Dispatch with AI
The Honest Trucker Playbook

Dispatching is moving a truck from load to load so it earns more and sits less. AI can now do most of the searching, checking and paperwork, so one person can dispatch well without living on the phone.

Built for owner-operators who dispatch themselves, small fleet owners and independent dispatchers.

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READ THIS FIRST

How to use this playbook

Dispatching is moving a truck from load to load so it earns more and sits less. AI can now do most of the searching, checking and paperwork, so one person can dispatch well without living on the phone.

This playbook is for three people:

- **The owner-operator who dispatches himself.**
- **The small fleet owner** dispatching two to ten trucks.
- **The independent dispatcher** who works for carriers under contract.

Each step shows the old way, the AI way, and what still needs a human.

The one rule: skip the busywork, never the law. Dispatching has a legal edge that catches people every year. Cross it and you're brokering without authority, which carries federal penalties. The next section draws that line first, before anything else.

Nothing here promises you money. Every number is labeled: **checked** means it was read at the source on the date shown, and **estimate** means it's a judgment call.

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PART 1 OF 7

The legal line

A dispatcher works for the carrier and is paid only by the carrier. The moment you work the shipper's or broker's side of the deal, or touch the freight money, you're acting as a broker and need broker authority.

FMCSA spelled this out in guidance on 16 Jun 2023 (checked). No law defines "dispatch service" on its own, so FMCSA judges what you actually do (checked, from a law-firm summary of the guidance).

Usually stays a dispatcher	Usually needs broker authority
A written contract naming you as that carrier's agent	Arranging freight with no written contract with the carrier
Booking loads through licensed brokers	Negotiating directly with shippers, or soliciting the open market
Paid only by the carrier, on a set contract	Taking pay from a broker, a 3PL or a factoring company for a load
Staying out of the broker-to-carrier money	Receiving or passing along the freight payment
Disclosed as acting for that one carrier	Accepting a load first, then finding a truck for it
Never handing a load to another carrier	Splitting loads among several carriers (narrow exceptions for different regions or equipment)
	Being a named party on the shipping contract

The penalty: up to $14,020 per knowing violation in 2026 (checked, inflation-adjusted from the $10,000 in the statute). The injured party can also sue you for all of their losses, and company officers can be held personally liable (checked).

The AI way: before you take on a new carrier or a new kind of deal, describe it to AI and ask it to test it against the right-hand column. If any line fits, stop and talk to a transportation attorney. AI can spot the risk; only a lawyer can clear it.

PART 2 OF 7

Setting up

Put the deal in writing before the first load: who you work for, what you may sign, and how you're paid.

What the dispatch agreement should spell out:

- That you act as the carrier's agent, for that carrier only
- A **limited power of attorney** listing exactly what you may sign, such as rate confirmations and broker setup packets, and what you may not. Dispatchers usually work under one (checked).
- Your fee and what it's figured on: linehaul only, or fuel surcharge and accessorials too
- That you're paid by the carrier, never by a broker or factor
- Notice period and any early-exit fee
- That the rate cons, delivery receipts and invoices belong to the carrier (checked)

Step	The old way	The AI way	What stays human
Draft the agreement	Copy a template from a forum	AI drafts from your terms and flags anything that crosses the legal line	An attorney's review, and both signatures
Collect the carrier's papers	Text photos back and forth	One upload link: authority letter, insurance, W-9, factoring notice. AI checks each for expiry and matching names	The carrier sends his own documents
Broker setup packets	Retype the same facts 30 times	AI fills each broker's packet from the carrier's file and tracks approvals	Signing only what your power of attorney allows

Never hold the carrier's passwords or bank logins. Have him add you as a user where the site allows it, so he can remove you.

PART 3 OF 7

A dispatch day

AI does the searching and checking, so the human decides from a short list instead of reading the whole board.

