

ECLIPTIC



GEMINI

Global Expert Management Initiative

User Guide - Expert

User Manual Guide

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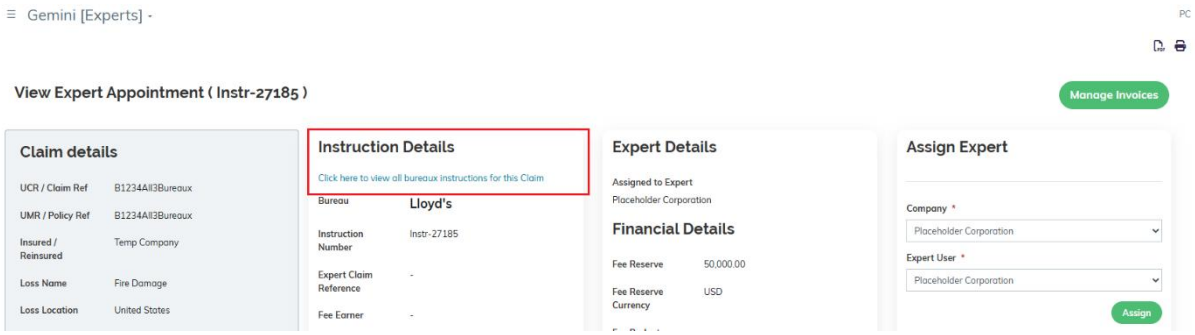
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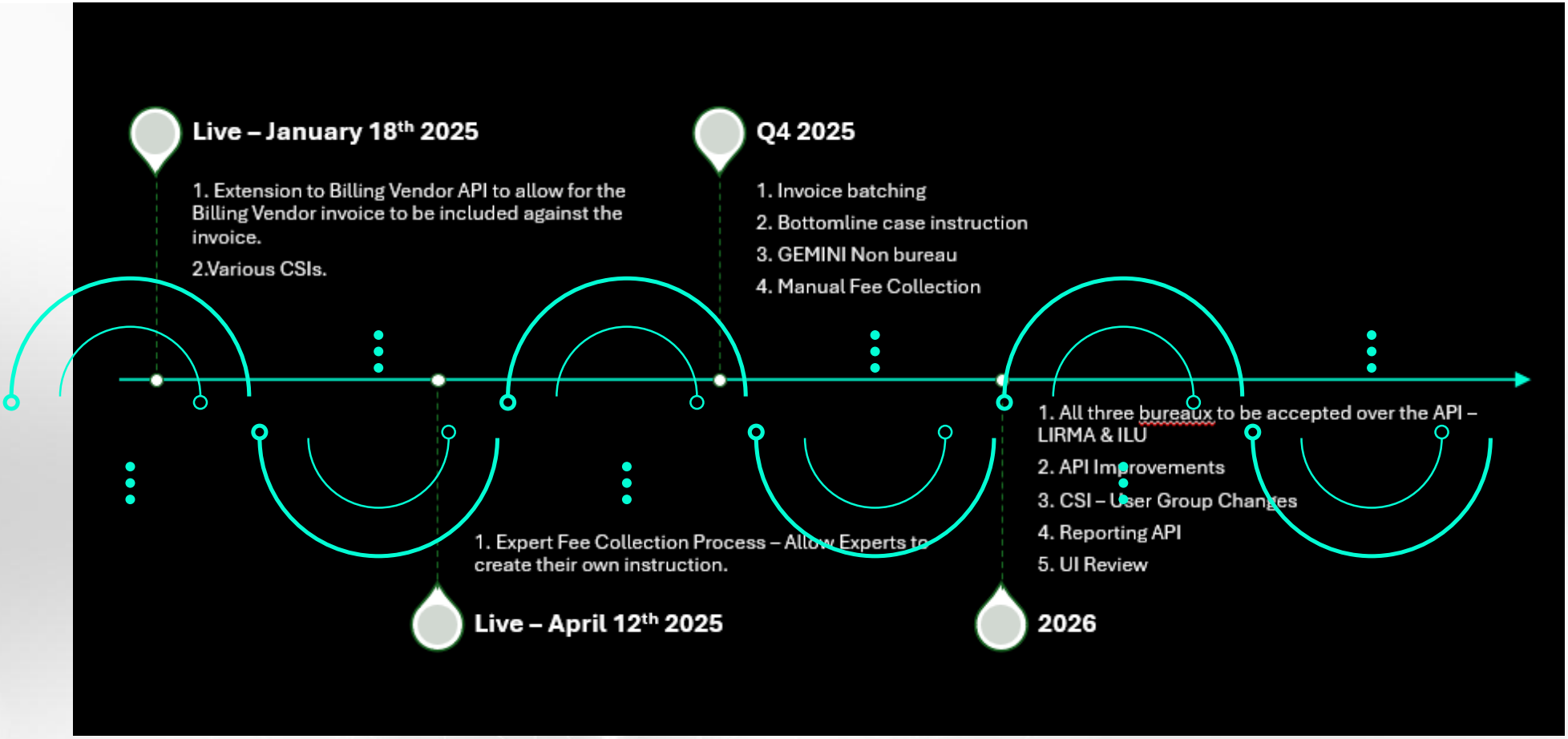


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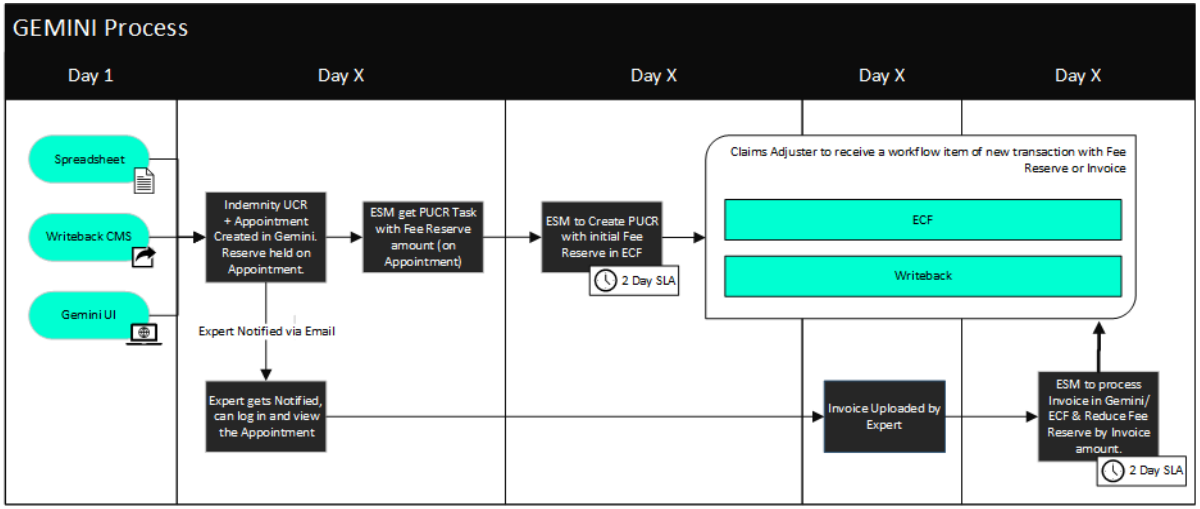
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1 General Information

