Embedded Credit Network for Freight & Logistics Platforms

OatFi eliminates the fundamental tension between carrier expectations for fast payouts and shippers extended payment terms, enabling freight and logistics platforms to scale without balance sheet constraints or cash flow friction.

oatfi

The Structural Challenge Facing Freight & Logistics Platforms

Fragmented Payment Workflows

- Every shipper, broker, and carrier has a different way of handling invoices and approvals making it hard to standardize.
- Reconciliation is slow, error-prone, and costly.

Payment Terms Mismatch

- Shippers want longer terms (30/45/60 days) to optimize DPO.
- Carriers need cash now to cover fuel, payroll, and operations.

Platform Capital Burden

- Many platforms step in to advance funds to carriers or cover gaps between shipper and broker payments.
- This ties up their own capital, constraining growth and introducing risk.

These functions distract platforms from their core mission: building great logistics software!

Close the Loop on Shipper and Carrier Transactions

Infrastructure + Capital to facilitate transactions across B2B payments.

Early Payouts and Guaranteed Pay for Carriers

Solve carrier workflow challenges by automating reconciliation and guaranteeing payment, improving retention and increasing revenue.

Shipper Billing Cycles and Net Payment Terms

Allow shippers to pay on their schedule, while OatFi handles the underwriting, funding, settlement, and automated reconciliation.

Closed-Loop Fleet and Fuel Cards

Launch closed-loop fuel and fleet cards that enable flexible billing cycles and ensure predictable settlement via a third-party balance sheet.

Modular Building Blocks to Power B2B Payments Workflows

1 **Onboarding and Underwriting**

Leverage OatFi's onboarding and underwriting, facilitating seamless in-network connections.

2 **Guaranteed Settlement**

Provide shippers and carriers with commit-to-pay and guaranteed or early payout functionality, removing the delays that lock up liquidity.

3 **Customizable Funding and Origination**

Automate the origination and distribution of funds directly within your platform while achieving best-in-class unit economics.

4 **Multi-Rail Disbursements**

Originate funds via preferred payment rails, including ACH, same-day ACH, card rails, RTP, and FedNow.

5 **Automated Reconciliation**

Streamline invoice payment reconciliation, eliminating manual work and disjointed workflows.

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Freight & Logistics Use Cases

Transportation Management Systems (TMS)

Embed liquidity inside TMS payment and invoicing product offering enables faster carrier payouts and quicker settlement.

Freight and Logistics Marketplace

Close the working capital gap between shippers, carriers, and brokers on the marketplace driving trust and higher transaction volume.

Commercial Fuel and Fleet Cards

Enable flexible billing cycles for fleet operators and drivers by outsourcing balance sheet exposure credit / capital markets functions.

Spend Management and AP/AR Automation

Offer AP and AR solutions directly withing payment workflows for platforms digitizing invoicing, approvals, and vendor payments.

Digital Forwarding & 3PL Platforms

Forwarders and 3PLs can smooth cash flow across borders and build credit solutions directly inside their logistics tech stack.

WEBCARGO
by Freightos

How OatFi Provides Flexible Terms and Automated Settlement for Global Freight Forwarders

WebCargo Challenge

- Freight forwarders lack consistent liquidity to pay carriers upfront
- Carriers want faster onboarding and reliable payouts
- Freightos needed a way to coordinate payouts and offer buyers flexible payment terms without taking balance sheet or credit risk

Program Results

- Instant and guaranteed supplier payouts improve carrier liquidity
- Flexible forwarder payment terms expand purchasing power
- API-native workflow integrated directly into Freightos' booking + payments flow

> "Liquidity challenges are a daily reality for freight forwarders across the industry.... together with key support from **Transcard and Oatfi**, forwarders can access flexible credit the moment they book. This helps pay carriers on time, manage cash flow efficiently, and grow their business, reflecting Freightos' mission to make global trade smoother."
> *Zvi Schreiber, CEO of Freightos*

30 Days	**<3 Month**	**>5K**
Reduction in DSO for carriers with early pay	OatFi <> Webcargo implementation time	Global forwarders trust the WebCargo platform

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Why Freight & Logistics Platforms Choose OatFi

API-First Integration
Seamlessly integrates into existing payment workflows with minimal technical overhead and rapid deployment.
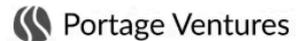
Custom UX/UI
Your platform controls branding and customer experience while OatFi provides the end-to-end credit and capital markets stack.

Non-Dilutive Capital
Eliminate the need to raise debt or equity specifically for working capital financing, preserving ownership and flexibility.

Backed by leading investors:

WHITE STAR CAPITAL	QED INVESTORS	Portage Ventures	VIOLA CREDIT
PTCUS CAPITAL	Fin/venture capital	LORIMER VENTURES	CAMBRIAN

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Plug Into OatFi's Modern Credit Network

OatFi's end-to-end infrastructure enables you to scale and monetize your freight and logistics platform without balance sheet constraints or operational complexity.

⚡ Go-Live in Weeks Not Months

Deploy OatFi's solution rapidly through our API-first integration and go live within 6-8 weeks.

📈 Scalable Platform Growth

Remove balance sheet constraints that limit your ability to onboard new clients and expand market presence.

💲 Monetize Payments Volume

Unlock a new revenue channel and achieve best-in-class unit economics without the capital markets lift.

Schedule a call and start building on OatFi.

Contact our team to explore how OatFi can transform your platform and unlock scalable growth.

Schedule a Demo