

SYNTHETIC EXAMPLE - sample data, not a real carrier

Money at Risk + Evidence Packet

Company: [name] | period 2026-06-01 to 2026-09-06 | as of 2026-10-09 | 120 loads

Total money at risk: \$29,485.09 (cash at risk \$27,410.09, detention \$2,075.00)

All claim letters are DRAFT - needs human approval before sending. Not legal advice. Deadlines are placeholders.

1. Collect unpaid invoices older than 30 days - \$27,410.09

What happened

- 20 invoice(s), \$27,410 unpaid and older than 30 days (as of 2026-10-09)
- Oldest: load SAMPLE-1025, 109 days, \$1,790, Apex Freight Brokers

Formula with numbers

- Open balance = rate - payments - credits (never below 0), per invoice.
- Counted: unpaid invoices dated more than 30 days before 2026-10-09.
- Sum of 20 open balances = \$27,410.09; engine total \$27,410.09

Load	Broker	Invoice date	Age (d)	Rate	Paid	Credit	Open balance
SAMPLE-1025	Apex Freight Brokers	2026-06-22	109	\$1,790.38	\$0.00	\$0.00	\$1,790.38
SAMPLE-1033	Apex Freight Brokers	2026-06-28	103	\$1,643.36	\$0.00	\$0.00	\$1,643.36
SAMPLE-1074	Apex Freight Brokers	2026-07-30	71	\$1,851.59	\$0.00	\$0.00	\$1,851.59
SAMPLE-1088	Harbor Load Partners	2026-08-14	56	\$1,452.18	\$0.00	\$0.00	\$1,452.18
SAMPLE-1093	Harbor Load Partners	2026-08-18	52	\$1,100.01	\$0.00	\$0.00	\$1,100.01
SAMPLE-1097	Blue Ridge Brokerage	2026-08-20	50	\$1,271.94	\$0.00	\$0.00	\$1,271.94
SAMPLE-1100	Harbor Load Partners	2026-08-23	47	\$1,057.16	\$0.00	\$0.00	\$1,057.16
SAMPLE-1103	Harbor Load Partners	2026-08-24	46	\$1,071.50	\$0.00	\$0.00	\$1,071.50
SAMPLE-1105	Blue Ridge Brokerage	2026-08-24	46	\$1,038.94	\$0.00	\$0.00	\$1,038.94
SAMPLE-1106	Apex Freight Brokers	2026-08-26	44	\$644.79	\$0.00	\$0.00	\$644.79
SAMPLE-1107	Summit Logistics	2026-08-27	43	\$1,717.36	\$0.00	\$0.00	\$1,717.36
SAMPLE-1109	Summit Logistics	2026-08-29	41	\$1,805.28	\$0.00	\$0.00	\$1,805.28
SAMPLE-1111	Harbor Load Partners	2026-09-01	38	\$1,389.29	\$0.00	\$0.00	\$1,389.29
SAMPLE-1113	Summit Logistics	2026-09-01	38	\$1,347.03	\$0.00	\$0.00	\$1,347.03
SAMPLE-1114	Harbor Load Partners	2026-09-02	37	\$2,129.35	\$0.00	\$0.00	\$2,129.35
SAMPLE-1116	Keystone Freight Co	2026-09-02	37	\$1,647.67	\$0.00	\$0.00	\$1,647.67
SAMPLE-1117	Apex Freight Brokers	2026-09-03	36	\$1,886.50	\$0.00	\$0.00	\$1,886.50
SAMPLE-1118	Harbor Load Partners	2026-09-04	35	\$1,177.87	\$0.00	\$0.00	\$1,177.87
SAMPLE-1119	Apex Freight Brokers	2026-09-05	34	\$388.16	\$0.00	\$0.00	\$388.16
SAMPLE-1120	Keystone Freight Co	2026-09-08	31	\$999.73	\$0.00	\$0.00	\$999.73
TOTAL							\$27,410.09

Documents that prove it

- **Rate confirmation:** agreed rate and payment terms (the amount owed, days to pay)
- **Invoice:** invoice number, date and amount sent to the broker; proof it was delivered to them

- **BOL / POD:** signed proof the freight was delivered (the broker cannot dispute performance)
- **Payment history / remittance:** shows no payment or a partial payment on each invoice

Deadlines (placeholders)

- Payment terms in rate-con: [] days (verify per load)
- Response deadline to set in letter: []
- Any contractual claim / dispute window: [] (check rate-con; confirm with counsel)

Payment demand - Harbor Load Partners - \$9,377.36

DRAFT - needs human approval before sending. Not legal advice.

