Shipment and counterparty verification on every booked load

Ricerca Labs operates Honest Load Board, a booking platform for FMCSA-registered freight brokers and motor carriers. Every load booked on it carries a record a factoring company can check: who the parties are, what they agreed, and what happened at each stop.

Operator	Platform	Issued	Contact
Ricerca Labs, a Wyoming corporation	honestloadboard.com	November 2026	hello@ricercalabs.com

At a glance

Both companies verified

The broker and the carrier are checked against FMCSA records, and the check repeats every 24 hours.

Truck photographed before booking

A booking counts only after the equipment is photographed on site and every view is accepted.

Evidence at every stop

A check-in picture, the seal, the bill of lading and the delivery receipt, each with its time and a file fingerprint.

No freight money on the platform

Ricerca Labs holds and moves none of it. Its revenue is a per-load fee paid by the broker.

One load, start to finish

Six steps take a load from two verified companies to a delivered shipment with its paperwork. Each step below says what happens and shows what the record looks like. The full detail sits behind each step.

1 Both companies are verified

Before a broker can post or a carrier can book, each passes a set of FMCSA checks and proves it controls the company through the email address FMCSA has on file. The checks repeat every 24 hours, and a company that lapses can no longer post or book.

2 The carrier books, and the truck is photographed

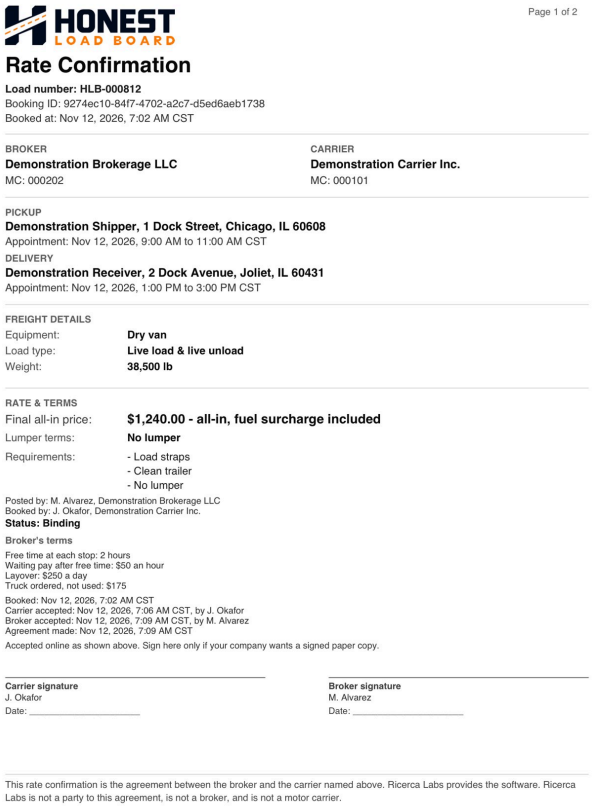
The truck has to be able to reach the pickup by the appointment, measured on routed drive time. The carrier then photographs its equipment on site. Software reviews each view and compares the USDOT number on the door with the FMCSA record. If any view is not clear, there is no booking.



Figure 1. Photographs of the kind the record holds: a seal with its number, a trailer interior before loading, and a trailer corner. Taken by a driver on 10 November 2026 with a third-party camera stamp, not through the platform. Plate and unit numbers are masked.

3 The rate confirmation is issued

The platform issues the rate confirmation at booking, with the parties' names and MC numbers taken from the FMCSA record. It becomes Binding once both sides have accepted and the carrier's certificate of insurance is on file.



