# Blended OTR Fleets

Managing fuel costs and keeping track of spend



wex®

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# Introduction

Increasingly, OTR companies are expanding their offering beyond over-the-road trucking and are now including “final mile” business. This kind of a hybrid mix within an OTR business has become much more commonplace since the early 2020s. WEX’s VP, National Accounts, Matt Crumpton describes the change this way: “Increasingly, our typical OTR customer (class 7 and 8), who transports truckloads from point A to B, is now also entering into the ‘Final Mile’ business.” Crumpton describes final mile this way: “If you buy a refrigerator from an online appliance store, Werner Final Mile may deliver that fridge to your home and also install it. That ‘mixed business’ includes straight trucks that may need gasoline and a larger convenience store type of network added to an existing fleet of 18-wheelers or big rigs typically fueling at a truck stop.”

In this report we’ll discuss the complexity of managing a blended OTR fleet and solutions to simplify the complexity.



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> **Matt Crumpton**
> VP, National Accounts, WEX

# Trucking as an essential service

The trucking industry is essential to the U.S. economy. OTR moves freight and delivers all the supplies we need to keep the American marketplace thriving. According to the **American Trucking Association,** in 2024, trucks accounted for about 72.7% of the nation's freight by weight transport and generated $906 billion in gross revenue.

Additionally, trucking industry jobs represented about 8.4 million workers, not including the self-employed. This includes 3.58 million truck drivers.

Trucking is deeply woven into the fabric of our society, serving as a driver of commerce and ensuring goods reach every corner of the nation.

Imagine a day without trucks charging down the highways or bustling along city streets. Passenger vehicles might initially cheer, but the joy would die down quickly at the sight of empty grocery shelves and gas stations with "no gas available" signs.

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# Global events and the impact on fuel prices

Recent high fuel prices at the pump are a result of a global increase in the price of oil. Oil prices have been impacted by the war in Iran and looming demand weakness as a result of the rise in electric vehicle sales.

In April of this year, **the Brent crude benchmark** recorded a per barrel cost of $126.41. The price has been fluctuating but has gone over $100 per barrel consistently in 2026. This volatility is driven by market concerns over an escalation in the US-Iran conflict and disruptions around the Strait of Hormuz.

## The effects on fleet management

For OTR managers and dispatchers, navigating the complexities of the trucking industry while running a tight ship can be difficult, especially during times of economic uncertainty. Fuel cost savings strategies are particularly complex for blended fleets — trucking companies with various units including long-haul, regional, local, and even passenger vans.

With vehicles operating multiple types of work–over-the-road, local business pick-up, and delivery to residential areas, carriers find themselves fueling a range of ways. This includes long-haul drivers stopping at truck stops along the interstates and local delivery drivers heading to the mom-and-pop convenience stores in residential neighborhoods to fuel up.

Because large trucking companies are now often involved in dedicated final mile and “white glove” business the need arises for two types of fuel cards — one for over-the-road and one for local. Thus the complexity: with two kinds of fueling, of course, you need two separate accounts.



## The impact of a two-card solution on fleet management

With two accounts, carriers find themselves jumping back and forth between databases as they seek to carefully analyze fuel consumption, monitor driving patterns, track vehicle and driver performance, and ultimately put data in an analytical and visual format that will help them make the best decisions about fuel management.

**In short, carriers are dealing with two acceptance networks**

With a blended OTR fleet, operators are managing two acceptance networks:

- One that is very truck stop-specific for over-the-road and regional hauls
- And one that serves local hauls.

As carriers seek to control fuel and the associated operating costs, they face inconveniences such as setting up truck stop discounts on one card account only to find they are not able to get discounts on the second card account.

Managing two separate fuel accounts is simply not cost-effective, nor does it make much business sense. Aggregating volume at select merchant partners and getting discounts is more cost-effective with one fuel card account.



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# Blended fleets and point-of-access

Another challenge for blended fleets is point-of-access. A driver for a blended fleet might find it convenient to sometimes fuel at a truck stop, but not have the option due to the type of fleet card they've been allocated. This might require driving miles out of the way to find an in-network fueling station where they can use their card.

It would be less expensive and more convenient to have one card for all your drivers.

## Complicated payments management with a blended fleet

Then there is the issue of payment terms, which for an over-the-road card and a local card are typically different. Over-the-road cards typically require much shorter payment terms. Shippers frequently take 30 days or longer to pay carriers to move their freight, so fleets often have to dip into cash reserves to pay for fuel costs.