1.1 What does the GEMINI system cover?



1.2 The GEMINI Process



2 Accessing GEMINI

2.1 Logging On

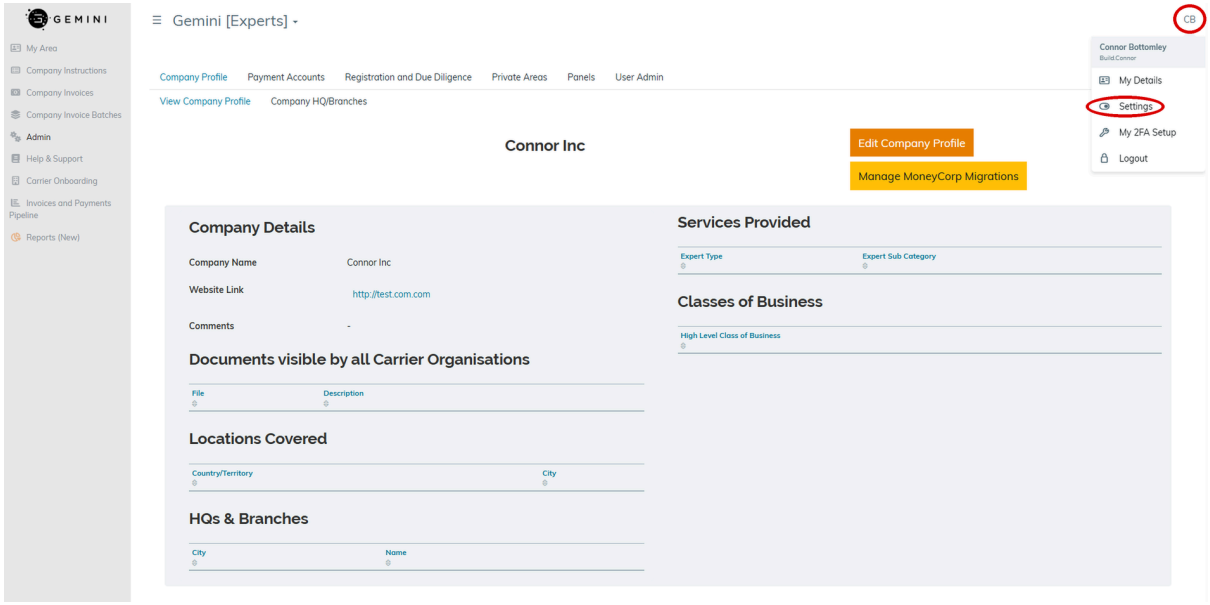
A user ID and password is required to log into the GEMINI interface which will be made available via your admin user. Two automated emails will be sent to each user when set up in GEMINI. The first email will show their username and the next will show their password. Upon first log in the user will be required to change their password. If the user has not logged in for 25 days then a reminder will be sent. However accounts will still be made inactive if no activity for 30 days.

Expert users log in to GEMINI at https://aim-gemini.onmats.com/i/experts/login (PRE-PROD: https://aim-gemini-test.onmats.com/i/experts/login). After entering your username and password, you will also need to complete MFA (see section 2.5).

Please note: if you have be added as a Registered User then you will NOT receive any login credentials.

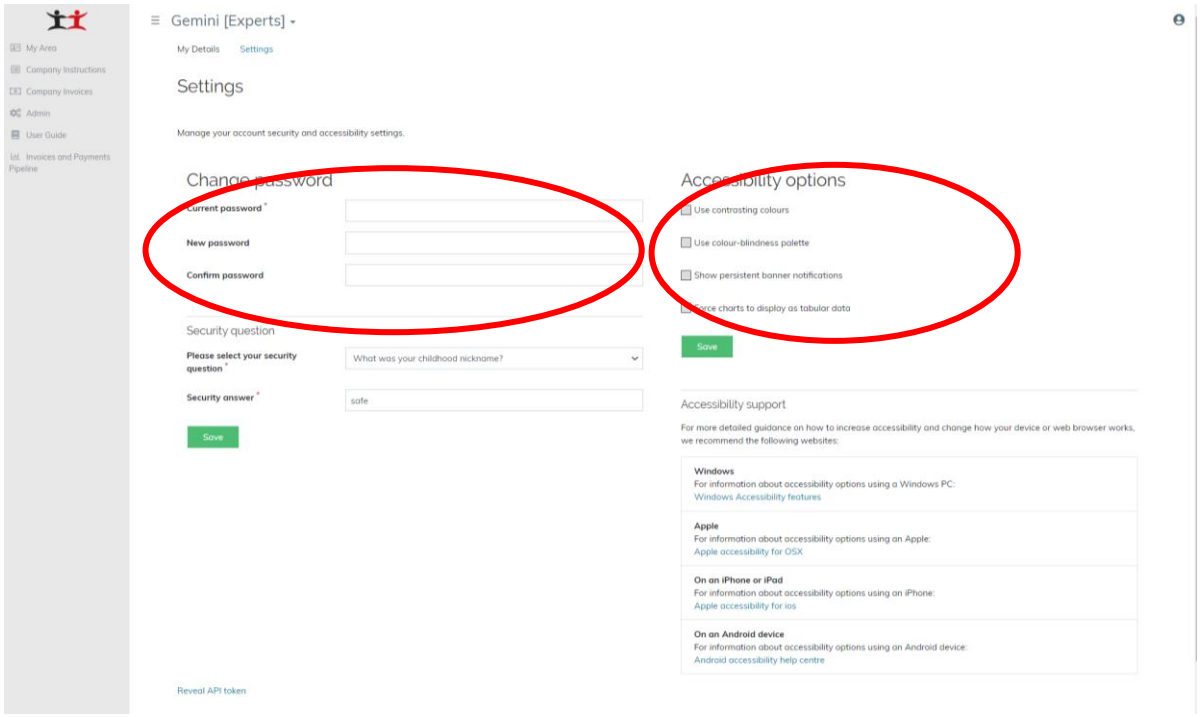
2.2 Changing password

Select icon in top right-hand corner -> Select 'Settings'.



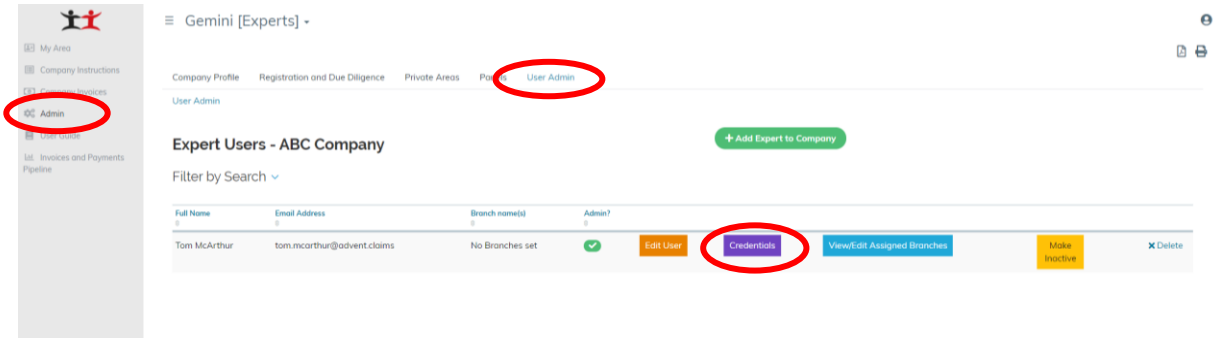
Change password to preferred choice which must include 1 capital, 1 number & 1 punctuation. The user will also have the option to change their accessibility options to suit their preferences.