HONEST LOAD BOARD

Page 1 of 2

Rate Confirmation

Load number: HLB-000812
Booking ID: 9274ec10-84f7-4702-a2c7-d5ed6aeb1738
Booked at: Nov 12, 2026, 7:02 AM CST

BROKER
Demonstration Brokerage LLC
MC: 000202

CARRIER
Demonstration Carrier Inc.
MC: 000101

PICKUP
Demonstration Shipper, 1 Dock Street, Chicago, IL 60608
Appointment: Nov 12, 2026, 9:00 AM to 11:00 AM CST

DELIVERY
Demonstration Receiver, 2 Dock Avenue, Joliet, IL 60431
Appointment: Nov 12, 2026, 1:00 PM to 3:00 PM CST

FREIGHT DETAILS

Equipment:	**Dry van**
Load type:	**Live load & live unload**
Weight:	**38,500 lb**

RATE & TERMS

Final all-in price:	**$1,240.00 - all-in, fuel surcharge included**
Lumper terms:	**No lumper**
Requirements:	- Load straps - Clean trailer - No lumper

Posted by: M. Alvarez, Demonstration Brokerage LLC
Booked by: J. Okafor, Demonstration Carrier Inc.
Status: Binding

Broker's terms

Free time at each stop: 2 hours
Waiting pay after free time: $50 an hour
Layover: $250 a day
Truck ordered, not used: $175

Booked: Nov 12, 2026, 7:02 AM CST
Carrier accepted: Nov 12, 2026, 7:06 AM CST, by J. Okafor
Broker accepted: Nov 12, 2026, 7:09 AM CST, by M. Alvarez
Agreement made: Nov 12, 2026, 7:09 AM CST

Accepted online as shown above. Sign here only if your company wants a signed paper copy.

Carrier signature
J. Okafor
Date: _____

Broker signature
M. Alvarez
Date: _____

This rate confirmation is the agreement between the broker and the carrier named above. Ricerca Labs provides the software. Ricerca Labs is not a party to this agreement, is not a broker, and is not a motor carrier.

Figure 2. A rate confirmation as issued by the platform, page 1 of 2. Status, accessorial terms and the time of each acceptance appear on the document.

4 Pickup

The driver's picture at the gate sets the arrival time. The seal is photographed and the bill of lading is added. Departure can be recorded only when both are on the record.

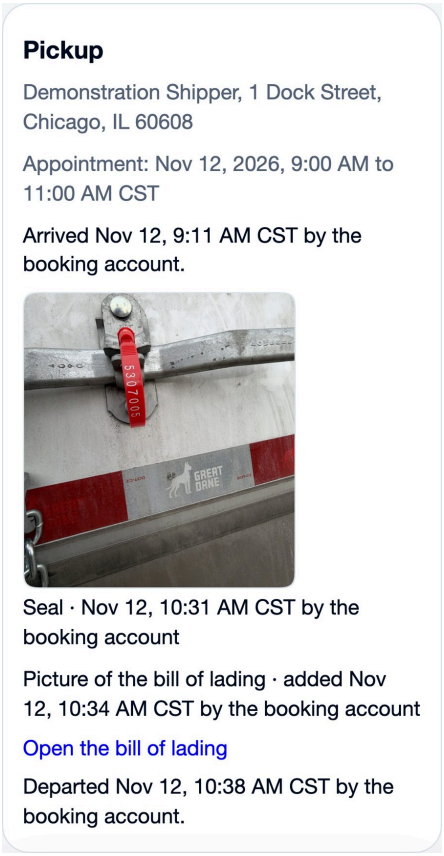


Figure 3. The pickup record for the same load. Each step shows its time and the account responsible.

5 Delivery

The same steps at the receiver: a picture at the gate, the seal photograph, the delivery receipt, and the departure time.

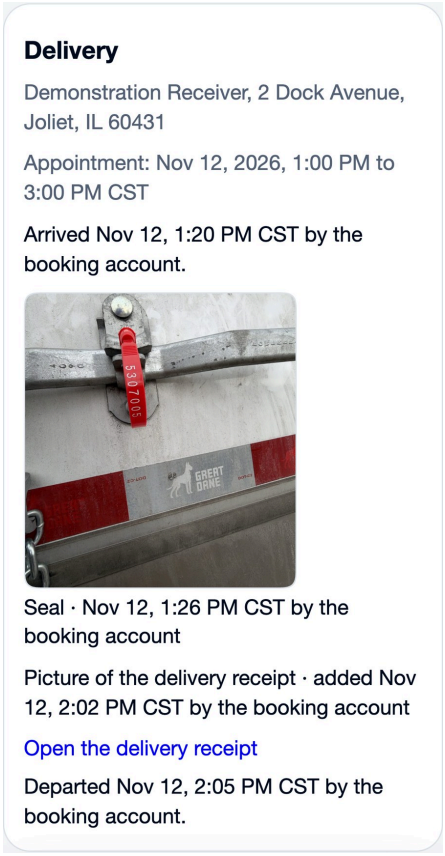


Figure 4. The delivery record for the same load.

