



Automatic submission — and the two personal acts

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Fictional document

Fictional document — demonstration example

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Fictional document, produced for demonstration. **The agent assembles, uploads, checks and submits. Two acts stay attached to a person, and that is not a design choice.**

What the agent does alone

Act	Done alone?	What it brings
Assembling the file item by item against the rules	Yes	No item forgotten
Uploading to the platform	Yes	—
Checking each item is present and legible	Yes	The commonest rejection ground

Act	Done alone?	What it brings
Submitting, including at 11.50 pm the night before	Yes	What no human should have to do

The two acts that stay personal

Act	Why it cannot be delegated to an agent
Applying the electronic signature	It is attached to a personal certificate
Ticking a sworn declaration	It is an assertion made by a PERSON about the company

Both bind somebody who has to be somebody. The file is prepared **signable in one action** so it is not a bottleneck.

The four-day alert, and why that lead time

Missing item	Depends on you?	Time to obtain
Item 1	Yes	Immediate
Item 2	Yes	Immediate
Item 3	No — to request from a third party	Several days

Observed habit	Value
Average submission moment	4 hours before closing
What an item rejected then becomes	Irreplaceable

For the company to settle

Holder of the signature certificate: _____

Desired alert lead time before closing: _____ days

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