

Tandem White Paper

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Summary

Tandem is a free app that keeps a business's work trucks, its dealer, and its lender in sync. A lender sponsors it. Dealers hand it to every business that buys work trucks from them. Owners and drivers use it every day because it saves them time.

When a driver logs miles or a problem, everyone who needs to know sees it. The owner sees costs and service. The dealer sees which trucks need service and which are ready to replace. The lender sees the next loan coming.

Right now, much of that business goes to fleet management companies. They track the trucks, pick the next one, and finance it, and the dealer and the lender lose the customer. Tandem brings that relationship back to the people who earned it, and makes the work easier for everyone.

Tandem runs on Fleet Cycling, a rotation model built by the commercial lending expert who started this work after watching dealers lose fleet customers. Fleet Cycling decides when each truck should be replaced. Tandem connects everyone around that moment. The data Tandem collects is also valuable on its own and should be part of the pitch.

What's built so far: Fleet Cycling, a demo site with four connected screens and five guided tours ready to launch on Cloudflare, this paper, and a 16-slide pitch deck.

At the heart of Tandem: Fleet Cycling

Fleet Cycling answers the question that decides who sells the next truck: when is the best month to replace it? It was designed by the commercial lending expert who started Tandem, and it brings lender-grade lease math to every truck on a dealer's books.

What Fleet Cycling does	Why it matters
Projects each truck's cycle date from its age limit and its mileage limit, whichever comes first	The dealer knows who to call months before the customer starts shopping

What Fleet Cycling does	Why it matters
Tracks lease equity month by month across three valuation sources (Black Book, J.D. Power, KBB and Manheim, mocked in the demo)	Nobody has to guess what a truck is worth today or next spring
Subtracts the extra fuel and upkeep of keeping an older truck	The best window reflects the real cost of waiting, not just resale value
Shows equity before and after tax, with business-use rules for TRAC leases	The owner sees what rotating actually puts in their pocket
Compares each lease with the ideal term, mileage, and residual for its vehicle type and how hard it's used	Lenders spot leases set up to come up short at term end
Gives the dealer a pipeline by stage and a contact log, and gives the customer a simple way to report miles and total losses	Everyone stays current without extra phone calls

Everything else in Tandem builds on this. The driver app keeps the miles current. The dealer app turns each best window into a call and a quote. The lender app sees those windows add up into next quarter's loans.

Where the customer goes

Fleet management companies have become the middleman between work trucks and the dealers who sell them. Here's how a dealer loses a customer:

1. A dealer sells a business 12 work trucks.
2. A fleet management company signs the business up for tracking, fuel cards, and a maintenance plan.
3. Service goes to the fleet company's network instead of the dealer's shop.
4. When a truck wears out, the fleet company picks the replacement and shops it to whichever dealer gives the lowest price.
5. The fleet company finances the truck and collects fees along the way.

Those small fees add up. Fuel card programs alone can charge for replacement cards, late payments, custom reports, going over a limit, out-of-network stations, ACH payments, program admin, and reactivation ([FleetOwner](#)).

Small and mid-size fleets are where this gets decided. Enterprise Fleet Management says it has a large presence in that market, and that most vehicles owned by commercial fleets still aren't managed by anyone ([Automotive Fleet](#)). Those businesses are still up for grabs.

Who's competing for these customers

Three groups want the small-fleet customer, and nobody has won yet. That gives a well-backed newcomer room to set the terms.

Group	Examples	What they have	What they're missing
Fleet management companies	Enterprise, Element, Holman, Merchants	The customer relationship and the fees	Loyalty to any dealer or brand
Automakers	Ford Pro, GM Fleet, Ram Commercial	Built-in vehicle data and warranty work	Any truck outside their own brand
Lenders	Lenders and captive finance arms that fund dealer inventory	Money, and a relationship with every dealer	Software, and a reason to be on the customer's phone every day

Automakers are already moving. Ford Pro's Dealer Uptime Services lets Ford dealers track small fleets' trucks and reach out when service is due. It reached German dealers in July 2026 ([Ford Authority](#)). That shows dealers want this.