1. **Know the truck before you search.** AI pulls the driver's hours left, where the truck will be empty, the equipment, and when he needs to be home. *Old way:* call the driver. *Human:* the driver confirms.
2. **Search with rules, not hope.** AI scans the boards and your broker contacts for loads that fit the truck, the hours and the home date. *Old way:* scroll for an hour.
3. **Check every broker.** AI checks authority, bond, credit, days-to-pay and fraud flags before a load gets shown to you. *Old way:* skip it when busy, which is how people get double-brokered.
4. **Price it honestly.** AI figures what the load really costs to run: loaded miles, empty miles, hours at the dock, tarp and securement time, fuel at today's price. Then it shows the posted rate against it, and how far the delivery point is from the next load. *Human:* the counter-offer and the yes.
5. **Book it.** AI reads the rate confirmation and checks it against what was agreed: rate, dates, stops, accessorials, the broker's name and MC. *Human:* the carrier, or you under a limited power of attorney, signs.
6. **Track it.** AI watches the check-ins and warns before an appointment is missed. *Old way:* check calls all day.
7. **Close it.** AI matches the delivery receipt to the rate con and builds the invoice or factoring packet the same day. *Human:* send it.

On flatbed, from the seat: tarp pay is usually built into the rate, detention is rare, and lumpers don't apply. Count your tarp and securement time anyway, because those hours are money.

PART 4 OF 7

Planning the week

The best dispatchers plan the week, not the next load. A good outbound load into a dead market can lose money once you count the empty miles out.

Plan for	The old way	The AI way
Loops	Hope for a reload	AI scores where each delivery lands for the next load, and builds round trips that end near home
Empty miles	Ignored until the fuel bill	Every option shows loaded miles, empty miles and what the whole trip earns per hour, not just per loaded mile
Hours of service	The driver runs out mid-week	AI plans the week inside the driver's hours from his logs, with his breaks and resets built in
Home time	Promised, then missed	The home date is a hard rule; AI won't suggest a load that breaks it unless the human overrides
Lanes	Chasing the board every day	AI tracks which shippers and brokers pay well on lanes you run often, so you build steady freight instead of hunting

What stays human: the driver's safety and rest come first. No plan beats a tired driver.

Fraud and safety

In 2026 scammers use AI too: fake paperwork and voice tricks now beat simple callback checks (checked). The fix is checking every load against official records, every time.

Red flags that should stop a load (checked, 2026 industry warnings):

- The broker on the rate confirmation doesn't match the one on the bill of lading
- You're told to check in at pickup under a different company name or MC number
- Load board details don't match the paperwork
- A call mid-load to reroute the freight
- One phone number tied to several broker authorities, or a brokerage under 6 months old

Double brokering: a fake or rogue broker hands you a load it had no right to re-broker. You deliver, and nobody pays you (checked).

Identity theft: thieves have changed a company's contact details in FMCSA's records and booked loads under its MC number (checked). Turn on FMCSA account alerts and check your own records.

The AI way: AI runs every red-flag check before a load reaches you, matches the rate con to the broker's FMCSA record, and holds any load that fails. A change to where the carrier gets paid is confirmed by a call to the number on file, never by email.

For drivers: federal rules ban texting while driving a truck and holding a phone while driving, even at a red light (checked). Dispatch by voice and hands-free, or wait until the truck is parked. No load is worth a crash or a violation.

PART 6 OF 7

Getting paid

The carrier pays the dispatcher, the broker pays the carrier, and the two never cross. That separation keeps everyone legal.

What dispatchers charge (estimate, from two industry sources):

Fee type	Typical range
Percentage of gross	5% to 10%; flatbed 7% to 10%
Flat per load	$50 to $150
Flat per month	$500 to $1,500
Setup fee	$100 to $500
Early termination	$500 to $2,000

Ask whether a percentage is figured on linehaul only, or on fuel surcharge and accessorials too. It makes a real difference over a year.

