Running under your own authority

One load from rate con to money in the bank. It takes about two minutes in the app. The broker, load and numbers in these pictures are made up.

Before you start

Switch the app to your own authority once: **Settings > Your business > I got my own authority**. Pick the date it started and tap **Switch**. The app then opens **Business & tax** so you can add the MC number and payment terms that print on your invoices.

Settlements already in the app stay in your books, and you can still upload the last few from your old carrier. If you factor, turn on **I use a factoring company** in Business & tax and add their name, email, fee and advance; invoices then tell the broker to pay the factor only.

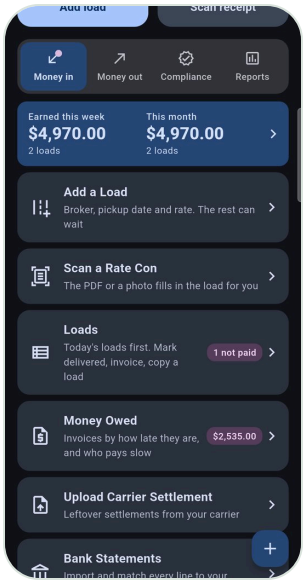
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1 Scan the rate con

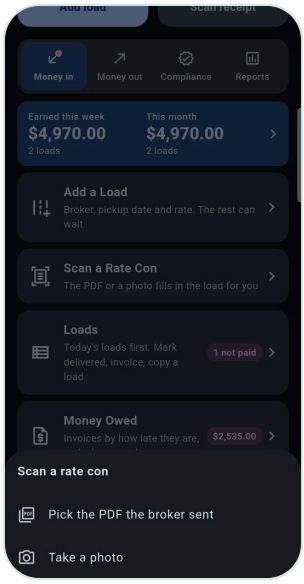
On the home screen, open the **Money in** tab and tap **Scan a Rate Con**.

Pick the PDF the broker emailed you, or take a photo of a paper copy.

The phone needs a signal for this step; the app's reader fills in the load for you in a few seconds.



Money in: everything for loads



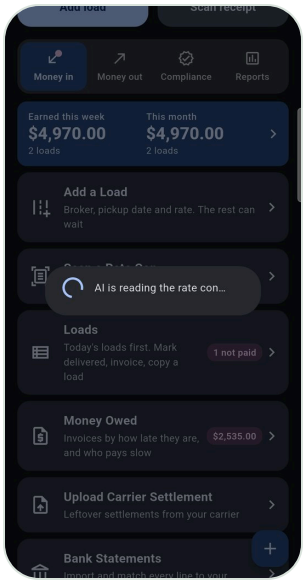
PDF from the broker, or a photo

2 Check what it read

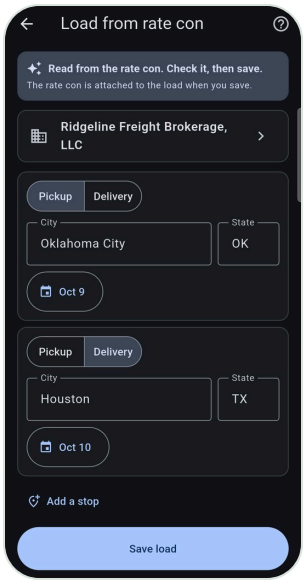
The broker, pickup and delivery cities and dates, the rate, the load number, miles and fuel surcharge come straight off the rate con.

Look it over, fix anything that's off, and pick the **truck** and **driver**.

The rate con PDF is saved with the load, so it goes out with the invoice later.



Reading the rate con



Filled in and ready to check

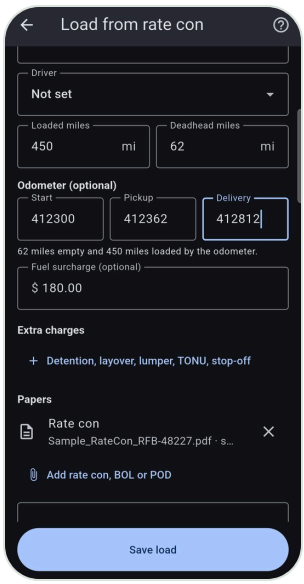
3 Write down the odometer

Three readings, all optional:

- **Start** when you leave empty for the pickup
- **Pickup** when you're loaded
- **Delivery** when you're empty again

The app works out your deadhead and loaded miles from them (here, 62 empty and 450 loaded), so you always have a record of empty miles from the truck itself.

Tap **Save load**.



Odometer fills in the deadhead miles

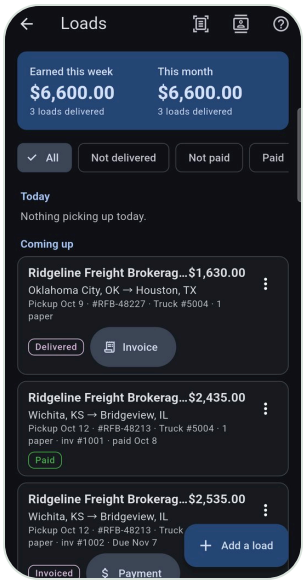
4 Mark it delivered

Open **Loads**. Each load has one button that moves it to the next step: **Delivered**, then **Invoice**, then **Payment**.

Tap **Delivered** when you drop. The load now counts in *Earned this week* and the button changes to **Invoice**.

The ⋮ menu copies a load (handy for a regular lane) or records one paid without an invoice.

Saving the same load number twice? The app asks first, so a rate con scanned twice doesn't get billed twice.



