



RUNNING EXAMPLE

Lendari has a single governed agent so far, Margaux (after-sales, N2); the rest of the organisation is still human or algorithmic.

PAGE 1/1

1 WHAT IT SHOWS · AND THE "NEEDS FRAMING" STATE

THE BLIND SPOT

Where autonomy has already slipped in unframed: a scoring engine, an allocation rule, an inherited automation nobody watches as an agent.

"NEEDS FRAMING" STATE

The most important on the map: here a decision is already being made without governance. A mature organisation does not aim for all-"Governed"; it aims for zero "needs framing" it ignores.

2 WORKED EXAMPLE · LENDARI · PORTFOLIO VIEW

DOMAIN / PROCESS	WHO PERFORMS	UNDER WHICH RULE	ACCOUNTABLE	STATE
Customer relations · after-sales & returns	Agent "Margaux" (N2)	Supervised autonomy, cap €100/€500 (ACF-13)	Léa Fontaine	Governed
Product recommendation & merchandising	Algorithm, supervised	Decides in effect, no written mandate or ACF frame	E-commerce management	Needs framing
Pricing	Algorithm + human arbitration	Watched and switch-off-able, outside formal governance	Commercial management	Needs framing (sensitive)
Payment & refunds above the cap	Human	Non-delegable above €100/€500	Finance	Non-delegable
Marketing & content · logistics · HR	Human	—	Business leads	Human

3 WHAT IT REVEALS

READING LENDARI

One thing truly governed (Margaux); two domains already deciding without a frame (recommendation, pricing); one clear boundary (payment above the cap is not delegated); the rest human.

NEXT TROUBLE

Not the agent you watch, already held, but the two "needs framing" cells nobody looks at as an agent. Each one lands in the action plan (ACF-10).

The real risk is not the agent you watch, but the "needs framing" domain nobody looks at as an agent.