

FREIGHT OPERATIONS · AR PLAYBOOK

The Trucking Freight Collections

Invoicing and Payment Recovery Playbook

A practical guide and toolkit for eliminating rejected invoices, accelerating cash collection, and recovering overdue freight funds without damaging customer relationships.

For motor carriers, dispatchers, owner-operators, and freight operations or AR teams

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THE ROOT CAUSE

Why freight collections fail before collections even begin

Cash gets delayed upstream, when a load file is hard to validate or an invoice has nowhere reliable to land.



Evidence is missing

Delivery proof, receipts, or approvals arrive late, unreadable, or not at all.



Data does not match

Rate, load number, dates, miles, equipment, or accessorials differ across records.



The channel is wrong

An invoice goes to the wrong entity, portal, inbox, or payment-processing owner.



Operating goal

Make every load easy to validate, approve, and pay. Use this playbook as a repeatable system, not a one-off rescue effort.

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BEFORE BILLING

Build a “pay-ready” freight file before billing

Billing should be the final handoff, not the moment the team discovers what the load is missing.

A pay-ready file gives the customer one coherent record to approve. It also gives your AR team evidence to resend quickly when a question surfaces.

1. Signed rate confirmation, bill of lading, and proof of delivery.
2. Lumper or detention receipts and accessorial approvals.
3. Correct remittance contact, legal entity, and payment terms.
4. Load number, dates, equipment, miles or units, linehaul, deductions, and total due matched.



The packet should answer the customer’s first questions before they need to ask.

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QUALITY CONTROL

The invoice quality-control checklist

A clean submission is specific, supported, and easy to retrieve later.

1 *One load, one invoice*

Use one invoice per load unless the contract says otherwise.

2 *Make the basics prominent*

Show invoice number, invoice date, due date, load reference, and payment terms clearly.

3 *Separate the charges*

Show linehaul and every accessorial as a supported line item.

4 *Send the right packet*

Attach readable documents through the customer's required portal or email.

5 *Save the trail*

Record submission timestamp, recipient, attachments, and confirmation number.

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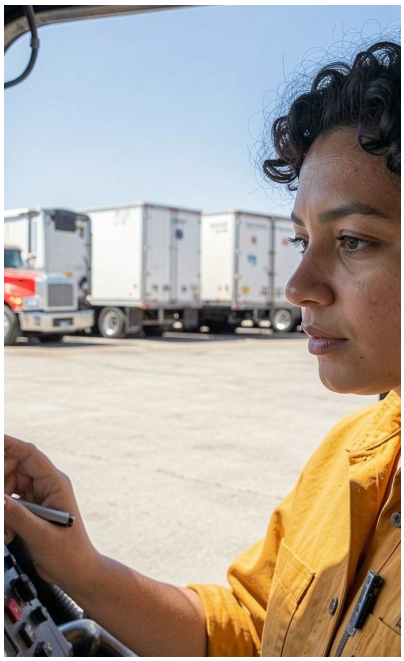
DAILY AR RHYTHM

Turn accounts receivable into a daily operating rhythm

The balance becomes manageable when every open dollar has a status, an owner, and a next move.



Daily review starts with the loads that changed today.

01

Daily

Review delivered loads, missing documents, rejected invoices, unapplied cash, and promises due today.

02

Weekly

Age every open invoice as submitted, pending approval, disputed, promised, overdue, or escalated.

03

Every balance

Assign one owner, one next action, and one next-action date.

04

Every month

Turn dispute reason codes into process fixes instead of recurring fires.

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RECOVERY SEQUENCE

The payment-recovery sequence: firm, factual, professional

The tone stays steady. The specificity increases as the balance ages.



Professional recovery keeps the relationship intact while making the next action unmistakable.

1. **Day 0–2:** Confirm receipt and identify the approval owner.
2. **Before due date:** Confirm invoice, due date, and payment instructions.
3. **1–7 days overdue:** Ask for the exact blocker and a committed payment date.
4. **8–30 days overdue:** Request documented dispute resolution, not another vague reminder.
5. **31+ days overdue:** Escalate to management, contract remedies, applicable bond or surety pathways, and counsel-reviewed demand options.

Use a consistent tone: specific amount, specific load, specific blocker, specific next step.

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COPY-READY LANGUAGE

Copy-ready email and call scripts

Keep the placeholders. Replace them with the facts from the tracker before sending.

RECEIPT CONFIRMATION

> "Please confirm receipt of invoice [number] for load [reference], total [amount], submitted on [date]. Could you also confirm the approval owner and expected payment date?"

OVERDUE FOLLOW-UP

> "Invoice [number] for [amount] was due on [date] and remains unpaid. Please advise whether this is a documentation issue, a rate or accessorial dispute, or a payment-processing delay."

RESOLUTION LINE

> "We can resolve a valid exception quickly; otherwise, please confirm payment by [date]."

FINAL BUSINESS ESCALATION

> "This is a formal request to resolve the outstanding balance of [amount] for [loads]. Please respond by [date] with payment confirmation or a written dispute stating the specific basis and supporting documents."

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DISPUTE TRIAGE

Dispute triage: separate real exceptions from delay tactics

A dispute earns time when it names a verifiable gap.
An unclear objection needs a written decision path.



Documentation

Resend a clean, complete packet and log exactly what was missing.



Rate

Compare the signed rate confirmation with the invoice and identify the exact variance.



Accessorial

Provide pre-approval, timestamps, receipts, and the relevant contract language.



Service or claims

Route the issue to the operational or claims owner. Do not let it silently age the invoice.



Unclear objection

Ask for the amount withheld, reason, decision owner, and supporting documents in writing.

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ESCALATION & GUARDRAILS

Escalation options and legal guardrails

Escalation is strongest when the file is complete, the facts are current, and the message stays within confirmed rights.

01

Preserve the file

Keep contract, rate confirmation, delivery proof, invoice, correspondence, call notes, and payment history together.

02

Check the counterparty

For broker or freight-forwarder nonpayment, check current FMCSA registration and financial-responsibility information.

03

Choose the pathway

Consider a bond, trust, contract remedy, or counsel-reviewed demand only after confirming applicability.

Regulatory note

The FMCSA rule effective January 16, 2026 requires a $75,000 surety bond or trust fund, with specific rules for reductions and replenishment.

Verify current requirements and applicable state law before formal action. Sources: FMCSA and eCFR.

Do not threaten regulatory action, liens, litigation, or public exposure unless the right is confirmed and the message is reviewed appropriately.

This is operational guidance, not legal advice. Involve qualified counsel for disputed contracts, bankruptcy, cross-border claims, or high-value balances.

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PUT IT TO WORK

The freight collections toolkit

Build the tools once, then make them part of the dispatch, billing, and AR handoff.



A usable toolkit turns collections from memory work into a shared operating system.

Load packet

Pay-ready checklist and submission log.

Aging views

7-day, 30-day, and 60-day views.

Dispute intake

Amount, reason, owner, evidence, resolution date.

Promise log

Date, amount, method, and confirmation.

Measure the system monthly

Track first-pass acceptance rate, days to approve, days sales outstanding, overdue dollars, recovery rate, and top rejection causes.

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