

How to Better Vet Carriers and Catch Fraud Before It Costs You



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Highway is for the **entire lifecycle of the load**

HIGHWAY

Carrier Identity® Engine



Capacity
& Sourcing



Onboarding
& Monitoring



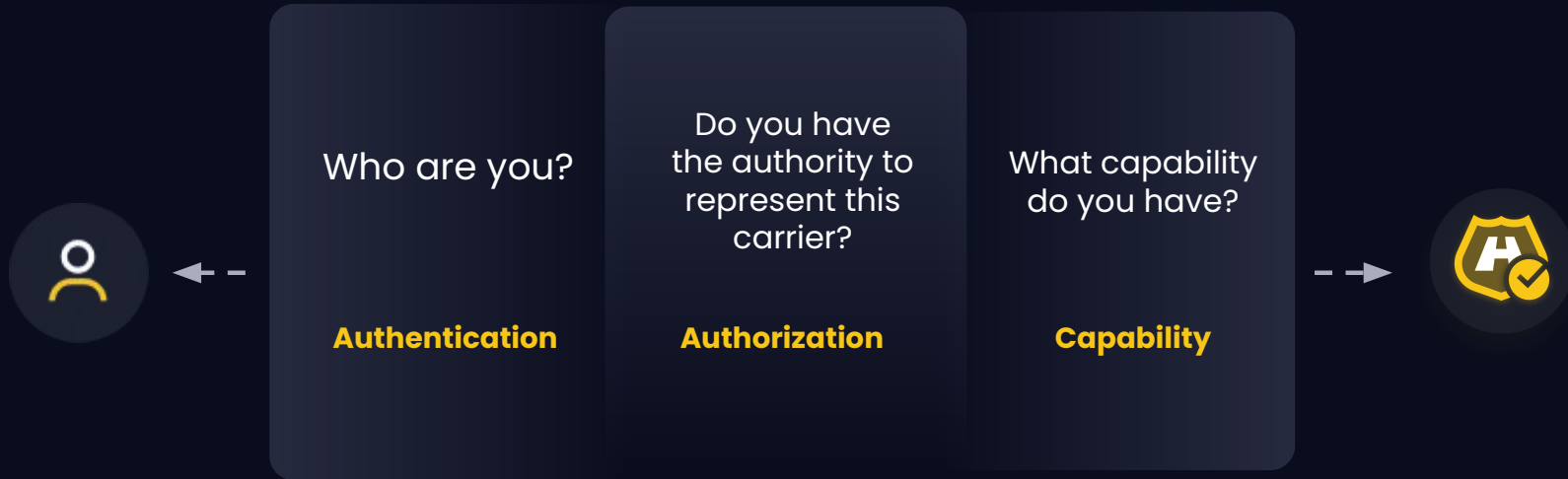
Load Level
Compliance



Tracking
& Visibility

Carrier Identity® Engine

Highway's Identity Engine is designed to answer 3 questions:



Base Risk Assessment Pass	
Rule	Status
Carrier must have any manually entered identifier verified by Highway.	Pass
Carrier must not have any published TIA WatchDog reports.	Pass
Carrier must have schedule of VINs on COI if auto policy is Scheduled Autos and the make of the VIN must map to a known power unit. ?	Pass
Carrier must have an MC number.	Pass
If rated, Carrier must have a satisfactory safety rating.	Pass
Carrier must have a Safer operating status of active.	Pass
Carrier must not exceed the Highway & TriumphPay Load Limit.	Pass
Carrier must have at least one authorized user who accessed Highway from a country in North America.	Pass
Carrier must not have any published Identity Alerts (reports for identity theft are excluded).	Pass
Carrier must not utilize a factoring company that has been reported by multiple brokers for servicing carriers that have been reported to engage in double-brokering activities.	Pass
Carrier must not utilize an insurance agency reported by multiple brokers for servicing carriers that have been reported to engage in double-brokering activities.	Pass

Rules & Classifications

The foundation to every product in Highway

- ✓ Minimize friction while mitigating risk
- ✓ Protects business without hindering operations
- ✓ Overrides should be the exception, not the norm

Rules **Assessment**

We evaluate carriers against your ruleset to determine their assessment value:

Pass

All classifications are passed

Partial Pass

One or more (but not all) classifications are passed

Incomplete

There is not enough data to give a pass or fail result.

Fail

The carrier fails all of your classifications

Exceptions **Do Exist**

Things to consider when overriding rules for a carrier:

- 1. Opt out of indefinite overrides**
- 2. Use extreme caution on overriding Highway Rules**
 - a. Even for Relational Carriers
 - b. Identity Alerts & Physical Digital Footprint rule
- 3. Carriers can self correct some of the rules they fail for**
 - a. ELD Connection
 - b. Certificates of Insurance
- 4. The location of the pick up and delivery of the load**
 - a. "High Risk area"
- 5. If you have to look too hard at a carrier, is the risk worth it?**

Vetting a Carrier in Highway

- Look at their Highway Badge: Are they registered with Highway? Are they Onboarded with you?
- Have they been through Identity Proofing?
- What is their Overall Rule Result?
- Do they have an identity alert?
- Do they have their ELD connected?
- What are their Cargo Exclusions?