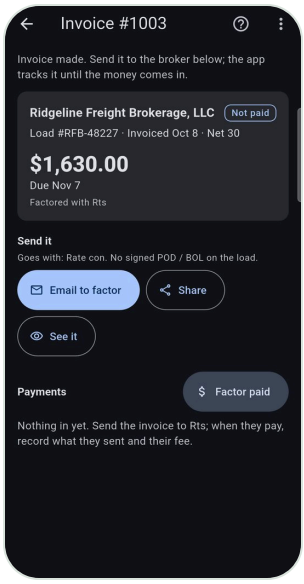
Delivered: next step is Invoice

5 Send the invoice

Tap **Invoice**. The app numbers it, sets the due date from the broker's terms and builds the PDF with the rate con attached.

Email to factor (or **Email to broker** if you don't factor) opens your email with the PDF attached. **Share** sends it to a broker portal app or Drive, and **See it** shows it first.

The rate con, BOL and signed POD on the load go in as extra pages, since most brokers won't pay without them.



Invoice made, ready to send

Avalon

MC 12345670 USDOT 0

INVOICE

Invoice #	**1003**
Date	**Oct 8, 2026**
Due	**Nov 7, 2026**
Terms	**Net 30**
Load #	**RFB-48227**

BILL TO
Ridgeline Freight Brokerage, LLC
MC 900123

STOPS
Pickup: Oklahoma City, OK, Oct 9, 2026
Delivery: Houston, TX, Oct 10, 2026

DESCRIPTION	AMOUNT
Line haul (450 mi)	$1,450.00
Fuel surcharge	$180.00
Total	**$1,630.00**

Please pay $1,630.00 by Nov 7, 2026 and put invoice #1003 / load #RFB-48227 on the payment.

This invoice has been assigned to Rts. Make payment to Rts only. Payment to anyone else does not pay this invoice.

Attached: Rate con

The invoice the broker gets (your address, phone and email print at the top)

6 Record the payment

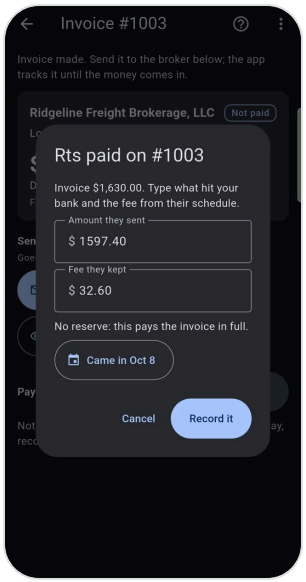
When the money hits your bank, open the invoice and record it.

Factoring: tap **Factor paid** and check what they sent and the fee they kept. Anything they hold back (the reserve) stays in Money owed until you tap **Reserve paid**.

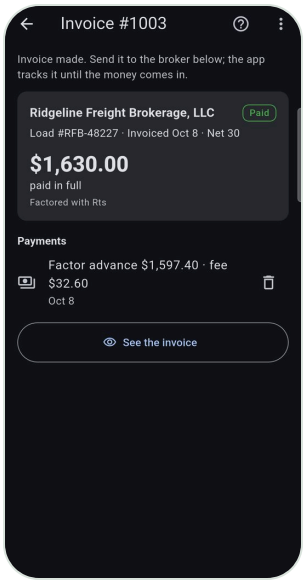
No factor: tap **Payment** on the load and enter what came in. Paid short? The rest stays owed, or tick **That's all they're paying** to close it.

The load counts as income on the day it's paid, and factoring or quick pay fees go in as their own expense.

Upload your bank statement and a matching deposit is offered as the payment, so you don't have to type it.



What the factor sent, and their fee

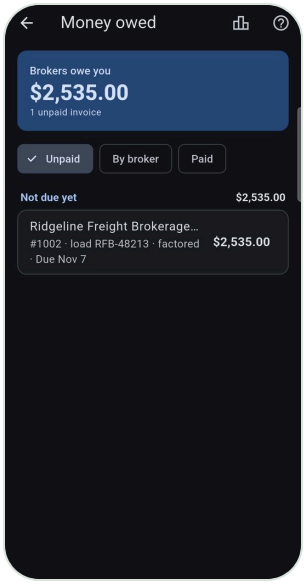


Paid in full

7 See who still owes you

Money Owed (on the Money in tab) lists every unpaid invoice by how late it is: not due yet, 1–30, 31–60, 61–90 and 90+ days past due, with delivered loads that still need an invoice on top. Switch to **By broker** to see who pays slow.

The home screen warns you when an invoice is more than 30 days late or a delivered load has gone 2 days without an invoice.



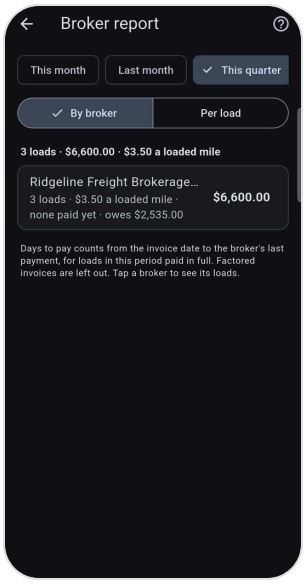
Money owed, oldest first

8 Know your brokers

The **Broker Report** (Reports tab, or the chart button on Money Owed) shows loads, revenue, rate per loaded mile and how many days each broker takes to pay.

Use it to decide which lanes and brokers are worth your truck.

The quarterly package for your CPA adds an Invoices sheet and a Money owed sheet when you run under your own authority.



Revenue and rate per mile by broker

> Questions? Tap the **?** on any screen in the app, see Help, or email help@settlementbooks.com.