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**

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**

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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: _____

Request a demo with your own documents

This document is a fictitious example. To see the agent work on your own documents, request a demo from its page.

https://bluelemonagent.ai/en/entreprises/cas-usage/agent-critique-de-conformite-bancaire-kyc-aml

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.

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