Registered with Highway and connected to you



Registered with Highway & in your network, but needs to onboard



Registered with Highway, but is not connected to you



Not registered with Highway and is not connected to you



One or more published Identity Alerts



Carrier marked as "Do not use"

Highway Signals **by Severity**



Identity Alerts

Reports of Actual fraud



Insights

32 different insights.
The more insights on a carrier, the higher the risk



Associations

Lowest level signal.
Use to investigate a carrier for a very specific circumstance.

How can you help?

Encourage Carriers to Connect ELD

ELDs enables more
visibility and confidence

Report Fraud Right Away

When you have a suspected
fraudulent event, contact
the Highway team
immediately

Keep Highway Data Internal

please do not provide
screenshots to carriers

Fraud Happens Anytime

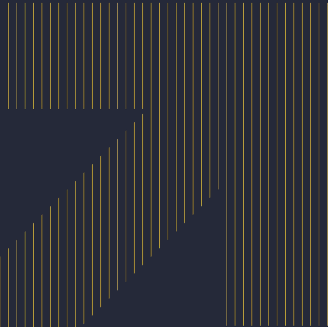
Verify and vet, send Rate
Confirmations through
Highway, and monitor with
Load Lock Alerts

Secure Rate Con Delivery

Bank-Grade File Protection

41%

Increase in
compromised
inboxes



HIGHWAY

Secure Rate Con Delivery

250k

Rate Cons
delivered securely
(May-Aug 2025)

100%

Without any
reports on fraud

How it started...

Bad Actor altering carrier emails

Rate Confirmation Email Spoofing

New ▾

Description

The email raftartransportinc@gmail.com appears to be spoofing the carrier's verified email raftartransportinc@gmail.com

How it's evolved...

Bad Actor silently living in the carrier inbox

[Quoted text hidden]

Damien Wilson <daniel.firststarlic@aol.com>
To: Relaxed Logistics LLC <relaxed1800@gmail.com>

Mon, Jun 9, 2025 at 10:54 AM

See attached

Click here to sign RATE CONFIRMATION.

Please let me know once you accept rate sheet.
[Download rate confirmation](#)

[Download rate confirmation](#)

Daniel Wilson.
Logistics Coordinator

FIRST STAR LOGISTICS LLC

<https://mail.google.com/mail/u/0/?ik=b0456d3e25&view=pt&search=all&permthid=thread-acr1630432774651757542&simpl=msg-acr18>

6/13/25, 4:24 PM

Gmail - Denver, CO Atlanta, GA 1398 mi

Physical Address: 11262 CORNELL PARK DR
BLUE ASH, OH 45242

Phone: (812) 486-3287
MC#-179779

[Quoted text hidden]

Relaxed Logistics LLC <relaxed1800@gmail.com>
To: Damien Wilson <daniel.firststarlic@aol.com>

Mon, Jun 9, 2025 at 11:00 AM

Can't access the RC. PLease resend it. Thanks



[Relaxed Logistics](#)
[P.O. BOX 247555](#)
[Columbus, Ohio 43224](#)
[Office Phone: 614-5913980](#)


[A Minority Owned Business - CERT#: MBF-202409-17209](#)