Please note: you will have to select and save your 'Accessibility options' before entering in your new password. The system will not save your change of password if you select the save button within the 'Accessibility options' area.

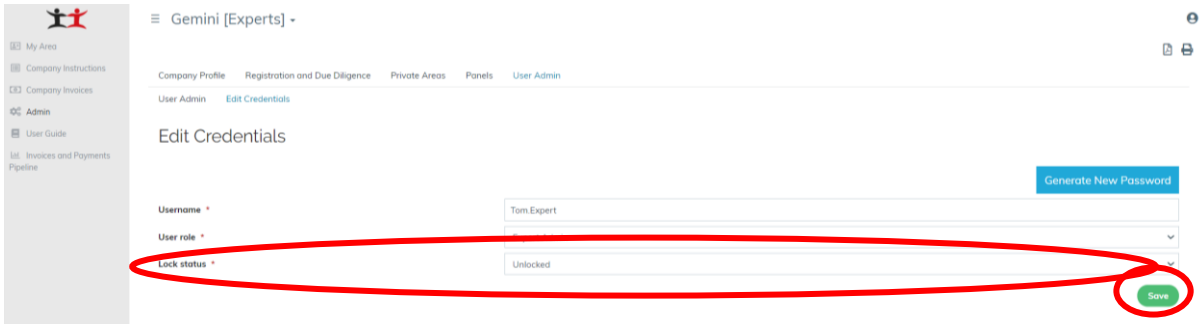


2.3 Unlocking a user

A user can lock their account by entering in the incorrect password three times. The admin user can unlock their account by going into the applicable users credentials. Select 'Admin' -> 'User Admin' -> 'Credentials'.

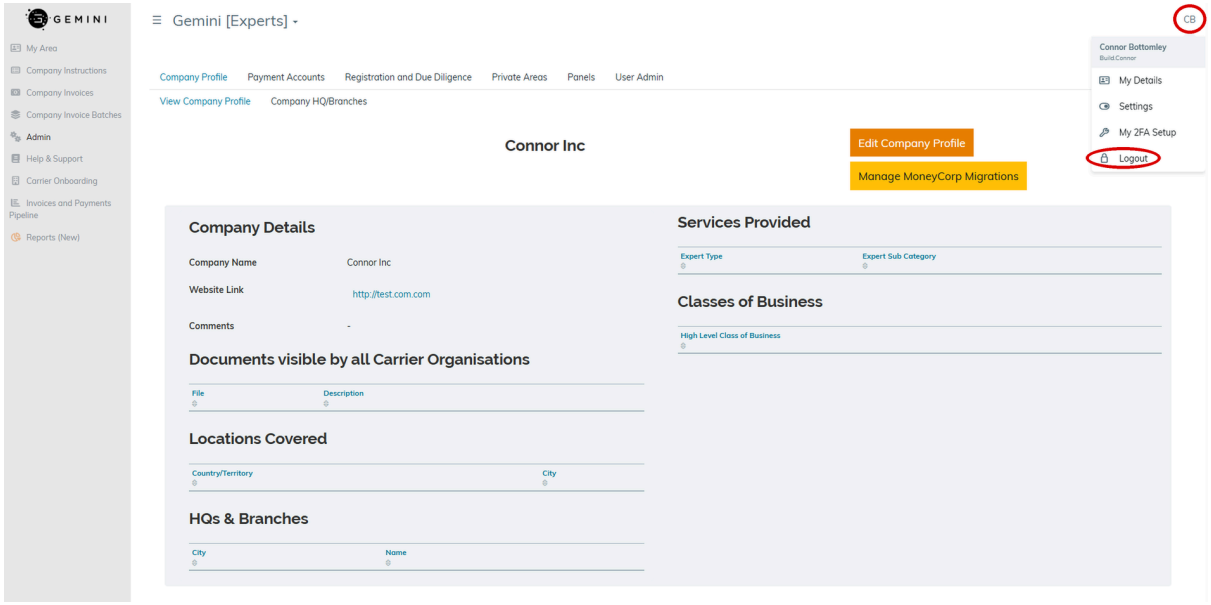


Update their 'Lock status' to 'Unlocked' and then click 'Save'. Once you have clicked 'Save' the user will be sent a confirmation email that their account is unlocked followed by a second email with their new password.



2.4 Exit system

To exit the system, select top right icon -> Select ‘Logout’.



2.5 Multi-factor Authentication

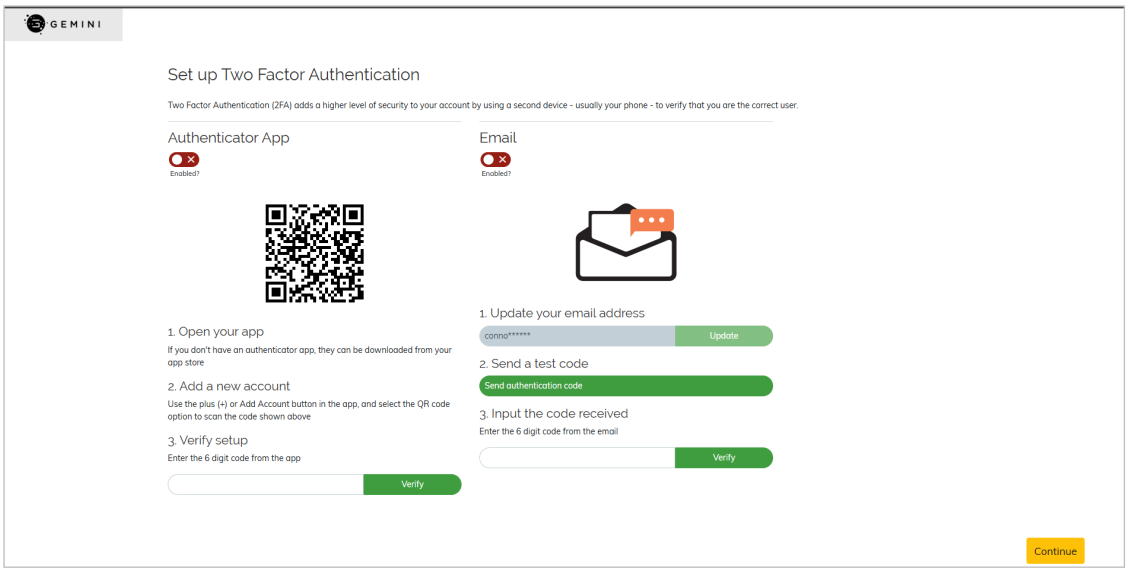
Multi-Factor Authentication (MFA) is mandatory for all Expert users. MFA adds a higher level of security to your account by using a second method to verify that you are the correct user. After entering your username and password, you will be asked to enter a security code before you can access GEMINI.