Date: []
To: Harbor Load Partners, accounts payable []
From: [CARRIER NAME], MC []

Re: Past-due invoices

Our records show the following invoices are unpaid more than 30 days after the invoice date:

- Load SAMPLE-1088, invoiced 2026-08-14 (56 days ago): \$1,452.18 open
- Load SAMPLE-1093, invoiced 2026-08-18 (52 days ago): \$1,100.01 open
- Load SAMPLE-1100, invoiced 2026-08-23 (47 days ago): \$1,057.16 open
- Load SAMPLE-1103, invoiced 2026-08-24 (46 days ago): \$1,071.50 open
- Load SAMPLE-1111, invoiced 2026-09-01 (38 days ago): \$1,389.29 open
- Load SAMPLE-1114, invoiced 2026-09-02 (37 days ago): \$2,129.35 open
- Load SAMPLE-1118, invoiced 2026-09-04 (35 days ago): \$1,177.87 open

Total open: \$9,377.36.

Attached: rate confirmation, invoice, signed BOL/POD for each load. Please confirm payment date or the reason for non-payment.

Contact: [NAME], [PHONE], [EMAIL]

Payment demand - Apex Freight Brokers - \$8,204.78

DRAFT - needs human approval before sending. Not legal advice.

Date: []
To: Apex Freight Brokers, accounts payable []
From: [CARRIER NAME], MC []

Re: Past-due invoices

Our records show the following invoices are unpaid more than 30 days after the invoice date:

- Load SAMPLE-1025, invoiced 2026-06-22 (109 days ago): \$1,790.38 open
- Load SAMPLE-1033, invoiced 2026-06-28 (103 days ago): \$1,643.36 open
- Load SAMPLE-1074, invoiced 2026-07-30 (71 days ago): \$1,851.59 open
- Load SAMPLE-1106, invoiced 2026-08-26 (44 days ago): \$644.79 open
- Load SAMPLE-1117, invoiced 2026-09-03 (36 days ago): \$1,886.50 open
- Load SAMPLE-1119, invoiced 2026-09-05 (34 days ago): \$388.16 open

Total open: \$8,204.78.

Attached: rate confirmation, invoice, signed BOL/POD for each load. Please confirm payment date or the reason for non-payment.

Contact: [NAME], [PHONE], [EMAIL]

Payment demand - Summit Logistics - \$4,869.67

DRAFT - needs human approval before sending. Not legal advice.

Date: []
To: Summit Logistics, accounts payable []
From: [CARRIER NAME], MC []

Re: Past-due invoices

Our records show the following invoices are unpaid more than 30 days after the invoice date:

- Load SAMPLE-1107, invoiced 2026-08-27 (43 days ago): \$1,717.36 open
- Load SAMPLE-1109, invoiced 2026-08-29 (41 days ago): \$1,805.28 open
- Load SAMPLE-1113, invoiced 2026-09-01 (38 days ago): \$1,347.03 open

Total open: \$4,869.67.

Attached: rate confirmation, invoice, signed BOL/POD for each load. Please confirm payment date or the reason for non-payment.

Contact: [NAME], [PHONE], [EMAIL]

Payment demand - Keystone Freight Co - \$2,647.40

DRAFT - needs human approval before sending. Not legal advice.

Date: [__]

To: Keystone Freight Co, accounts payable [__]

From: [CARRIER NAME], MC [__]

Re: Past-due invoices

Our records show the following invoices are unpaid more than 30 days after the invoice date:

- Load SAMPLE-1116, invoiced 2026-09-02 (37 days ago): \$1,647.67 open
- Load SAMPLE-1120, invoiced 2026-09-08 (31 days ago): \$999.73 open

Total open: \$2,647.40.

Attached: rate confirmation, invoice, signed BOL/POD for each load. Please confirm payment date or the reason for non-payment.

Contact: [NAME], [PHONE], [EMAIL]

Payment demand - Blue Ridge Brokerage - \$2,310.88

DRAFT - needs human approval before sending. Not legal advice.

