



Know-your-customer file — instructed

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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Onboarding of a company · fictional document

Fictional document — demonstration example

This document is produced by the Blue Lemon Agent website to illustrate what an AI agent hands to its users. The companies, matters, amounts and people in it are invented. It has no legal, accounting or commercial value.

Fictional document, produced for the demonstration. *Onboarding is the moment the bank accepts a new client; know-your-customer is the set of identity and consistency checks that come before it. The file is instructed and documented; approval belongs to the authorised controller.*

The time instruction shifts

Measure	Before	With the agent	Over the year
Share of the file's time	65 %	9 %	–56 pts
Minutes, on a 200-minute file	130 min	18 min	3,920 h across 2,100 files
Company onboarding lead time	11 days	2 days	The time left is the decision itself
Applications abandoned before opening	14 %	6 %	168 more onboardings

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What the file carries, section by section

Section	Content	What it saves the controller
Identification of the legal entity	Name, legal form, registration, registered office, activity	Retyping from three different documents
Ownership chain	Up to the beneficial owners, with the percentage at each tier	Rebuilding an ownership diagram by hand
Directors and officers	Identity, mandate, published date of appointment	Comparing what is stated with what is published
List searches	Result, date and time of the search	Re-running the search at the moment of inspection
Discrepancies found	One per line, with the question to put to the client	Reading the whole file to find the sticking point
Points of judgement	Set out at the top, not scattered through the file	Manual sorting before the decision

The 340 files in progress, instructed in one night

Finding	Volume	What is prepared
Files instructed	340	Ready for an authorised controller
Files carrying at least one discrepancy	61	61 questions written, in a single email per client
Files linked to an existing client	47	The link had been spotted by nobody
Follow-up requests per file	2.4 on average last year	1 only — it is the second chase that loses a director

Approving the onboarding belongs to the authorised controller, and that is what commits the bank. What is given back to him are the 130 minutes of instruction that used to come first.

For the bank to settle

Items the authorised controller wants at the top of a file: _____

Scope of this document: the service operated by Blue Lemon Agent. For an agent deployed at your premises, the applicable location is that of the architecture set out in the quotation and verified before commissioning; local execution is announced only for the configuration explicitly described and accepted in the quotation; the applicable isolation depends on the deployment mode set out in the quotation, no dedicated isolation being presumed; the encryption mechanisms in transit and at rest, their components and key management are those documented for the architecture chosen; roles and permissions are configured and accepted for the identities and systems actually connected; the events logged, their content, their retention period and who may access them are defined for the deployment chosen.