There are two MFA methods available: **Authenticator App** and **Email**.

Please note: all 2FA set ups were reset with the release of GEMINI 26.2. If you set up 2FA before this release, you will need to set up your 2FA method again the next time you log in.

Setting up MFA on your first login

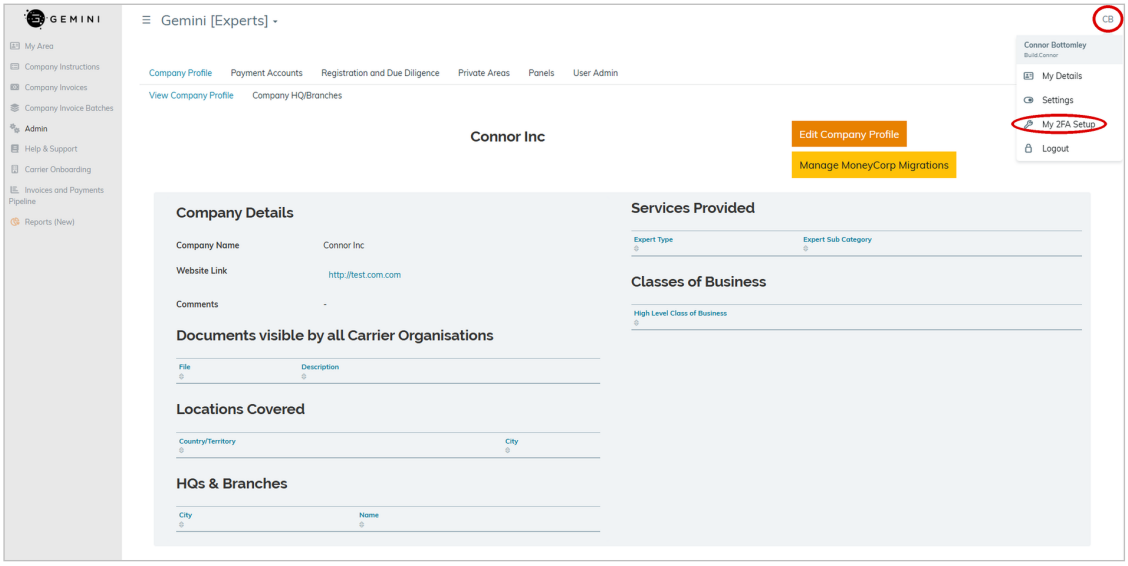
If you do not have MFA set up, you will be prompted to set up at least one MFA method when you log in. Follow the steps for your chosen method (see Email and Authenticator App below), ensure one method is set as ‘Preferred?’, and then select ‘Continue’ to log onto the system.



Please note: you will not be able to update your email address during this initial set up.

Changing your MFA settings

Once logged in, you can add or amend your MFA methods at any time. Select the top right icon -> Select 'My 2FA Setup'.

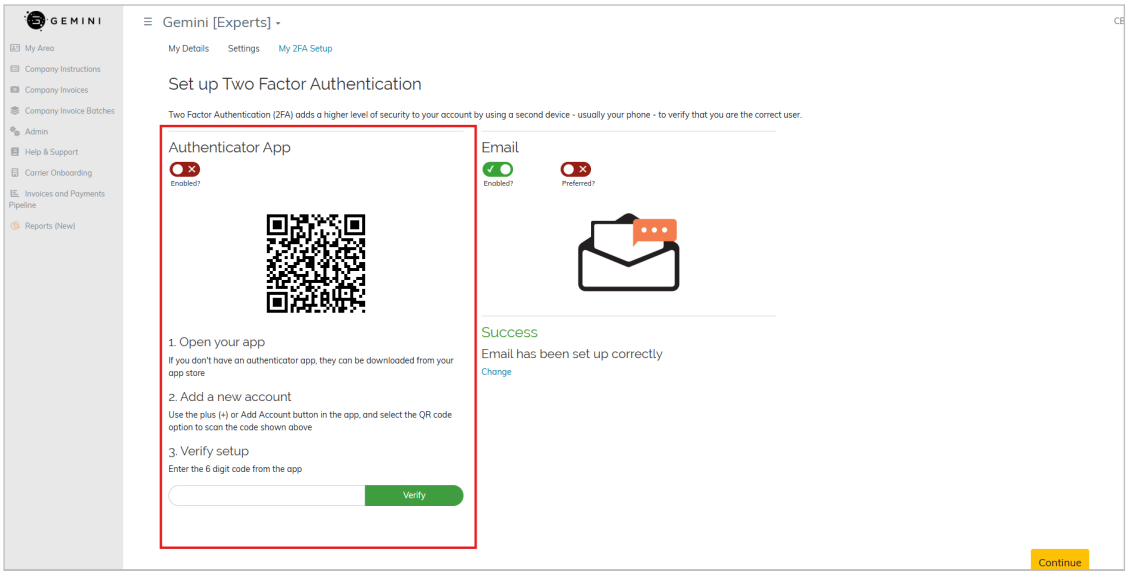


From this page you can enable either or both methods and choose your preferred method.

Authenticator App

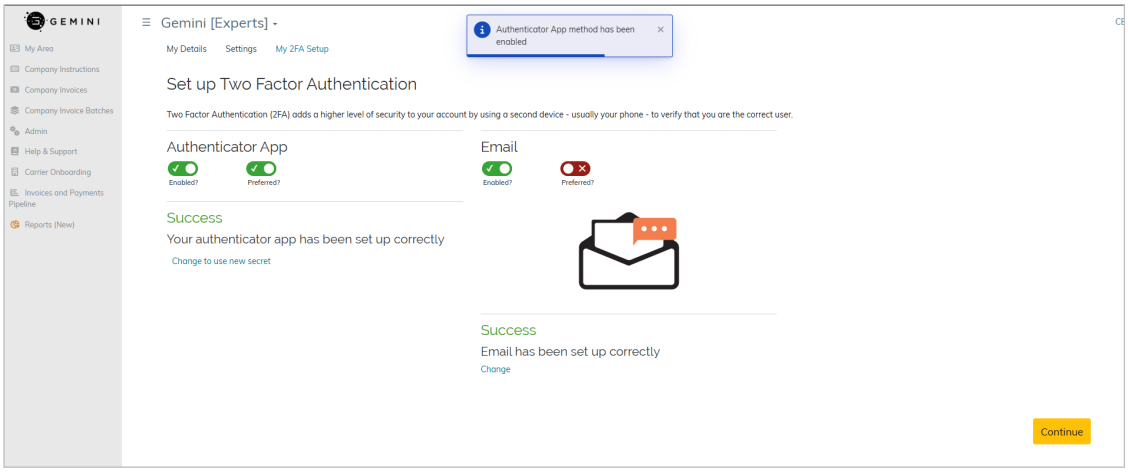
Select the ‘Enabled?’ and ‘Preferred?’ toggles under the Authenticator App section and follow the steps shown:

1. **Open your app** – if you do not have an authenticator app, you can download one from your app store.
2. **Add a new account** – use the plus (+) or ‘Add Account’ button in the app and scan the QR code shown on screen.
3. **Verify setup** – enter the 6-digit code from the app and select ‘Verify’.