Date: [__]

To: Blue Ridge Brokerage, accounts payable [__]

From: [CARRIER NAME], MC [__]

Re: Past-due invoices

Our records show the following invoices are unpaid more than 30 days after the invoice date:

- Load SAMPLE-1097, invoiced 2026-08-20 (50 days ago): \$1,271.94 open
- Load SAMPLE-1105, invoiced 2026-08-24 (46 days ago): \$1,038.94 open

Total open: \$2,310.88.

Attached: rate confirmation, invoice, signed BOL/POD for each load. Please confirm payment date or the reason for non-payment.

Contact: [NAME], [PHONE], [EMAIL]

2. Bill detention you may be leaving on the table - \$2,075.00

What happened

- 41.5 hours above 2h free time on 22 load(s) (hours above free time on loads where the detention column is empty or zero)
- Potential value at your \$50.00/h: \$2,075

Formula with numbers

- Per stop: hours above free time = max(0, hours - 2.0). Missed hours = 41.5 (engine: 41.5).
- Value = missed hours x your hourly rate \$50.00/h = \$2,075.00.
- Counted dollars exclude loads whose invoice balance is already in the cash-at-risk finding (one dollar, one finding) -> \$2,075.00.

Load	Broker	Stop hours	Hours above free	Value	Counted in total
SAMPLE-1008	Harbor Load Partners	3	1.0	\$50.00	yes
SAMPLE-1018	Keystone Freight Co	3	1.0	\$50.00	yes
SAMPLE-1019	Blue Ridge Brokerage	4.5	2.5	\$125.00	yes
SAMPLE-1027	Blue Ridge Brokerage	3	1.0	\$50.00	yes
SAMPLE-1036	Summit Logistics	3	1.0	\$50.00	yes
SAMPLE-1043	Keystone Freight Co	3	1.0	\$50.00	yes
SAMPLE-1044	Harbor Load Partners	4.5	2.5	\$125.00	yes
SAMPLE-1045	Keystone Freight Co	3	1.0	\$50.00	yes
SAMPLE-1047	Blue Ridge Brokerage	6	4.0	\$200.00	yes
SAMPLE-1048	Apex Freight Brokers	3	1.0	\$50.00	yes
SAMPLE-1049	Blue Ridge Brokerage	3	1.0	\$50.00	yes
SAMPLE-1051	Apex Freight Brokers	3	1.0	\$50.00	yes

Load	Broker	Stop hours	Hours above free	Value	Counted in total
SAMPLE-1053	Keystone Freight Co	6	4.0	\$200.00	yes
SAMPLE-1059	Blue Ridge Brokerage	4.5	2.5	\$125.00	yes
SAMPLE-1063	Apex Freight Brokers	4.5	2.5	\$125.00	yes
SAMPLE-1080	Summit Logistics	6	4.0	\$200.00	yes
SAMPLE-1088	Harbor Load Partners	3	1.0	\$50.00	yes
SAMPLE-1089	Blue Ridge Brokerage	3	1.0	\$50.00	yes
SAMPLE-1090	Apex Freight Brokers	3	1.0	\$50.00	yes
SAMPLE-1097	Blue Ridge Brokerage	6	4.0	\$200.00	yes
SAMPLE-1115	Apex Freight Brokers	4.5	2.5	\$125.00	yes
SAMPLE-1117	Apex Freight Brokers	3	1.0	\$50.00	yes
TOTAL			41.5	\$2,075.00	counted: \$2,075.00

Documents that prove it

- **Rate confirmation:** free time and detention rate terms (confirm the hourly rate you used)
- **BOL / POD with in/out times:** signed arrival and departure times prove hours on site
- **Detention request / dispatch messages:** written notice to the broker while waiting, if any
- **Invoice:** shows detention was not billed or was zero

Deadlines (placeholders)

- Detention notice window in rate-con: (many contracts require notice at the time)
- Claim filing deadline:
- Response deadline in letter:

Detention claim - Harbor Load Partners - 4.5 h

DRAFT - needs human approval before sending. Not legal advice.

Date:

To: Harbor Load Partners, billing/dispatch

From: [CARRIER NAME], MC

Re: Detention not billed

The following loads exceeded 2.0 h free time:

- Load SAMPLE-1008: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1044: 2.5 h above free time (stop hours 4.5)
- Load SAMPLE-1088: 1.0 h above free time (stop hours 3)

Detention due: \$225.00 (4.5 h x \$50.00/h).