6 The broker is told where to pay

A carrier that factors names its factoring company once and files its notice of assignment. Every broker that books that carrier sees the instruction and the notice in the carrier packet.

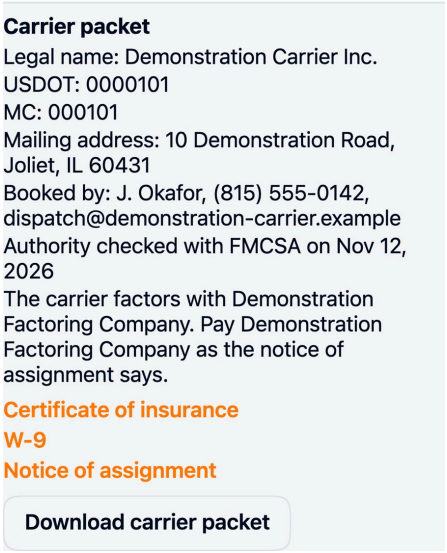


Figure 5. The carrier packet as the posting broker sees it, with the payment instruction and the notice of assignment.

The figures show the platform's own documents and screens for one demonstration load. Company names are placeholders.

Six questions a verification desk asks

For each one: what the record holds, and where it stops.

Is the account debtor an authorized broker?

`On the record`

FMCSA operating status, broker authority and $75,000 financial security, verified every 24 hours. Company identity proved through the email address on file with FMCSA.

`Limit`

The platform does not assess a broker's credit or payment history.

Is the client the carrier of record?

`On the record`

The carrier's name, MC and USDOT numbers on the rate confirmation come from the FMCSA record. The USDOT number on the truck door is compared at check-in. A company cannot book its own posting.

`Limit`

The platform does not verify who owns the tractor or who employs the driver.

Do the rate and accessorials match the agreement?

`On the record`

The rate confirmation with both acceptances, the broker's accessorial terms as posted, and any exception with its amount.

`Limit`

Detention is not calculated. Arrival and departure times and the hourly rate are on the record.

Has the load been picked up?

`On the record`

Gate photograph, seal photograph, bill of lading and departure time at the pickup.

`Limit`

The bill of lading is stored as received. Its contents are not validated.

Has the load been delivered?

`On the record`

Gate photograph, seal photograph, delivery receipt and departure time at the delivery.

`Limit`

The delivery receipt is stored as received. Its signature and contents are not validated.

Where should payment be sent?

`On the record`

The payment instruction and the notice of assignment in the carrier packet.

`Limit`

The broker's acknowledgment is not recorded.

What the platform does not do

- The platform is not a transportation management or accounting system. It creates no invoices and holds no payment status, paid dates or aging.
- It verifies liability insurance on file with FMCSA. It does not verify cargo insurance and does not read the contents of an uploaded certificate of insurance.
- It does not read crash or roadside inspection data.
- Location and capture time are reported by the device. They are tested against the server clock and the position of the stop, and are not independently verified.
- Each stop photograph keeps the device's coordinates, their reported accuracy and the distance from the stop, and shows them in a stamp on the picture.
- Stop photographs are reviewed by software. When the review service is unavailable, a stop photograph is kept and marked as not checked.
- The platform does not follow a truck between stops.

Working with a factoring company

Today

- Brokers connect their own systems through an API key and webhooks signed with HMAC-SHA256. The events are load booked, load cancelled, load closed and load completed.
- The completed event marks the end of the delivery window. Delivery itself is the departure recorded at the delivery stop.
- The API returns the booking, the rate confirmation status and acceptances, and the stop record with its times and hashes. Files open only in the authenticated session of the posting broker or the booking carrier.
- A factoring company has no account, credential or shared link on the platform today.

