



PYMNTS
INTELLIGENCE

INGO Payments

June/July 2025

All Systems Go: Instant Payments in Trucking and Transportation

Money Mobility Tracker® Series

The trucking and transportation industry increasingly acknowledges the need for speed in paying for critical expenses—except when it comes to the most crucial of all: drivers. Meeting truckers' overwhelming demand for instant payments will be vital for transportation companies to stay on the road.

■ Read the previous edition



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Money Mobility
Tracker® Series

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Acknowledgment

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Introduction

It goes without saying that trucking and transportation companies understand the need for speed in moving and delivering their payloads. Increasingly, however, these companies are realizing that achieving this end requires pushing the gas pedal on payments as well.

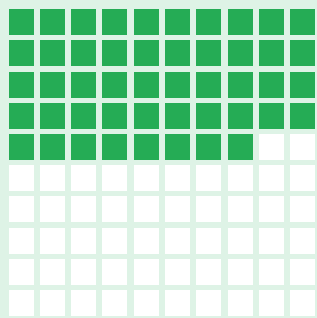
Instant payments are transforming how the industry handles critical expenses such as fuel and other vendor payments. For example, the use of instant payments for vendor companies in [trucking and transportation](#) nearly doubled last year, with almost all companies acknowledging that payments to fuel providers must be made urgently. When it comes to paying drivers, however, trucking and transportation companies have a way to go to catch up with the demand for speed. In fact, senders drastically underestimate drivers' nearly [universal demand](#) for instant payments. This preference is so powerful that many truckers see this payment method as a deciding factor when choosing which company to work for. For trucking companies to stay on the road, they will need to accelerate drivers' payments—or find themselves stranded without a ride.



Accelerating Instant Payments

Speed Is Key for Ad Hoc Trucking and Transportation Payments

The ability to make “ad hoc,” or nonrecurring, payments instantly is becoming an increasingly crucial tool for cultivating strong relationships in the trucking and transportation industry.



48%

of transportation businesses utilized instant payments for ad hoc vendor and supplier transactions in the past year.



Accelerating Instant Payments

The trucking industry is accelerating its use of instant payments.

PYMNTS Intelligence research found that nearly half of businesses in this sector utilized [instant payments](#) for ad hoc vendor and supplier transactions in the past year, a notable rise from 28% in 2024. This trend is closely tied to the need for urgent payments. Enterprise senders, particularly large businesses experiencing high payment urgency, are most likely to pay fees for sending instant payments to their vendors, with 79% doing so. Furthermore, a considerable majority of senders—71%—would be willing to pay a higher fee to send a payment instantly if the situation were urgent. These findings suggest that for a significant portion of businesses in this industry, the value placed on speed often surpasses the associated costs, especially when urgent payment needs are a frequent occurrence.

[Urgent payment requirements](#) are especially prevalent in the transportation and trucking sector. Fifteen percent of companies within this industry reported needing to send more than 30% of their payments urgently, a figure substantially higher than in other sectors like property management, at 2.6%, or gaming, at 5%. The willingness of businesses with frequent urgent payment needs to pay the full fee for instant transactions emphasizes the strategic importance of instant payments for maintaining business continuity. Such businesses paid the full fee for instant payments for twice as many transactions as those with fewer urgent needs.



Accelerating Instant Payments

Instant payments are fast becoming a must-have for trucking and transportation companies.

Maintaining a healthy flow of payments is critical at every point in the [supply chain](#)—including one of its most vital segments: trucking. Ensuring suppliers are paid on time fosters efficiencies, satisfaction and confidence across the entire network of companies involved in providing a product or service. Conversely, late payments damage trust and efficiency. For companies that require cash to proceed with the delivery of products or services—such as those in trucking and transportation—late payments create productivity bottlenecks. Over the long term, late payments undermine companies' ability to plan and scale effectively.

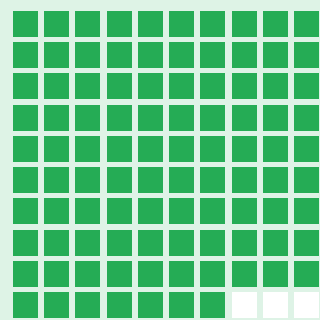


The need for rapid payments is especially pronounced in trucking and transportation, where companies need immediate funds for fuel, maintenance and operations. Reflecting this, 18% of transportation/trucking firms already consider instant payments [a must-have](#). By 2028, it's projected that 45% of companies in this sector will use instant payments for all non-payroll payables, with other payment methods like virtual cards and integrated third-party payments also gaining traction.