A card that offers extended billing for qualified fleets, one that is as effective for a regional/local truck operator as it is a for-hire long-haul carrier would be better and more cost-effective.

## The barrier for blended fleets: Multiple cards with multiple platforms to navigate

Another challenge for fleets that doesn't necessarily relate to fuel, but certainly falls within the realm of fleet management and cost containment, is that of managing service calls on the road. For that purpose, many fleets have a third card, which adds even more administrative costs and burden.

## The solution for blended fleets: One card for service, maintenance, parts, and more

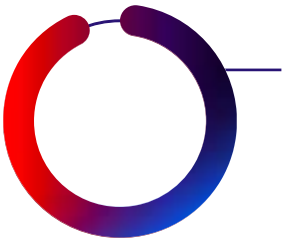
A single card with WEX covers such items as service, maintenance, parts and even natural gas and propane at accepting merchants.

## Get convenience and cost savings for your blended fleet with a WEX fleet card

With one WEX fuel card you can combine your over-the-road fuel needs with your local fueling needs. Crumpton describes a WEX product that solves for the hybrid OTR fleet: “Our CT7 (CrossRoads Freight) card solves for mixed vehicle businesses. Customers with a hybrid fleet are able to manage all cards on one single platform (EFS), which is a huge benefit to them.” Remove the hassle of tracking two accounts. Explore the range of fuel cards WEX offers that meet the needs of your blended fleet. You’ll also be able to simplify fuel expense tracking and reporting and access a diverse savings network. Read on to learn more about the CrossRoads Freight Card.

## Solving the point-of-access issue

WEX fuel cards are part of a universal network and accepted at nearly 95% of all U.S. fueling stations from coast to coast and at nearly 50,000 service stations, solving for the point-of-access issue that arises with a blended fleet. The WEX network includes many major fueling stations.



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## The CrossRoads® Freight Card for blended fleets most focused on long haul trucking

As mentioned earlier, for carriers with a mixture of heavy and light-duty vehicles, the **WEX CrossRoads Freight Card** offers a comprehensive solution tailored to a variety of needs. Accepted at a robust network of retail fuel stations and truck stops across North America, this card ensures your drivers have access to fuel wherever their routes may take them — all while maintaining the security and data integrity of a **closed-loop** network. The WEX CrossRoads Freight Card is designed to meet the unique challenges and requirements of mixed fleets, providing convenience, savings, and peace of mind for fleet managers and drivers alike.

## The CrossRoads Fuel card for blended fleets most focused on local delivery

For businesses with mostly smaller or local fleets, yet still requiring occasional long-haul operations, the **WEX CrossRoads Fuel Card** offers a solution that combines the benefits of the WEX Fleet Card with additional features tailored to OTR fueling. With acceptance at a wide range of fueling locations, including major truck stops like Pilot Flying J, Love's, TA, and various independent locations, this card ensures that drivers have access to fuel wherever their routes take them. The CrossRoads fuel card offers a convenient, cost-effective, and efficient solution for managing fuel expenses, while also accommodating occasional long-haul operations.

Opting for a single WEX fleet card simplifies the fueling process for all drivers, regardless of the type of vehicle you're operating. In today's economy, when carriers are more cost-conscious than ever before, a one-card solution makes sense: it offers enhanced purchase control, security, savings and convenience.

Conclusion

# One card, one platform, total control

Running a blended OTR fleet is no small feat. When your drivers are fueling at truck stops on the interstate one day and at local convenience stores the next, managing two separate card accounts, two acceptance networks, and two sets of payment terms adds unnecessary complexity to an already demanding operation.

The good news: it does not have to be this way.