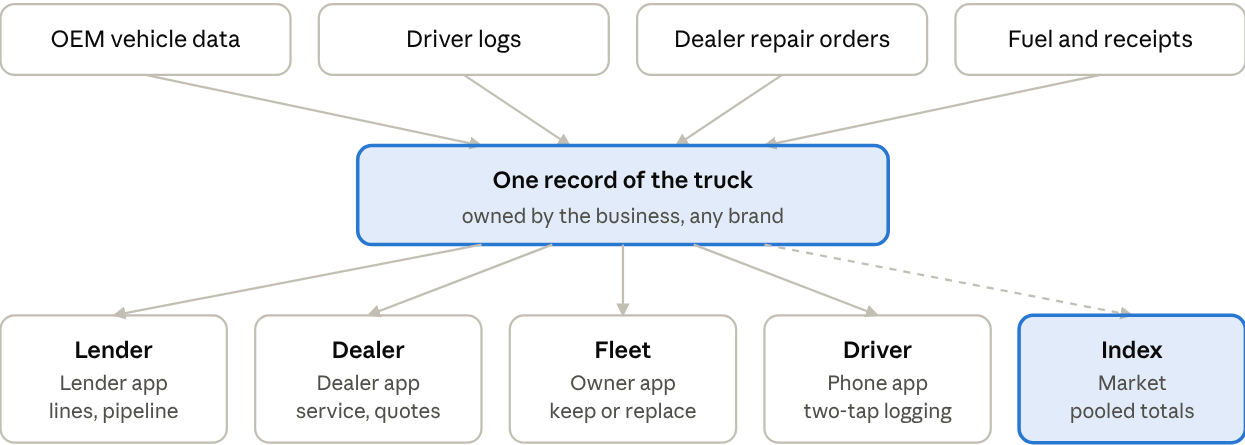
The opening is a tool that works for every brand. A plumber with four Fords, three Rams, and a Chevy wants one app. A lender can back that, because lenders already finance any make: commercial lines can fund purchases and leases of any make or model ([Work Truck](#)).

Software by itself won't win. GetApp lists 375 fleet tools for small businesses ([GetApp](#)). What wins is who stands behind the software, and a lender and a dealer working together are hard to beat.

How Tandem works

Tandem is one shared record for every truck, with two sides around it: the fleet (owners and drivers) and the dealer with its lender. Each side gets two screens. One tap from a driver updates the owner, the dealer, and the lender at the same time.

Everything flows into one record that everyone shares



dashed: totals only, from fleets that choose to share

How Tandem works · 4 inputs, 1 shared record, 4 screens and the Index

Here’s what each person gets:

Screen	Who uses it	What it does for them
Fleet app	The business owner	Every truck in one place, cost per mile, service reminders, and a clear keep-or-replace number
Driver app	The driver	Log miles, fuel, and problems in two taps. Book service in one.
Dealer app	The commercial desk	Every fleet customer, service due, recalls, and trucks ready for a quote
Lender app	The sponsor lender	Every dealer, every credit line, and the replacement deals coming next
Tandem Index	The market	Real cost and replacement data, pooled from fleets that share

Each screen shows what that person needs to do their job. Owners choose what they share, and every screen exports to a spreadsheet in one click. It all runs in a web browser on a desk or a phone, with nothing to install.

The data: the Tandem Index

The data Tandem collects is worth money on its own. Every truck on Tandem creates real repair costs, real fuel use, real miles, and a real replacement date. Pooled across thousands of trucks and every brand, that's information nobody else has.

Product	What it tells you	Who would buy it
Cost curves	Repair cost per 1,000 miles by model, upfit, region, and mileage	Leasing companies, insurers, and the teams that set truck values
Replacement timing	How many work trucks will need replacing, by region, 90 days ahead	Automaker planners and dealer groups
Upfit durability	Which truck bodies and racks wear out first	Upfitters and body builders
Lending benchmarks	How trucks actually hold up over a loan	The sponsor lender's own credit team

How it stays trustworthy:

- Only totals are shared, never a single truck, driver, or location.
- A number only shows when at least 10 fleets are behind it.
- Fleets that share get the full Index free, compared with their own trucks. That's the reason to join.
- A fleet can stop sharing anytime and keep every other feature.

