



CROSSBUFFER
PVT LTD

A worksheet for people who move and store freight.

7 numbers that show where your money leaks

Your systems work fine on their own. The money goes missing in the gaps between them. This worksheet finds those gaps. It takes one afternoon. You do not need to buy anything. You end up with a number you can hand to the person who signs the checks.

NO SALES PITCH

Every number here is sourced.
Check them yourself. Page 8.

1 Count the re-types

2 Check invoices against the contract

3 Detention charged, against detention paid

4 Money taken back off your invoices

5 Typing mistakes on the fields that matter

6 Seats you pay for, against seats used

7 Days from drop off to invoice

The one page you fill in

WHO IT IS FOR

Carriers, 3PLs, shippers and warehouse teams

TIME NEEDED

One afternoon, plus 90 days of invoices

WHAT YOU GET

One page with a dollar figure on it

Start here

Your TMS works. Your tracking works. Accounting works. The warehouse system your manager has used for nine years works.

What does not work is the space in between. And that space is not run by software. It is run by people.

A load number gets typed three times. A detention claim gets written up eleven days after the driver sat at the dock. An invoice does not match the rate you agreed, and it gets paid anyway, because checking it takes longer than the money is worth.

None of that shows up on a bill. It shows up in your payroll, in claims that never get paid, and in a margin you cannot quite explain.

Seven numbers. All of them come from data you already have. Work through them in order.

Some need a spreadsheet. Some need an hour with your ops manager. None of them need a vendor, a demo, or a login.

One thing to say up front.

A few of the numbers in section 2 come from companies that sell freight audits. They have a reason to want the number to be big. We say so where it happens, and we use the low end of every range they publish.

Where we could not find a source we trust, we tell you to measure your own baseline instead of handing you a figure. That happens once, on number 7.

1

OF 7

Count the re-types

DO THIS

Pick one load. Follow that load number from the moment it comes in to the moment you get paid. Count every time a person types it into something. Then count how many separate systems it passes through.

Harvard Business Review watched 137 workers at three large companies for five weeks. People switched between apps about 1,200 times a day. Each switch cost a little over two seconds. Add it up and it comes to almost four hours a week, or about 9% of their paid time, spent just finding their place again.

The same team found something worse in supply chain work. At one large consumer goods company, staff switched about 350 times across 22 different apps and websites to finish a single transaction. One.

THE MATH

Office and dispatch headcount, times what each one costs you a year, times 9%. That is the floor. Not the ceiling.

Bad sign: more than four re-types on one load, or more than six systems between the booking and the cash.

2

OF 7

Check invoices against the contract

DO THIS

Pull 90 days of carrier invoices. Pick 50 at random. Rate each one by hand against the contract that should have applied. Write down the gap in dollars and the reason for it.

The most trusted outside figure comes from the National Shippers Strategic Transportation Council. Up to 10% of freight bills have an error in them, and most of those errors favor the carrier.

Freight audit firms report that a normal audit finds errors on 3 to 6 out of every 100 invoices, usually from extra fees or the wrong discount. They say shippers get back 3% to 7% of freight spend. Remember, those firms sell audits. Use the low end.

Here is the finding that matters most. Error rates run 5% to 15% where the checking is done by hand. They fall to 1% to 2% where the check runs against the same system that quoted the load and tendered it. That is an argument for fixing the gap, not for buying another tool that sits outside it.

Bad sign: you cannot produce this number at all, because nobody checks invoices against contracts except by eye.

Detention you charged, against detention you got paid

This is the best number on the list. Almost nobody tracks it.

DO THIS

Take one quarter. Count three things. How many times your drivers really sat over two hours, straight from the ELD. How many of those you billed for. How many of those bills got paid in full.

ATRI studied this in 2024. Drivers got held up at 39.3% of all stops in 2023. For reefer drivers it was 56.2%. One driver lost somewhere between 117 and 209 hours over the year. Across for hire trucking that came to more than 135 million hours, which ATRI puts at \$11.5 billion in lost work and \$3.6 billion in direct cost.

94.5% of fleets say they charge for detention. Fewer than half of those bills get paid.

That is not a pricing problem. It is a proof problem. The bill goes out with no timestamp on it, because the timestamp sat in the ELD, and the claim got written up from memory a week and a half later. So the customer short pays it, and nobody writes down that it got short paid.

THE MATH

Hours sat, minus hours billed, times your rate. Then hours billed, minus hours paid, times your rate. Detention runs about \$50 to \$100 an hour after two free hours right now, and up to about \$125 for special equipment.

Bad sign: under 60% of your detention bills get paid. Or you cannot work out how many hours your drivers really sat.

What this looks like in real money.

Say you run 40 trucks. Say each driver sits 150 hours a year past the two hour mark. That is 6,000 hours. At \$75 an hour, you could bill \$450,000.

Now use the pattern above. You bill for maybe 60% of it, because nobody logged the rest. You get paid on half of what you bill, because the proof was missing. So you bank about \$135,000 and you leave about \$315,000 sitting on the dock.

Run your own truck count through that. The gap is almost never the rate. It is the proof.

4

OF 7

Money taken back off your invoices

DO THIS

Add up every deduction and chargeback taken off your invoices last year. Turn it into a percent of what you billed. Then split it into three piles: fair, not fair, and no idea.

