



Credit Authorization:

To be able to factor loads for your company, we need the brokers tied to your account.

From the main dashboard page, if you look up in the center, near the top you will see the words “**Instant Credit Approvals**” next to a green box with “Refer a friend” in it.

The green box is for later. We are more interested in making sure that you are pleased with our service and that we do a great job for you. If we accomplish that, then that green box will take care of itself.

Roll over the words “**Instant Credit Approvals**” and click on it. It will take you to the next page.

This page is the “**Current Accounts**” page. It may look empty at this point, but all of the brokers that get tied to your account will start showing up here.

To get one tied to your account, find the orange button in the upper right corner labeled, “*Request New Customer*” and click on it. It will take you to the next page.

This page is the “**Pre Approved**” page. There is a long list of brokers in alphabetical order along the left hand column. There are probably several on this list that you may already be familiar with. Each of these brokers is pre-approved by Porter. This means that they have excellent credit, they pay their bills, pay them on time, and we have a good working relationship with each of them. You know that you can run a load for any of these brokers and Porter will be able to factor it with no problems.

You still need to get them tied to your account first because each broker requires Porter to send them legal paperwork to prove that you are factored and also for tax purposes. Failure to do this results in delays to getting you funded and we want to make sure to send you your money as quickly as possible.

Pick one of the options below:

OPTION #1 – If the broker is on the Pre Approved list.

If the broker that you want to run a load for is listed on the Pre Approved page, go along the row to the right, and find the “Available” column. That dollar amount is the amount of loads that you can run each and every month just starting out that will be auto-approved. Make a mental note of that number.

Go a little further to the right and locate the blue “*Request Credit Authorization*” button on that row. Click on that button.

It will bring up a box that has that broker listed at the top. It also has two questions that you will already have the answers to. In the box under “Load Amount”, put the amount of the load that you are interested in running. (If it shows a \$1000.00 load on the load board, put **1000** in that box). In the box under “Expected Monthly” put the dollar amount listed from the previous page from the “Available” column.

Click the blue "Get Approval" button in the lower right of the box. Immediately, just to the left of the "Get Approval" and "Cancel" buttons, it will show you that they are Approved. It will also show you an approval code. You do not need to write this down, nor remember it.

Once Approved, you can run loads for that broker and Porter will be able to factor them. You won't need to do this process for them again since they will be tied to your account.

OPTION #2 – If the broker is NOT on the Pre Approved list.

If the broker that you want to run a load for is not listed on the Pre Approved page, locate the orange "Request New Customer" button in the upper right of the screen and click on it.

It will take you to the **Identify Broker/Shipper** page.

There are two ways to identify the correct broker/shipper for the load that you are interested in running. If you have the broker's MC (Motor Carrier) number, enter it in the box provided. If you don't have the broker's MC number, find the link under the box you would have entered the MC number in blue letters titled "I don't have this information" and click on it.

Enter the broker's Name, City, State, and ZIP Code in the provided boxes. The Phone number is optional.

After entering the broker's information (either MC number or location info), find the blue "Next" button in the upper right corner and click on it.

It will bring up the broker (and possibly a few other choices) on the page. Select the broker by clicking the name of the broker. A blue dot will light up to the left of the broker's name. That broker is now selected. Click the blue "Next" button in the upper right of the screen.

The page will change and in the box under "Load Amount", put the amount of the load that you are interested in running. (If it shows a \$1000.00 load on the load board, put **1000** in that box). In the box under "Expected Monthly", put the amount that you think you may do each month with that broker. If you are not sure, a good rule of thumb is to take the amount of the load, multiply it by about three, and put that amount in the box under "Expected Monthly".

Then, click the blue "Finish" button located in the upper right of the screen.

On the screen, it will give you one of two results, "Approved" or "Pending Review".

If it says "Approved", then you know that the broker has good credit, you can run loads for them, and Porter will be able to factor them. Also, you won't have to do this process again for that broker, since they will now be tied to your account.

If it comes back and says, "Pending Review", then that triggers the Credit Department to run a credit check on that broker. They will send a request to the credit bureaus and as soon as they get an answer back (usually within fifteen minutes, most of that time much faster than that), they will email you with a decision ticket that says either "Approved" or "Declined".

If "Approved", then you can run loads for that broker and Porter will be able to factor them.

If "Declined", then Porter will not be able to factor the loads from that broker. You can still run the loads, but you would be responsible for billing them and collecting yourself.

Once finished running loads, you will then submit your paperwork to Porter so we can pay you. Below is the process for submitting your paperwork for funding.