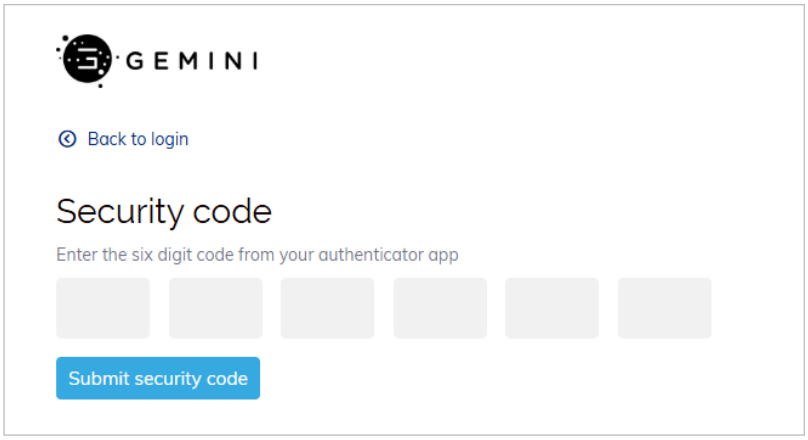
Please note that whilst most authenticator applications which use a QR code should work, not all applications are guaranteed to be compatible. It is therefore recommended to use either the Microsoft or Google authenticator apps. Each code generated by the authenticator app expires after 5 minutes and can be reused within that 5-minute window.

Once verified, a ‘Success’ message will confirm that your authenticator app has been set up correctly.



If you need a new code for any reason, for example, if you lose access to your original authenticator device, you can select ‘Change to use new secret’ to provide a new QR code, which can be scanned on your new device.

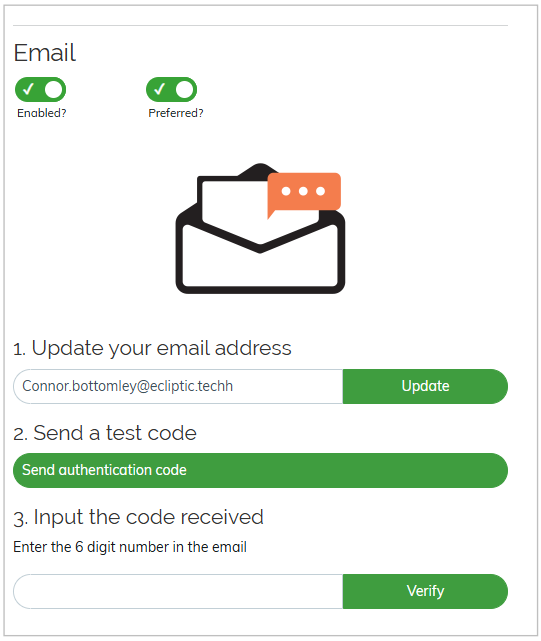
When you next log in with the Authenticator App as your preferred method, enter the 6-digit code from your authenticator app on the ‘Security code’ page and select ‘Submit security code’.



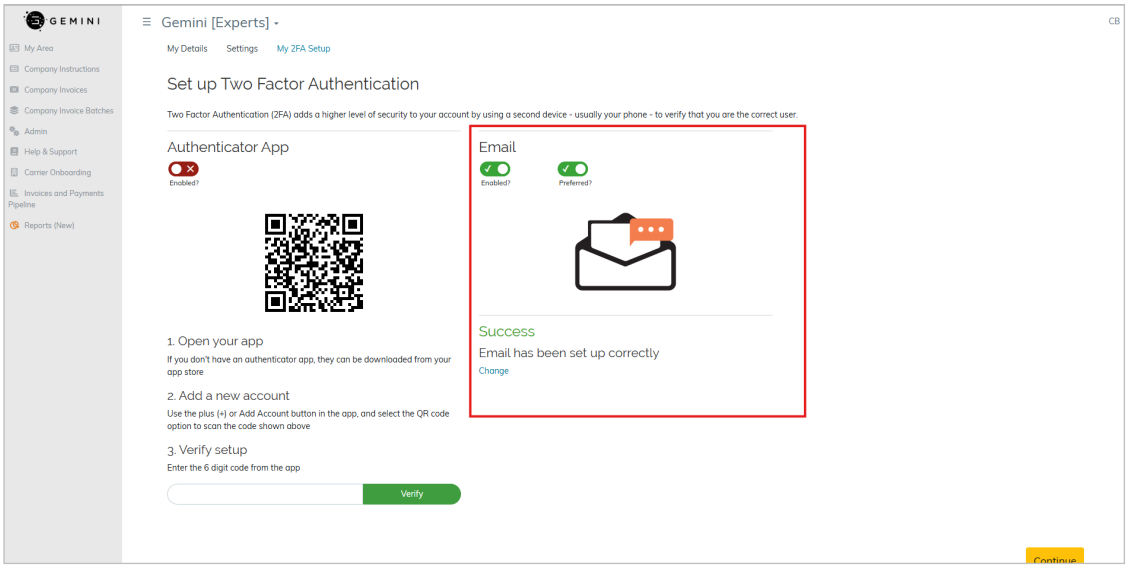
Email

Select the ‘Enabled?’ and ‘Preferred?’ toggles under the Email section and follow the steps shown:

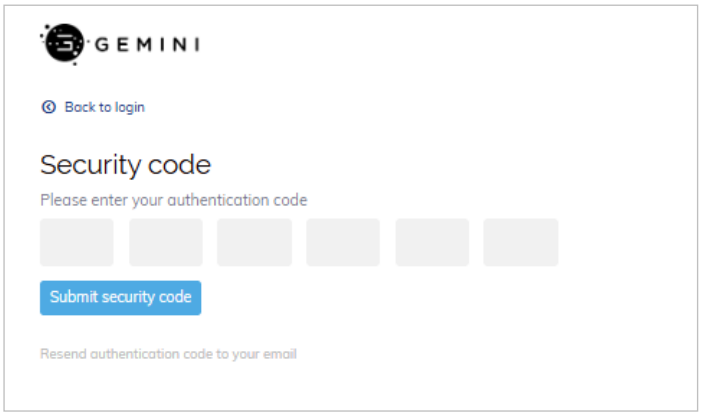
1. **Update your email address** – check the email address shown and select ‘Update’ if it needs to change.
2. **Send a test code** – select ‘Send authentication code’. A 6-digit code will be sent to your email address.
3. **Input the code received** – enter the 6-digit code from the email and select ‘Verify’.



Once verified, a ‘Success’ message will confirm that Email has been set up correctly.