The sponsor lender is the Index's first customer. Better data on what trucks are worth and when they'll be replaced helps price every commercial loan it makes.

What Tandem stands for

The business that owns the trucks and the dealer that sold them should work together, and the lender behind them both should make that easy.

- **Pull together.** The owner, driver, dealer, and lender all work from the same record.
- **Easy for everyone.** Two taps for a driver. A few minutes to sign up a customer.
- **Free to use.** No setup, monthly, per-truck, card, or admin fees. The lender earns on the loans.
- **Any brand.** Businesses buy from more than one maker, and Tandem covers all of them.
- **The owner decides.** Owners choose what they share and can export everything anytime.

Trust matters with vehicle data. In January 2026, the FTC finalized a 20-year order against GM and OnStar over selling driver data without clear permission ([Parker Poe](#)). Tandem asks first, every time.

What it's worth

Using sample numbers, one dealer on Tandem adds about \$540,000 a year in new loans for the sponsor lender and costs about \$11,500 a year to run. These are assumptions to test in a pilot, not results.

Line	Value	Based on
Fleet customers per dealer	40	A mid-size franchise store with a commercial desk
Trucks per fleet	8	A typical small fleet
Trucks on Tandem	320	40 x 8
Replacements per year	53	Trucks replaced about every 6 years
Replacements the dealer gets today	20%	The rest go to fleet companies or price shoppers
Replacements the dealer gets with Tandem	45%	Target for the pilot to test
Extra trucks sold per year	13	53 x 25 points
Extra sales	\$771,000	\$58,000 average truck
Extra loans for the lender	\$540,000	70% financed through the sponsor
Cost to run	\$11,500 a year	About \$3 per truck per month

Across 100 dealers, that's about 32,000 trucks, about \$54 million a year in added loans, and about \$1.15 million a year to run. Extra service work for dealers and Index sales for the lender come on top.

The pilot's main job is to swap the 45% target for a real number.

Ways to bring it to market

Path A comes first. Path E can be built at the same time because it only uses public data. B, C, and D stay open depending on how A goes.

Path	What it means	Who pays	Why it works	What's hard
A. Inside a large lender	She brings Tandem to her own lender as a sponsored program	The lender	Money and dealers from day one	The lender likely owns ideas that come from the job, so the reward is a bigger role and budget
B. Licensed to mid-size lenders	Regional lenders and credit unions run Tandem for their dealers	Each lender	Lots of buyers who can't build this themselves	Needs her permission and a fresh build
C. Sold to dealers	Dealers sign up without a lender	Dealers	Small stores decide fast	Without a lender, nobody finances the next truck
D. Sold to small fleets	Compete as a fleet app	Fleets	A huge market	Up against fleet companies and 375 other apps
E. Public data	Grow DealerDive, a free dashboard built on public federal data, into a home for Index methods	Data buyers	Fully owned, no conflicts	Thin until fleet data flows in from A or B

A note on ownership: the lender-run fleet app idea came from inside a lender, so it should go to that lender first, and to other lenders only with clear permission. Before anything is submitted, she should review her employment agreement or talk with an employment lawyer. This paper isn't legal advice.

Real-world situations in the demo

The demo includes the everyday mess real fleets deal with, so you can see Tandem handle it.

Situation	Where to see it	What Tandem does
Odometer typo, lower than last time	Fleet app, Unit 101; driver app	Sets it aside for a quick check so costs stay right
More fuel than the tank holds	Fleet app, Unit 109; driver app	Flags it, since it may be a second vehicle on the card
Over 900 miles in one day	Driver app	Sets it aside for a quick check
Truck tracker stops reporting	Fleet app, Unit 111	The driver logs by hand and nothing is lost
Electric van	Red Rose Courier	Shows battery health and skips oil reminders
Open recall	Fleet app, Unit 107; dealer call list	Goes straight to the dealer as warranty work
Truck financed by another lender	Dealer pipeline	Flagged as a chance for the sponsor to finance the next one
Truck bought from another dealer	Fleet app, Add by VIN	Added like any other truck
Credit line nearly full	Lender app, Granite Line at 92%	Flags it so the line can grow before deals are lost
Fleet stops sharing data	Schuylkill Plumbing	Left out of the Index, every other feature still works
Dealer still getting started	Narragansett Truck & Van	Shows sign-up progress