The API specification is published at honestloadboard.com/developers.

What we would build with you

None of the following exists today. Ricerca Labs would build them to a partner's specification, beginning with one factoring company.

1. **Factor-of-record access**
   With the carrier's recorded consent, read access to the loads that carrier books: the record and its documents.
2. **Booking and rate verification**
   A query by load number and carrier USDOT number that returns the parties, the rate, the acceptance status and the stop record.
3. **Notice of assignment handling**
   Delivery of the notice to the broker at booking, with the broker's acknowledgment recorded on the load.
4. **Shipment events**
   Notification when a load departs the pickup and when it departs the delivery.

Retention and security

365 days

Check-in evidence, including the truck photographs and the location reading, from capture

3 years

The load record, including the rate confirmation, stop photographs, bill of lading and delivery receipt, after the load closes

AES-256

Records are encrypted at rest. API keys are stored as keyed hashes

A load's evidence is readable by the posting broker, the booking carrier and the driver the load was assigned to.

Company and contact

Ricerca Labs is a data science and software development company incorporated in Wyoming. Honest Load Board is one of its products. Carriers use the platform at no charge. Brokers pay $2 for each load posted after their first 25.

Partnership and technical enquiries: hello@ricercalabs.com.

Reference

1 Both companies are verified

Motor carrier

Control	Requirement	Source	Applied
Operating status	Listed by FMCSA as allowed to operate	FMCSA carrier record	Onboarding, then every 24 hours
Operating authority	Common or contract authority active	FMCSA authority record	Onboarding, then every 24 hours
Authority age	90 days from the authority grant date, unless the broker sets another threshold for the load	FMCSA authority history	At booking
Liability insurance	Coverage on file of $750,000, or the FMCSA-required amount for that carrier if higher	FMCSA carrier record	Onboarding, then every 24 hours
Out-of-service status	No out-of-service date on the record	FMCSA carrier record	Onboarding, then every 24 hours
Safety rating	Not Unsatisfactory	FMCSA carrier record	Onboarding, then every 24 hours
Company identity	A six-digit code sent to the email address FMCSA holds for the USDOT number, valid for 15 minutes	FMCSA census record	Before the first booking
Self-dealing	A company cannot book a load posted under its own account or USDOT number	Platform	At booking

Broker

Control	Requirement	Source	Applied
Operating status	Listed by FMCSA as allowed to operate	FMCSA carrier record	Onboarding, then every 24 hours
Broker authority	Active	FMCSA authority record	Onboarding, then every 24 hours
Financial security	$75,000 on file	FMCSA bond-on-file amount	Onboarding, then every 24 hours
Company identity	The same six-digit code, sent to the email address FMCSA holds for the USDOT number	FMCSA census record	Before the first posting
Accessorial terms	Free time, detention rate, layover rate and truck-ordered-not-used amount on file before any load is posted, and copied onto each load at posting	Platform	At posting

- A verification result is stored and repeated once it is 24 hours old. The stored result is read again when a carrier books and when the booking is confirmed.
- If FMCSA does not respond, no company passes on missing data. A company already verified keeps its last result until the next successful check.
- A carrier whose verification lapses cannot book, cannot accept a rate confirmation and loses API access. A lapsed broker's open loads are removed from the platform.

- The platform does not act on a load already booked when a party's verification later lapses.

