



Matching returns against payments — 2,640 pointless reminders

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9 years of accounts reread, rule tested over 12 months · 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. **No sum is claimed before it has been matched against the payments received.** *Allocation is the attaching of a payment to the instalment it settles: until it is done, the account looks in arrears while the money has arrived.*

What nine years of accounts show

Measured finding	Volume	What it costs today
Amicable reminders sent last year	24,000	—
Reminders sent on an already settled account	2,640 — 11 %	A demand letter to a company that has paid, and the disputing call that follows
of which payment received but not allocated	1,940	Average receipt → allocation delay: 6 working days ; the run goes out on the 4th

Measured finding	Volume	What it costs today
of which corrective return filed after the calculation	700	The balance chased was no longer the balance due

The written rule, and what it gives over twelve months

Version of the rule	Pointless reminders held back	Genuine debtors held back wrongly	Average delay
First version — a payment has arrived	2,400 out of 2,640	41	14 days, until the following run
Tightened version — the amount allocated equals the amount due, instalment by instalment	2,400 out of 2,640	6	8 days — the 6 surface in the Monday check

The cause of the 41 is single and documented: those accounts had received a **partial payment**. A payment of €400 against an instalment of €1,900 was enough to hold the reminder back in the first version. **The tightened version compares the amount allocated to the amount due, and holds back only where the gap is nil.**

The ratio, for the decision

What the rule avoids	What it delays	Ratio
2,400 pointless reminders	6 recoveries, by 8 days	400 to 1 , verifiable on the body's own ledgers

The weekly record handed to the service

Column	What it carries
Account and instalment	The account, the period, the amount due

Column	What it carries
Reason for the hold	Payment allocated · corrective return filed · plan in force
Allocation date recorded	What justifies the hold, with the entry behind it
Accounts returned to collection	Those the rule had held back and that go out again

The rule is written in plain language, not in code, and it takes effect through the service's signature. It is that signature that makes it enforceable against a contributor who would challenge it — and that lets your head of service defend it at a management meeting with current figures.

To be settled by the service

Day and time of the weekly check on held reminders: _____

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.