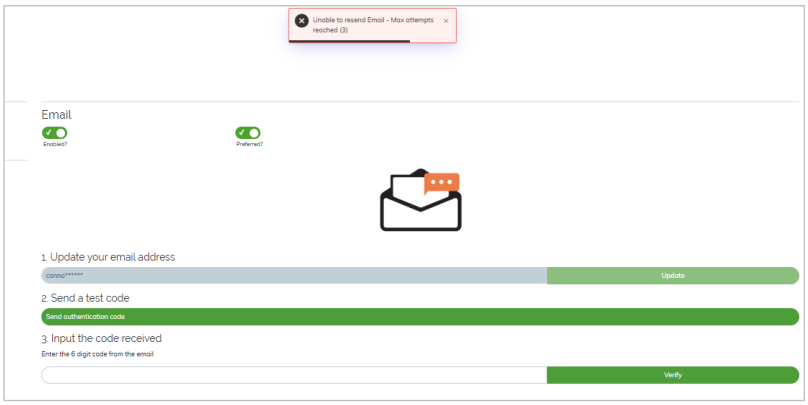


When you next log in with Email as your preferred method, a security code will be sent to your email address. Enter this code on the 'Security code' page and select 'Submit security code'. If you also have the Authenticator App enabled, you can enter a code from your authenticator app on this page instead.

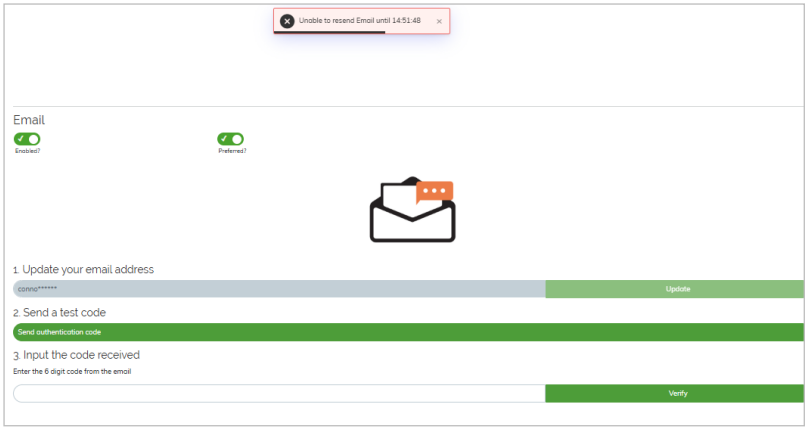


Please note:

- *You can send yourself a maximum of three authentication codes by email. If you try to send more, the message 'Unable to resend Email - Max attempts reached (3)' will appear. To reset this, log out and log back into GEMINI.*



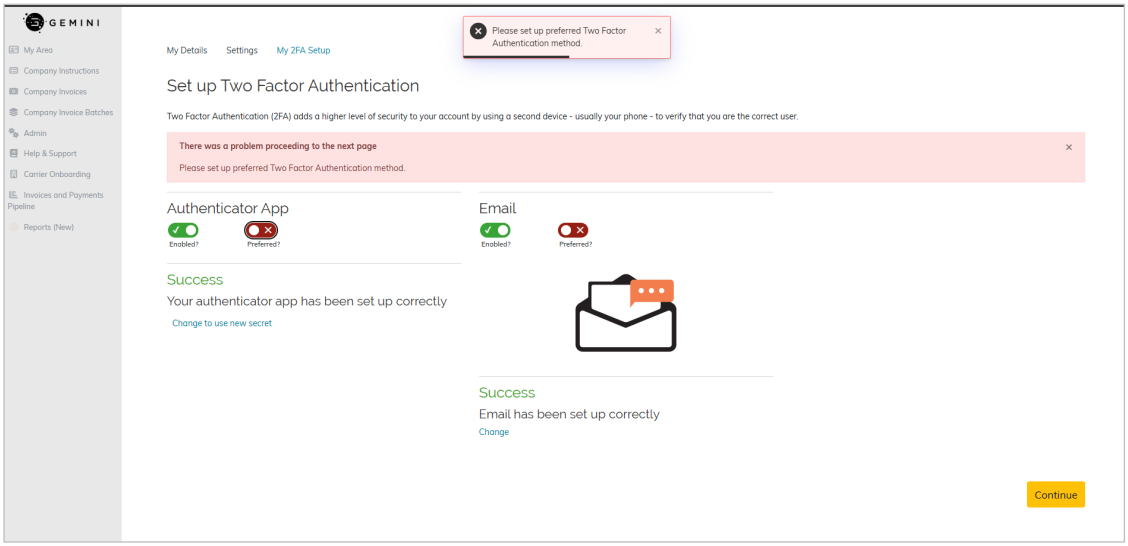
- *If you select 'Send authentication code' several times in quick succession, a message will appear at the top of the page telling you when you can resend the email.*



- *If you update and verify a new email address, you must wait at least 5 minutes after the verification code was generated before logging in again, so that your next authentication code is sent to your updated email address.*

Preferred method

Only one MFA method can be set as preferred. Your preferred method will be used each time you log into GEMINI until you select a different preferred method. If no preferred method has been selected when you select 'Continue', the message 'Please set up preferred Two Factor Authentication method' will appear.



Locked accounts and lost access

MFA follows the same security lockout policy as your password. If an incorrect MFA code is entered three times, your account will be locked and will need to be unlocked using the usual account unlock process (see section 2.3).

If you lose access to your 2FA method whilst you are logged out, you can contact the GEMINI Helpdesk for assistance – GEMINIHelpdesk@ecliptic.tech.

3 Light Touch, Fully Registered & Tab Summary

3.1 Light touch vs Fully Registered

When registered, your company will be stored as a light touch registered Expert within the system but will have the opportunity to complete you company profile to become fully registered.

Light touch Expert - You will only be required to include your company name, website, company logo and any additional comments. You will still have functionality to upload invoices into the system and process your fees. Your company will NOT be searchable by any registered Carrier companies.

Fully registered Expert – If you choose to complete your full registration this will mean you can complete your company profile within the system which will consist of showing you classes of business, services and location covered. All these fields will be searchable by all Carriers that are registered within the system. You will be required to complete a set of due diligence questions as shown in section 6.5.

3.2 My Area (Light touch & Fully Registered)

When an Expert user logs into GEMINI, they will be presented with 'My Profile'. The user can edit their own profile to show all market users what services they can provide as well as classes of business and the locations they cover.

The Expert user will have access to all their own instructions and to upload their own invoices which they have been appointed on. If requested by the Carrier, the user will be able to add documents and tasks to this instruction which will be shown for the Carrier who is working on the claim.

3.3 Company Instructions – admin user only (Light touch & Fully Registered)

The Expert admin user will have access to see all instructions allocated to the Expert company and allocate an unassigned instruction to an Expert within their organisation.

3.4 Company Invoices – admin user only (Light touch & Fully Registered)

The Expert admin user will have access to see all their company invoices that have been previously uploaded into GEMINI.