Things to plan for:

- **Automakers build more dealer tools.** Tandem covers every brand, which a single automaker can't.
- **Fleet companies cut prices.** Their model depends on fees Tandem doesn't charge.
- **Vehicle data costs.** Automaker data feeds can cost money or change terms. The driver app means Tandem works without any hardware.
- **Privacy rules.** Location and driver data are sensitive. Asking first, every time, keeps Tandem on the right side.

- **Getting dealers to use it.** The lender's existing dealer rewards program is the best lever.

Where this could go

Three ideas for later. None of them belong in the first pitch.

Software buys the truck. Fleet companies already use software to find the cheapest truck. Soon, software will find it, compare loans, and buy it too. The dealer and lender already connected to the business through Tandem will be first in line.

Small payments run on their own. Fuel, tolls, parking, washes, and parts add up to thousands of small payments a year for each fleet. New payment systems let software pay for each one directly, with no card fees. Tandem's truck record is a natural place to approve and track them.

Families are fleets too. A household with two or three cars has the same questions about service, when to replace, and who sees the data. A free car-care app from the lender that financed the car would keep that family with their dealer. It's a bigger market with the same product underneath.

Appendix: everything from the first conversation

Every idea and ask, and where it ended up. Three items are still open.

Idea or ask	Where it is	Status
A free fleet app run by a lender, given to dealers	Tandem	Built in demo
Win fleet customers back from fleet companies	Dealer app: customers, call list, pipeline	Built in demo
Track maintenance bills and every cost	Fleet app: Costs	Built in demo
Sell the next truck and finance it on the lender's line	Dealer quotes, fleet keep-or-replace, lender lines	Built in demo
The data as its own product	Tandem Index	Built in demo and in this paper

Idea or ask	Where it is	Status
Lender, dealer, fleet, and driver screens	Four connected apps on one shared record	Built
Driver app: oil change alerts, log miles, log fuel, simple buttons	Driver app	Built in demo
Export from every screen	Export buttons everywhere (CSV)	Built in demo
Easy setup on every screen	Program setup, Add a customer, Add by VIN, sharing choices, driver text code	Built
A site ready for Cloudflare that looks great on desktop and phone	Home page, demo center with five guided tours, four apps	Built
Deck download from the site	Home page and demo center	Built
A name that works for both the dealer and the business	Tandem, two axles carrying one load	Done
White paper	This document	Built
Pitch deck as PowerPoint	Tandem pitch deck	Built
The power vacuum and who's competing	Who's competing for these customers	Written
Undercut on price, no junk fees	What Tandem stands for; \$0 in the lender app and on the site	Written and built
Sell to mid-size lenders, dealers, fleets, or let her take it in-house?	Ways to bring it to market, A to E	Written
What a consumer version looks like	Where this could go	Written
Software buying trucks; automatic small payments	Where this could go	Written, for later
DealerDive and public data	Path E	Written

Idea or ask	Where it is	Status
Can any of it be patented?	The replace score and keep-or-replace math are the best candidates	Open: ask a patent attorney
Who owns what between her and her employer	Ways to bring it to market	Open: review her employment agreement
Is the name available?	Tandem is a common word used by other companies	Open: run a trademark search
Put her Fleet Cycling tool at the center	Fleet Cycling page, linked from the dealer, fleet, and lender apps, the home page, and the demo	Built
Deck and white paper downloads on the site	Home page and demo center	Built

Sources

- [Enterprise Fleet Management on the small-to-midsize market](#), Automotive Fleet
- [Ford Pro Dealer Uptime Services reaches German dealers](#), Ford Authority, July 2026
- [Lender commercial lines for small fleets, any make or model](#), Work Truck
- [Hidden fees in legacy fuel cards](#), FleetOwner
- [FTC finalizes GM and OnStar driver data order](#), Parker Poe, January 2026
- [375 fleet tools for small business](#), GetApp