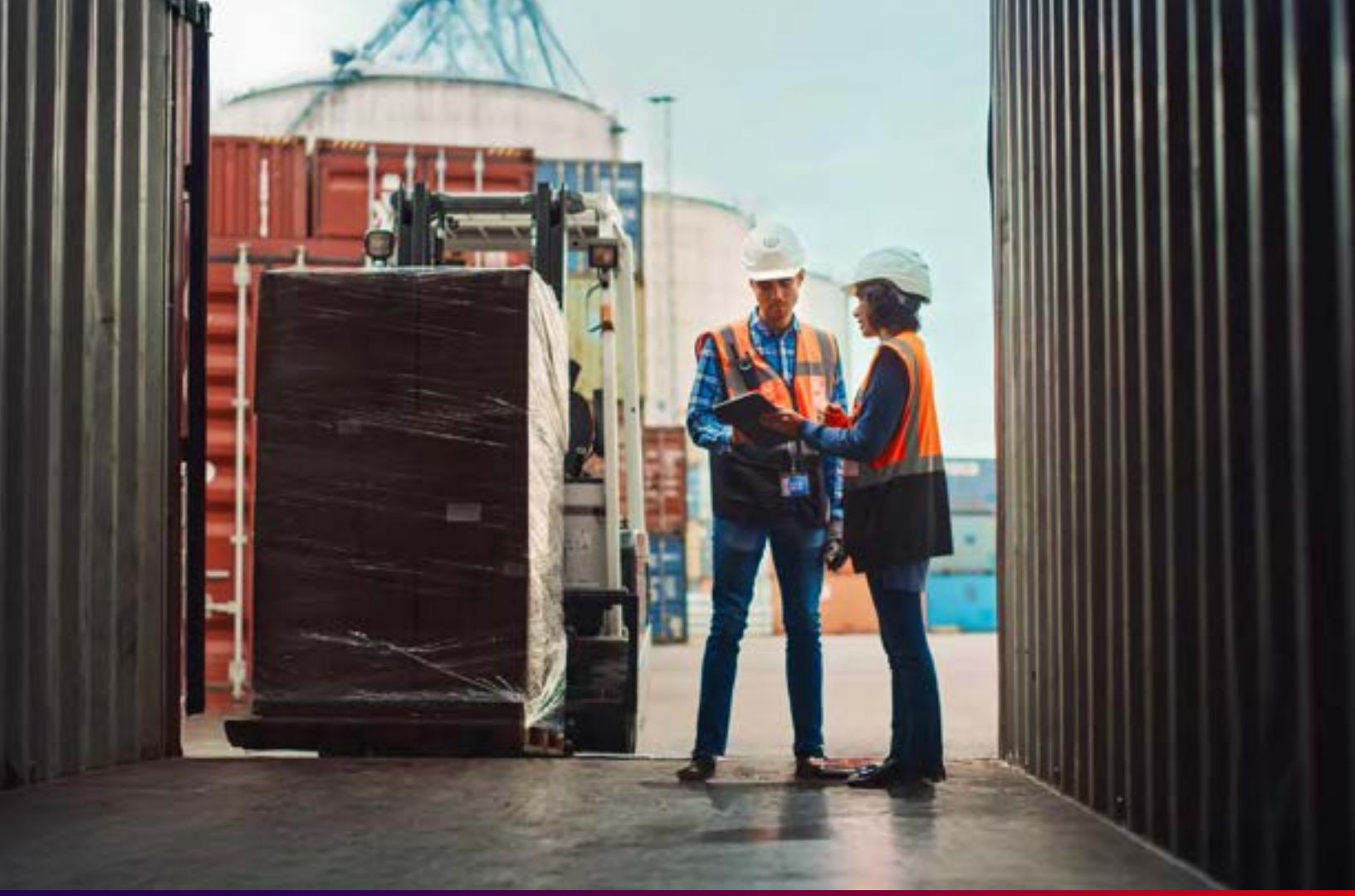
WEX has built its fuel card solutions around modern fleets and how they operate — not how they used to. With the CrossRoads Freight Card, carriers get one card that works across a robust network of retail fuel stations and truck stops, one platform to manage all spend and reporting, and one place to aggregate volume and unlock discounts. Whether your fleet skews heavy-duty or light, long-haul or final mile, the solution scales to fit.

Beyond fuel, a single WEX card can cover maintenance, service calls, parts, and more — eliminating the need for a third card and the administrative burden that comes with it.

In an industry where margins are tight and fuel costs are volatile, simplicity is a competitive advantage. The more time fleet managers spend toggling between accounts, the less time they have to focus on what matters: keeping drivers on the road and freight moving.

WEX is here to help you do exactly that.





# Learn more on how to better manage your over-the-road operations:

- Fuel card FAQs
- Fraud prevention
- Safety tips
- Tax prep

All fleet cards are not the same, and different types of fuel cards suit the needs of different kinds and sizes of businesses. View WEX's **fleet card comparison** chart to see which fleet fuel card is right for you.

**Apply for a fleet card today!**

**Sources:**
ABC7 Bay Area
American Trucking Association

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