3.5 Admin – admin user only

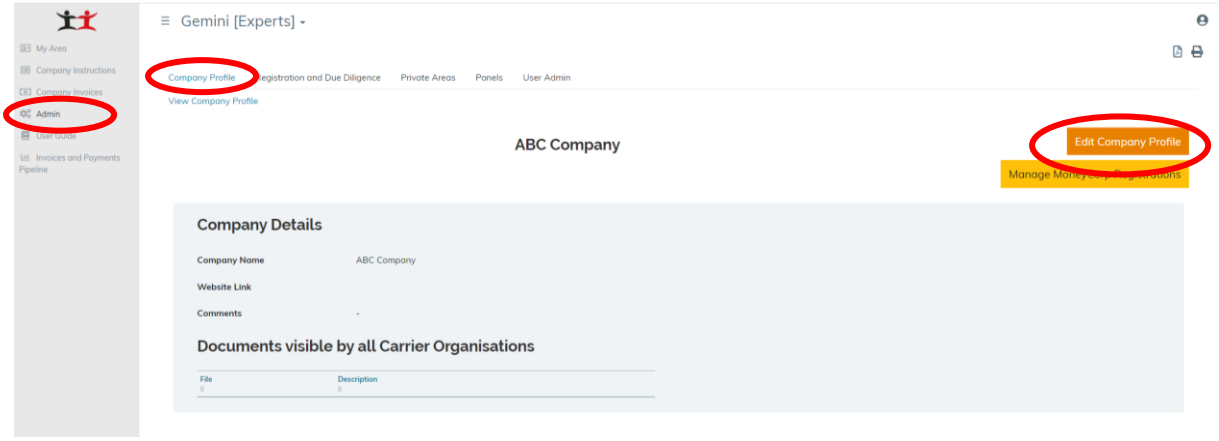
This tab allows admin users to have visibility of all users within their company, and make changes to their permissions and access:

- User details – to update the users name, email phone number
- Credentials – to update the user's username, and the ability to unlock a user who has locked their account
- Active/Inactive status – to restrict a user's access to the system
- Edit their company profile (Fully Registered Experts only)
- Edit their company's due diligence
- View all panels their company has been allocated on
- Have access to all private areas

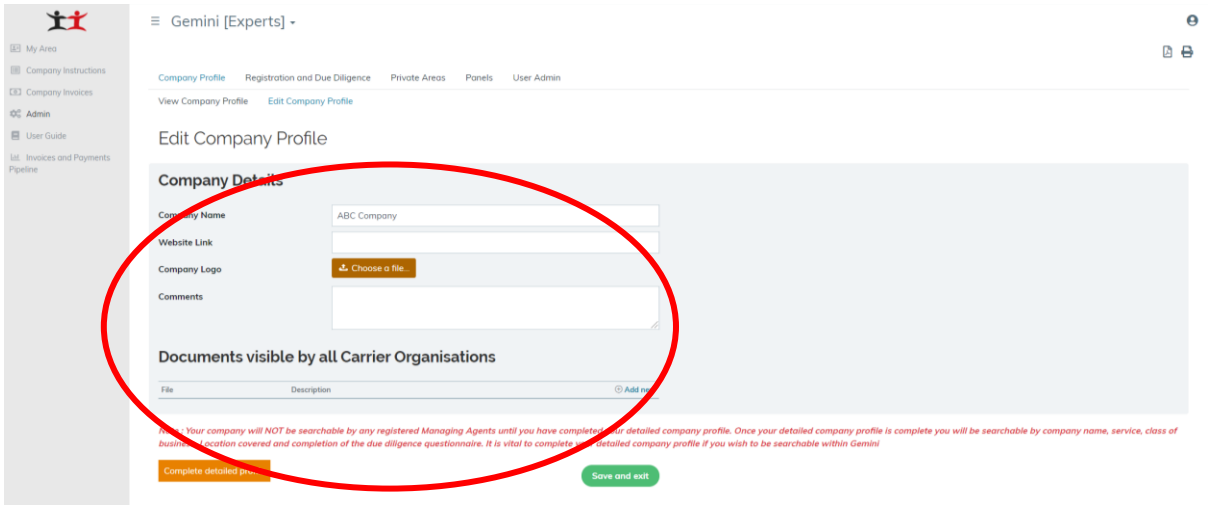
4 Company/Personal Set Up & Due Diligence

4.1 How to complete your Light Touch details (Expert admin user only)

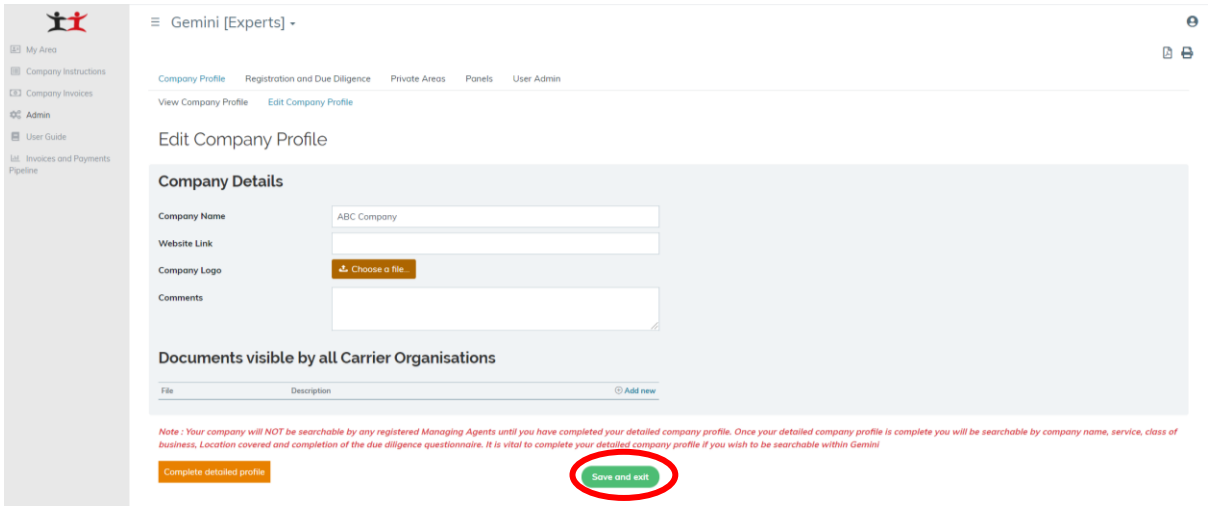
Select into ‘Admin ‘-> ‘Company Profile’ -> ‘Edit Company Profile’



Once you select into ‘Edit Company Profile’ you will have the option to edit your company name, add a website link, logo, comments and any supporting documents.