Attached: rate confirmation, BOL/POD with in/out times.

Please confirm payment or send your position by .

Contact: [NAME], [PHONE], [EMAIL]

Detention claim - Keystone Freight Co - 7.0 h

DRAFT - needs human approval before sending. Not legal advice.

Date:

To: Keystone Freight Co, billing/dispatch

From: [CARRIER NAME], MC

Re: Detention not billed

The following loads exceeded 2.0 h free time:

- Load SAMPLE-1018: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1043: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1045: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1053: 4.0 h above free time (stop hours 6)

Detention due: \$350.00 (7.0 h x \$50.00/h).

Attached: rate confirmation, BOL/POD with in/out times.

Please confirm payment or send your position by .

Contact: [NAME], [PHONE], [EMAIL]

Detention claim - Blue Ridge Brokerage - 16.0 h

DRAFT - needs human approval before sending. Not legal advice.

Date: [__]

To: Blue Ridge Brokerage, billing/dispatch [__]

From: [CARRIER NAME], MC [__]

Re: Detention not billed

The following loads exceeded 2.0 h free time:

- Load SAMPLE-1019: 2.5 h above free time (stop hours 4.5)
- Load SAMPLE-1027: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1047: 4.0 h above free time (stop hours 6)
- Load SAMPLE-1049: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1059: 2.5 h above free time (stop hours 4.5)
- Load SAMPLE-1089: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1097: 4.0 h above free time (stop hours 6)

Detention due: \$800.00 (16.0 h x \$50.00/h).

Attached: rate confirmation, BOL/POD with in/out times.

Please confirm payment or send your position by [__].

Contact: [NAME], [PHONE], [EMAIL]

Detention claim - Summit Logistics - 5.0 h

DRAFT - needs human approval before sending. Not legal advice.

Date: [__]

To: Summit Logistics, billing/dispatch [__]

From: [CARRIER NAME], MC [__]

Re: Detention not billed

The following loads exceeded 2.0 h free time:

- Load SAMPLE-1036: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1080: 4.0 h above free time (stop hours 6)

Detention due: \$250.00 (5.0 h x \$50.00/h).

Attached: rate confirmation, BOL/POD with in/out times.

Please confirm payment or send your position by [__].

Contact: [NAME], [PHONE], [EMAIL]

Detention claim - Apex Freight Brokers - 9.0 h

DRAFT - needs human approval before sending. Not legal advice.

Date: [__]

To: Apex Freight Brokers, billing/dispatch [__]

From: [CARRIER NAME], MC [__]

Re: Detention not billed

The following loads exceeded 2.0 h free time:

- Load SAMPLE-1048: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1051: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1063: 2.5 h above free time (stop hours 4.5)
- Load SAMPLE-1090: 1.0 h above free time (stop hours 3)
- Load SAMPLE-1115: 2.5 h above free time (stop hours 4.5)
- Load SAMPLE-1117: 1.0 h above free time (stop hours 3)

Detention due: \$450.00 (9.0 h x \$50.00/h).

Attached: rate confirmation, BOL/POD with in/out times.

Please confirm payment or send your position by [__].

Contact: [NAME], [PHONE], [EMAIL]

3. Slowest payer: Harbor Load Partners - informational, no dollars claimed

What happened

- Pays in 42.6 days on average (14 paid invoices)
- 18.2% of your revenue with known brokers (\$27,055)

Formula with numbers

- Average delay = $\text{sum}(\text{payment date} - \text{invoice date}) / \text{paid invoices, per broker.}$
- Harbor Load Partners: average 42.6 days over 14 paid invoices (limit 30).

Documents that prove it

- **Invoices + remittance advices:** invoice date vs payment date per load
- **Rate confirmations:** contracted payment terms to compare against

Deadlines (placeholders)

- Review date / owner:

Payment terms conversation - Harbor Load Partners

DRAFT - needs human approval before sending. Not legal advice.

To: Harbor Load Partners

Our average days-to-pay on your invoices is above 30 days. We would like to agree on terms of days or quicker.

Contact:

Method: every number comes from the uploaded CSV through the audit engine; no benchmarks, no external services. A human must verify documents, contract terms and deadlines before sending any letter.