Job	The old way	The AI way	What stays human
Dispatcher's invoice	Spreadsheet at the end of the month	Built automatically from the loads booked, figured exactly as the contract says	The carrier pays it
Carrier's pay	Wait 30 to 45 days	AI builds the factoring packet the day of delivery; most carriers factor	The carrier picks his factor
Settlement check	Trust the check	AI matches every settlement line to the rate con and flags short pays, surprise fees, or a missing accessorial	Disputing it

The leak check is where AI earns its keep. Money that left without a reason, whether a fee never agreed to or an accessorial paid but never billed, gets caught the week it happens, not at tax time.

PART 7 OF 7

The checklist

- [ ] Test your setup against the legal line; talk to a transportation attorney if any broker-side item fits
- [ ] Sign a written dispatch agreement naming you as the carrier's agent
- [ ] Write a limited power of attorney that lists exactly what you may sign
- [ ] Get paid only by the carrier, never by a broker or factor
- [ ] Collect the carrier's authority letter, insurance, W-9 and factoring notice through one upload link
- [ ] Set the truck's rules: equipment, hours, home date, lanes, minimum honest price
- [ ] Check every broker before every load: authority, bond, credit, days-to-pay, fraud flags
- [ ] Match every rate con to the agreed terms before anyone signs
- [ ] Plan the week, not just the next load
- [ ] Close every load the same day: delivery receipt, invoice or factoring packet
- [ ] Check every settlement against its rate con
- [ ] Turn on FMCSA account alerts for the carrier
- [ ] Drivers stay hands-free; dispatch waits until the truck is parked

APPENDIX · SOURCES

Where every checked line comes from

All pages read 20 Oct 2026 unless a date is shown.

- FMCSA: final guidance on broker and bona fide agent definitions (https://www.fmcsa.dot.gov/newsroom/fmcsa-issues-final-guidance-clarifying-broker-and-bona-fide-agents-definitions) (16 Jun 2023), full text in the Federal Register (https://www.federalregister.gov/documents/2023/06/16/2023-13080/definitions-of-broker-and-bona-fide-agents)
- Benesch: FMCSA guidance on dispatch services, bona fide agents and brokers (https://www.beneschlaw.com/insight/lions-and-tigers-and-bears-oh-my-new-fmcsa-guidance-on-the-definition-of-dispatch-services-bona-fide-agents-and-brokers/)
- 49 USC 14916, unlawful brokerage penalties (https://www.law.cornell.edu/uscode/text/49/14916)
- Federal Register, 2026 civil penalty inflation adjustments (https://www.govinfo.gov/content/pkg/FR-2026-01-14/html/2026-00535.htm) (14 Jan 2026)
- otrucking: how much dispatchers charge (https://otrucking.com/resources/guides/how-much-do-dispatchers-charge/) (updated 14 Sep 2026)
- Bubba: dispatch services for owner-operators (https://bubba.ai/blog/dispatch-services-owner-operators)
- England Logistics: new freight scams to watch for in 2026 (https://www.englandlogistics.com/3-new-freight-scams-to-watch-for-in-2026/) (9 Apr 2026)
- eCFR 49 CFR 392.80, texting (https://www.ecfr.gov/current/title-49/subtitle-B/chapter-III/subchapter-B/part-392/subpart-H/section-392.80) and 392.82, hand-held phones (https://www.ecfr.gov/current/title-49/subtitle-B/chapter-III/subchapter-B/part-392/subpart-H/section-392.82)

This playbook isn't legal advice. When your setup touches the legal line, ask a transportation attorney.

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7

NEXT STEP

Put a receipt on every leak

This playbook is the method. The next step runs it on your own numbers: what you were promised, what you were paid, and what you kept, side by side, in writing.

WHAT COMES NEXT

- **LeakReceipts free check** — reads your own receipts, settlements and statements and puts a receipt on every leak it finds.
  leakreceipts.com
- **LaneLoc Settlement Checker (free)** — puts your rate con next to your settlement, line by line, so a short pay shows up the week it happens.
  vyralmall.com/settlement
- **TrueNET** — the whole-picture money truth: what you actually keep after every cost, across everything you earn and spend.
  mynetcheck.com

> Every step starts from your own records. None of them promises what you will earn or save; they show what your numbers already say.

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