Payment Roadblocks

Urgency Gaps Persist in Trucking Payments

In trucking and transportation, speed is everything—at least for fuel providers. While nearly all senders say those payments must be made instantly, fewer than half show the same urgency when it comes to paying drivers.



97%

of companies in the logistics transport trucking industry say ad hoc payments to fuel providers must be made urgently.



Payment Roadblocks

Senders see fuel payments as urgent—but often overlook the immediacy drivers need.

In the trucking and transportation sector, nearly all payment senders agree that speed is critical—but not all payments are treated equally. PYMNTS Intelligence data shows that 97% of companies say [ad hoc payments](#) to fuel providers must be made urgently, recognizing the essential role these disbursements play in keeping trucks on the road. However, when it comes to compensating drivers, urgency appears to drop off: Only 44% of senders believe driver payments require the same urgency.

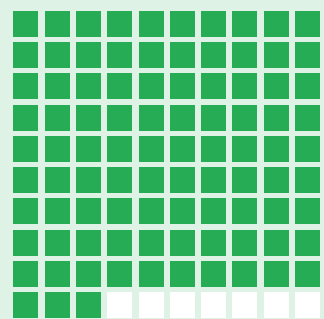
This gap suggests a disconnect between business priorities and driver realities. While timely fuel payments are necessary for operations, drivers also face immediate financial needs—including paying for that very fuel upfront. Although 45% of firms plan to adopt instant payments for all [non-payroll payables](#) by 2028, that progress does not address the deeper urgency mismatch around driver payouts. Overlooking the importance of real-time driver payouts risks not only dissatisfaction but also potential retention challenges in a sector where competition for drivers is intense.



Driver Demand

Truckers Drive Demand for Instant Payments

Payers are underestimating truckers' strong demand for instant payment options. While many payers view these transactions as a nice-to-have, they are, in fact, a deciding factor for many truckers when choosing which payer to drive for.



93%

of truckers would choose instant payments if given the option.



Driver Demand

Trucker demand for instant payments is far greater than payers realize.

PYMNTS Intelligence data found that while payers believe only 50% of truckers would choose instant payments, the reality is that 93% of truckers would opt to receive their earnings instantly if given the choice. This level of interest in using instant payments for earnings is notably higher than that of the average consumer—79%. Furthermore, truckers who receive their earnings via instant methods report significantly higher satisfaction—with 85% very or extremely satisfied—compared to those using non-instant methods. This satisfaction also surpasses that of the average consumer, suggesting that truckers' adoption and use of instant payments will likely increase as such options' availability grows.

Truckers' strong preference for instant payments is driven by several practical factors related to their on-the-go lifestyle and financial needs. A key benefit of instant income disbursements, cited by 59% of truckers, is avoiding the need to visit a physical bank branch to deposit their pay. Immediate access to funds is also crucial, cited as important by 58% of truckers. Additionally, 38% of truckers state that quick payments help reduce issues with collecting money, indicating concerns about delays or lost payments via traditional methods.



Driver Demand

Many truckers are willing to pay extra for instant payments.

Nearly 37% of truck drivers would be very or extremely likely to pay a fee for [instant earnings disbursements](#), which is 25% higher than the consumer average. This preference is driven by several factors crucial for managing their finances and operational needs, such as rapid access to funds for expenses like fuel. The primary reason truck drivers prefer instant income disbursements is quick access to good funds, cited by 91% of truckers who choose instant payments. Knowing precisely when funds will be available also influences 35% of drivers' decisions to choose instant. Convenience is another significant factor, cited by 75% of truckers. Those using non-instant options are considerably less likely to emphasize convenience.



Call to Action

Making Instant Payments Work for the Long Haul

Instant payments are no longer a convenience in trucking and transportation—they're a competitive necessity. As demand grows from both drivers and essential vendors like fuel providers, meeting that need requires more than access. It requires infrastructure, integration and intent.

Trucking and transportation firms must modernize systems to support real-time rails and ensure that internal processes—from disbursement to reconciliation—can deliver speed and reliability. Just as critical is offering choice and transparency: Drivers and vendors need clear, trusted payment options with guaranteed access to good funds.

“If someone finishes a job today, they should get paid today. Instant payouts give workers control over their money and give businesses a way to stand out by taking care of the people who keep things moving.”

DREW EDWARDS
CEO



Instant payments can eliminate friction across the supply chain. To unlock their full value, businesses must align operations with technology and expectations. The firms that invest in this shift today will be the ones keeping freight—and finances—moving tomorrow.

About

**PYMNTS
INTELLIGENCE**

[PYMNTS Intelligence](#) is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what’s now and what’s next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multilingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world’s leading publicly traded and privately held firms.

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