



Spotting companies slipping — 84 accounts a month

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

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Before the second missed payment · 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. **The signals come from the body's own ledgers, not from a profile.** Taken alone, none means much; **together they preceded 71 % of last year's entries into enforced collection.**

The four signals

Signal	What it indicates
Amount due doubled over two instalments after three years up to date	A cash position turning, not negligence
The contributor still files returns but no longer pays	The will is there, the means are not
Plan kept for five months then interrupted	An accident, often isolated and recoverable
Return filed late for the first time in three years	The first visible sign, and the earliest

What goes to the support unit

Item in the file	Why it is there
Account position	The officer calls knowing what they are talking about
Three years of payment history	Distinguishes the accident from settled decline
Schemes that can be used	Time to pay, waiver, referral — named, with their conditions
Three free slots	The call is made by an officer: that conversation is not delegated

The trial quarter

Outcome	Monthly volume
Accounts called	84
Regularised with no plan or with short time to pay	61
Directed to a spread payment	14
Entered enforced collection	9 — against 34 on the same profiles last year

Nine instead of thirty-four: twenty-five companies a month stay contributors instead of becoming files. **It is the measure most favourable to the service and to the contributor alike, and it costs one phone call.**

The preventive reminder, which costs even less

Measure	Trial	Extension proposed
Accounts reminded 3 days before the due date	1,100	2,400 — all those with an incident over 24 months

Measure	Trial	Extension proposed
Payments arriving on time that would have gone into the reminder run	214	Close to 470 reminders avoided per due date

A reminder avoided is a letter nobody received, and a disputing call nobody made. The standard message is written; approving the wording once is enough to have it running before the next due date.

To be settled by the service

Lead time of the preventive reminder before the due date: _____ days

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.