214 overdue invoices — four families

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Fictional document

Fictional document — demonstration example

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Fictional document, produced for demonstration. **Invoices are classified, not customers.** The same customer can have one invoice in forgetfulness and one in dispute, and labelling them globally would have both treated the same way.

Family	Invoices	Amount	Treatment	Observed effectiveness
Forgetfulness	**128**	**€412,000**	**Simple chaser**	**84% settled within 10 d**
Administrative blockage	**41**	**€218,000**	**Supply the document**	**Chasing achieves nothing**
Difficulty	**29**	**€156,000**	**Call, instalments**	**Firmness loses both**
Dispute	**16**	**€94,000**	**Deal with the disagreement**	**—**

The classification criteria

Family	Signals used
Forgetfulness	**Usually punctual customer + delay 30 d + no dispute**
Blockage	**An exchange where the customer says what they are waiting for**
Difficulty	**Progressive slippage, partial payments, or an earlier instalment request**
Dispute	**Disagreement recorded on file**

> **The "difficulty" family is the one a sort by age of debt would not see.** Those 29 invoices are not the oldest: they are the ones whose customer shows signs of strain before falling seriously late.

What the family is not

The family is	The family is not
Attached to an invoice	Attached to a customer
Dated	Permanent
A finding	**A judgement**

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> https://bluelemonagent.ai/en/entreprises/cas-usage/agent-ia-recouvrement-creances

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deployment chosen.