Google

2-Step Verification

This extra step shows it's really you trying to sign in

  @gmail.com ▾



Check your Google Pixel 2

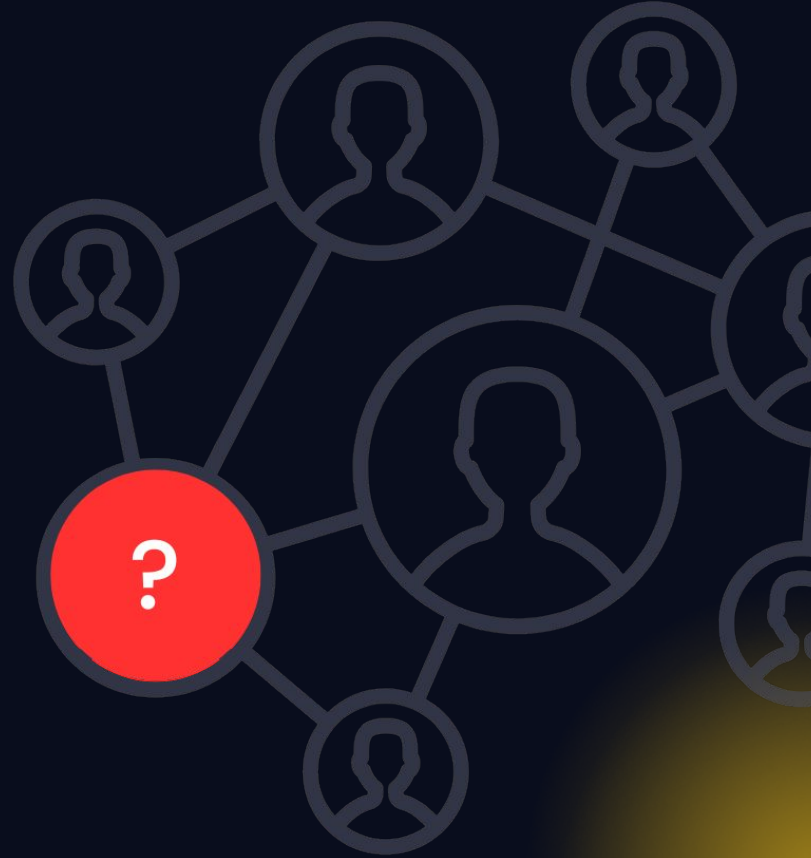
Google sent a notification to your Google Pixel 2. Tap **Yes** on the notification to continue.

Or open the Gmail app on your Apple iPad mini (5th generation) to sign in from there.

☒ Don't ask again on this device

Know your **employees** **and agents**

You could have a bad agent (mole) in your organization sharing sensitive information



Don't overlook Highway data **at** **your fingertips**

Utilize Contact Search in Highway as
your source of truth.

The screenshot displays the Highway Contact Search interface. At the top, a navigation bar includes the Highway logo, a search bar, and links to Dashboard, Search, My Carriers, Connections, Saved Searches, and Load Lock. Below the navigation bar, the 'Contact Search' section features two search filters: 'Enter a phone number' and 'Enter an email address', both with search icons. The 'Contact' section shows a table with columns for Name, Company, and Phone. A yellow warning banner states: 'An authorized representative of a carrier added this phone number as one point of contact for the carrier, but the owner of this phone number has an unverified identity. Send a request for this person to fully establish his or her identity in Highway.' The table lists Jackie L Hull, with a phone number +1 (662)-207-1791 and an email address htlnc@bellsouth.net. Below the table, the 'Associated Carriers' section shows a table with columns for Association, Company Name, HQ, Identifiers, Authority, Fleet, Signals, and Dispatch. The table lists HULL TRANSPORTATION LLC, with a dispatch contact button and a billing contact button. The associated carrier details include MC 472870, DOT 943623, Common: No Authority, Contract: 24+ Mos, Broker: No Authority, 2 Power Units, 1 Insight, Low Inspection-to-Fleet Ratio, and Unrated. The contact details for Jackie L Hull are also shown.

Highway Type carrier name, identifier # or VIN Search Dashboard Search My Carriers Connections Saved Searches Load Lock 100+

Contact Search

Enter a phone number Search

Enter an email address Search

Contact

Name	Company	Phone
An authorized representative of a carrier added this phone number as one point of contact for the carrier, but the owner of this phone number has an unverified identity. Send a request for this person to fully establish his or her identity in Highway.		
JACKIE L HULL	-	+1 (662)-207-1791

htlnc@bellsouth.net

Associated Carriers

Association	Company Name	HQ	Identifiers	Authority	Fleet	Signals	Dispatch
Dispatch Contact	HULL TRANSPORTATION LLC	INDIANOLA, MS	MC 472870 DOT 943623	Common: No Authority Contract: 24+ Mos Broker: No Authority	2 Power Units	1 Insight Low Inspection-to-Fleet Ratio Unrated	JACKIE L HULL htlnc@bellsouth.net +1 (662)-207-1791

Things to Watch Out For



Never trust email alone, even if it looks verified. Always **place an outbound call** using a verified phone number to confirm identity.



Watch for **communication tone red flags** like overly polished or obviously auto-generated responses that feel "off."



Avoid sending sensitive load details through vulnerable email attachments. Ensure rate cons are only accessible through authenticated, carrier-verified portals.

Where to start

Start with education

1

**Identify weak spots
and open vectors**
–People, Processes
& Technology

2

**Implement
proactive protection
and Limit Mistakes**

3

**Pressure test your
compliance policies
with ongoing audits.**

4

**Normalize the behavior of protecting sensitive
information and communicating when
something isn't right.**

5



What happens if a load is **stolen?**

carrieridentity@highway.com

HIGHWAY



Serving Your Carriers

24 x 7 x 365

service@highway.com | 906-HIGHWAY

Insurance

coiservice@highway.com

ELD

eldservice@highway.com

Profile Inquiries

carrieridentity@highway.com

Report Fraud

reportfraud@highway.com

Urgent Issues

escalations@highway.com