use Transflo



Digitize Freight Transactions with Transflo

Transflo helps you drive fast, error-free workflows and speedy billing and payments. Drastically reduce days sales outstanding (DSO), eliminate lost documents, and digitize invoicing and payment in just a few clicks. With industry leading technology at your fingertips, you can reduce effort, accelerate cashflow, and move more loads at higher profit margins—so market shifts will never shake you.