Walmart takes 3% of the cost of goods on any case that misses its on time and in full rule. It counts case by case, not order by order. Labels, routing and paperwork each carry their own separate fines, and they do not cancel each other out. Target, Kroger and Costco all run their own version.

Reports put the average Walmart supplier's loss at 5.8% of invoice value. Some lose over 30%. You can fight these, but the window is short, usually 15 to 90 days. And the data lands one to two weeks late, with the fines showing up four to five weeks after the period closes. Most people find out far too late to argue.

Bad sign: your "no idea" pile is bigger than your "not fair" pile. That is money you handed over without knowing whether you owed it.

5

OF 7

Typing mistakes on the fields that matter

DO THIS

Take 200 recent orders or loads. Check five fields against the source paperwork: quantity, ship to, reference number, weight or class, and rate. Count the mistakes.

Ray Panko pulled together decades of research on human error. People make typing mistakes on about 0.5% of simple repeat entries, and about 5% once the job needs any thinking. Around 1% often gets called acceptable. It is not a goal. It is roughly what a person produces on a good day.

The conditions matter more than the person. The same worker who hits 0.5% at nine in the morning is over 3% by four in the afternoon. The same team that hits 1% on clean forms hits 4% on messy or handwritten ones.

THE MATH

Orders a year, times your error rate, times what one mess actually costs you. A wrong shipment. A reclass. A short pay. A redelivery. People forget that last part, and it is the bigger half of the bill.

6

OF 7

Seats you pay for, against seats people use

DO THIS

List every subscription that touches your operation. For each one, write down the seats you pay for, and the seats somebody actually logged into in the last 30 days.

Zylo tracks around \$40 billion of software spend across 40 million licenses. The average company runs about 305 apps. Spend per employee is \$4,830, up 21.9% in a year. Use has improved a bit, from 47% to 54%, but the average company still wastes about \$19.8 million a year, and around 46% of apps sit barely used or not used at all.

Those numbers come from big companies. A 60 truck carrier is not running 305 apps. The shape of the problem scales down just fine.

The point: renewal day is the only day you can fix this. You cannot change a contract halfway through. Every renewal you let slide without checking locks in another year.

7

OF 7

Days from drop off to invoice

DO THIS

Take 100 recent loads. Measure the days between proof of delivery and the invoice leaving your system. Use the middle number, not the average. The average will flatter you, because the easy loads drag it down.

We are not giving you a benchmark for this one. We looked, and we could not find an independent figure we would stand behind. So measure your own, write it down, and watch it move.

It still belongs on the list. This number is the clearest sign of how many gaps sit between the truck and the money. Every day of lag is a day your cash sits still. And it tracks closely with number 3, because a claim written late is a claim written from memory.

What usually happens next

Most operations find the money sits in one or two lines, not spread evenly across all seven. That is good news. It means the first fix is small and specific, and it pays for itself before you start the second one.

The wrong move after this page is a platform migration. Ripping out systems that work is expensive, slow, and it does not touch the gaps.

Take the biggest number. Close that one gap. Use the systems you already own. Then run the seven again in six months.

The one page

The blue boxes below are live. Type straight into them in any PDF reader, or print the page and write in them. Then put it in front of whoever signs the software renewals.

NO	WHAT YOU MEASURED	YOUR FIGURE	COST PER YEAR
1	Re-types per load, and systems touched		
2	Invoice gap against contract, as a percent		
3	Detention: hours sat, hours billed, hours paid		
4	Deductions as a percent of what you billed		
5	Typing error rate on the five key fields		
6	Seats paid for, against seats used		
7	Middle number of days, delivery to invoice		
Total leaking out per year			

The conversation this changes.

It stops being "which platform should we buy this year" and starts being "which one of these seven is costing us the most, and what would it take to close it." Those are very different meetings, and only one of them ends with a signature on a three year contract you did not need.

Where these numbers came from

Check them. That is the whole point of printing them.

1. Harvard Business Review, "How Much Time and Energy Do We Waste Toggling Between Applications?" (2022). Murty, Dadlani and Das. 20 teams, 137 users, three Fortune 500 companies, up to five weeks.
2. National Shippers Strategic Transportation Council, reported by Supply Chain Brain. Freight bill error rates.
3. Freight audit recovery ranges from Trax, Transportation Insight, FreightPOP and Shipium. These are vendor sources. We used the low end of every range they publish.
4. American Transportation Research Institute, "Costs and Consequences of Truck Driver Detention: A Comprehensive Analysis" (2024), covering 2023 data.
5. Walmart supplier compliance documentation and supplier reporting on on time in full, quality program fines and deduction rates, 2024 to 2026.
6. Raymond R. Panko, research on human error in data entry and spreadsheets.
7. Zylo, SaaS Management Index, 2025 and 2026 editions.

If you would rather someone else ran these

That is what our two week Seam Audit does. We come into your operation and run all seven against your real invoices, your real ELD data and your real deductions.

You get the same one page, filled in, with a ranked list of what to fix first and what each fix costs. If we cannot find leakage worth at least five times the fee, you do not pay for it.

CROSSBUFFER PVT LTD / crossbuffer.com / founder@crossbuffer.com



We fix the gaps between the systems you already run.

No rip and replace. No new platform. Just the seams where the money goes.