2 The carrier books, and the truck is photographed

1. **Price and attempt**
   The carrier books at the price displayed. A request against a price that has since changed is refused. Each carrier has one attempt per load unless the broker grants another.
2. **Arrival feasibility**
   Server time, plus routed drive time from the truck's location to the pickup, plus a 60-minute buffer, must not exceed the pickup appointment. The location is a device reading no more than two minutes old and accurate to within one mile, or an address entered by a dispatcher and geocoded. A broker may shorten the buffer on a load marked Rush.
3. **Hold**
   The load is withdrawn from view and held for that carrier: 30 minutes to begin the equipment check-in and 15 minutes to complete it.
4. **Equipment photographs**
   The required views depend on the equipment and on whose trailer is used. For a dry van on the carrier's own trailer they are the four trailer corners, the front of the tractor, the door marking that shows the USDOT number, the trailer interior and the load straps. Each photograph must have been captured within the preceding 10 minutes and within one mile of the location used for the hold. A check-in started from a device that reports movement is refused.
5. **Image review**
   Each photograph is assessed by image-analysis software for the correct and legible view, visible damage, interior cleanliness, securement count and readable identifiers. The USDOT number on the door is compared with the carrier's number on the FMCSA record, and a mismatch ends the booking. Any result short of fully clear releases the hold and returns the load. The review covers visible condition only. It is not a mechanical inspection.
6. **Confirmation**
   Both parties' verification is read again and arrival feasibility is recomputed from the location of the newest photograph. One booking can exist per load.
7. **Disclosure**
   Before booking, a carrier sees the pickup and delivery city and ZIP code only. Street addresses and facility names are released on confirmation.

3 The rate confirmation is issued

Record	Contents	Evidence
Rate confirmation	Load number and booking ID. Broker and carrier names and MC numbers, taken from the FMCSA record and not typed. Stops and appointment windows. Equipment, load type and weight. All-in rate and lumper terms. The broker's accessorial terms as posted.	Issued at booking. Each acceptance records the company, the person, the time and the terms version. Status is Binding once both parties have accepted and the carrier's certificate of insurance is on file. Until then it is Conditional, with the reasons listed.
Broker's own rate confirmation	Optional. One PDF attached by the broker in place of the platform's form.	The file's SHA-256 hash is recorded and each acceptance cites it. Replacing the file voids the broker's earlier acceptance.
Broker details	Legal name, MC number, billing address, address for the invoice and delivery receipt, payment terms in days and accessorial terms.	Available to the carrier's owner, administrators and dispatchers. A company driver does not see the rate or these details.

4 Pickup

Record	Contents	Evidence
Arrival at each stop	One photograph at the gate. Its capture time is the arrival time.	Captured within 10 minutes of upload and within one mile of the stop.
Pickup	Seal photograph on an enclosed trailer. Four trailer corners where the trailer is not the carrier's. Bill of lading. Departure time.	Departure cannot be recorded until the photographs and the bill of lading are on the record.
Seal reconciliation	The seal number at pickup, on the bill of lading and at delivery are compared, and a mismatch is reported.	Where document reading is enabled on the account.

5 Delivery

Record	Contents	Evidence
Delivery	Seal photograph. Delivery receipt. Departure time.	Departure cannot be recorded until the photograph and the delivery receipt are on the record.
Exceptions	Carrier unable to reach the pickup. Truck ordered, not used. Broker cancellation after booking.	A truck-ordered-not-used entry requires a gate photograph. The amount recorded is the figure in the broker's posted terms. The platform records the amount and charges nothing.
Performance	Carrier and driver: on-time arrival at pickup and delivery, measured from the gate photograph against the end of the appointment window, loads delivered and check-ins not completed. Broker: loads posted, booked, expired, cancelled after booking and truck ordered, not used.	A carrier's record covers its 50 most recent loads.

6 The broker is told where to pay

Record	Contents	Evidence
Carrier packet	Legal name, USDOT and MC numbers, mailing address, booking contact, date of the last FMCSA verification, certificate of insurance, W-9 and payment instruction.	Available to the posting broker on confirmation, as separate files or as one PDF.

A carrier records how it is paid once, on its company profile. It chooses direct payment, with a remit-to name and address, or payment through a factoring company, with the factor's name and the notice of assignment as a PDF.

On every load that carrier books, the broker's carrier packet states the instruction in these words: "The carrier factors with [factoring company]. Pay [factoring company] as the notice of assignment says." The notice of assignment is included in the packet.

The platform does not validate the notice, does not send it to the broker by any other channel and does not record the broker's acknowledgment. It does not accept bank account or routing numbers from either party, and a field that contains them is refused.