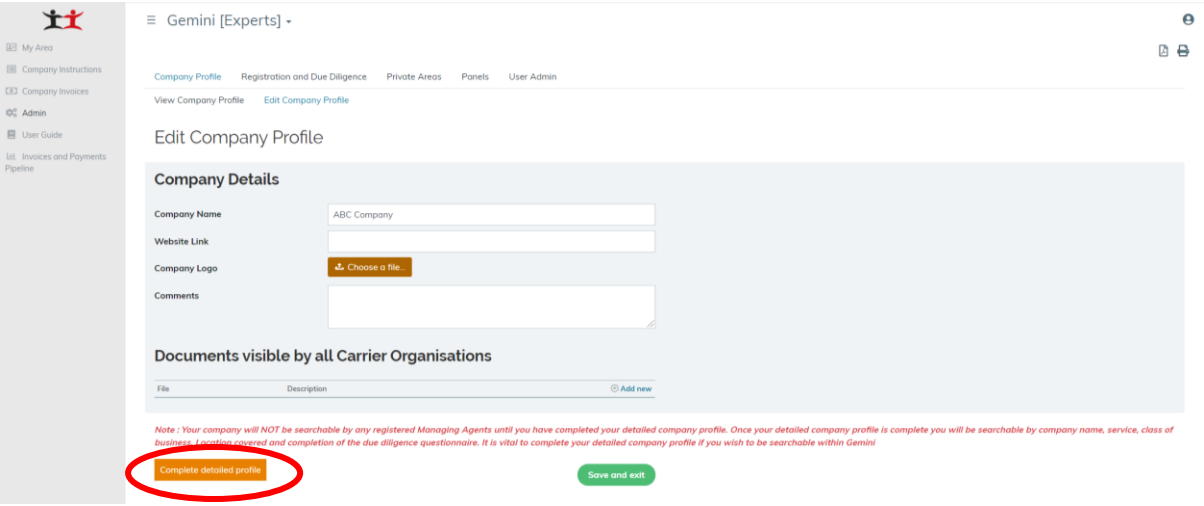
Once complete select ‘Save and Exit’.



4.1 How to complete your Full company profile (Expert admin user only)

Please Note: Your company profile will be seen by all Carriers registered on the system including any documents which are attached to your company profile.

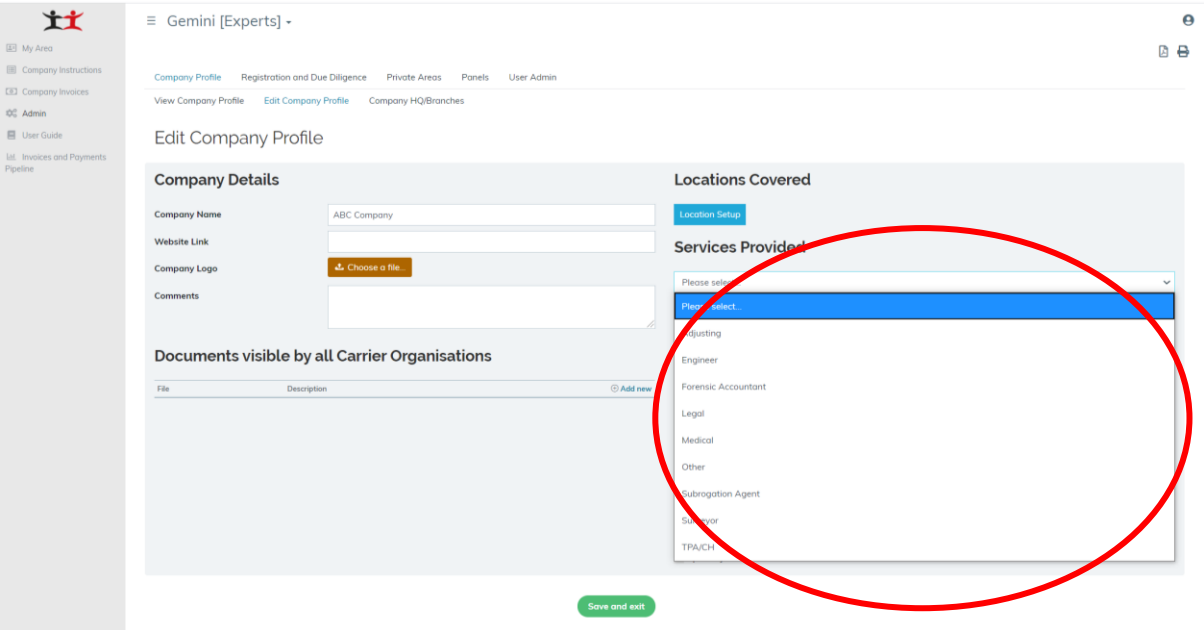
To become a fully registered Expert please select 'Complete detailed Profile'.



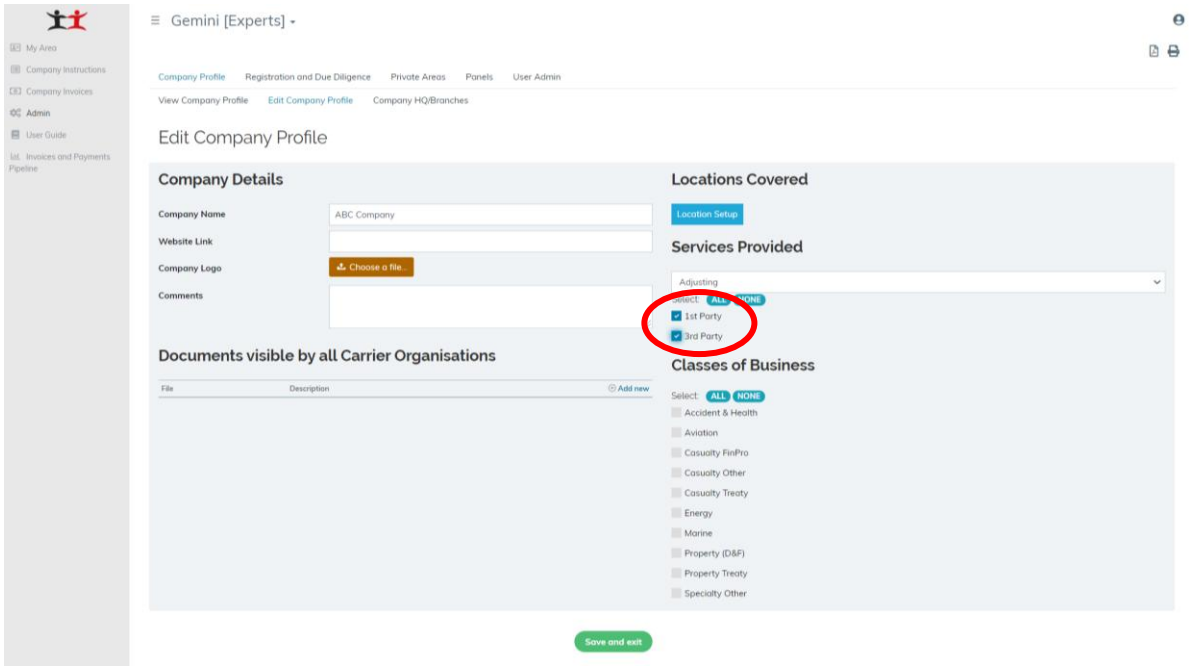
The Expert admin user will then be able to:

(1) Edit & add company details which includes web address, company address, documents and locations your company cover by country & city.
(2) add & remove services the company provides
(3) add & remove the classes of business the Expert organisation covers.

(2) Select from the drop for the service your company provides

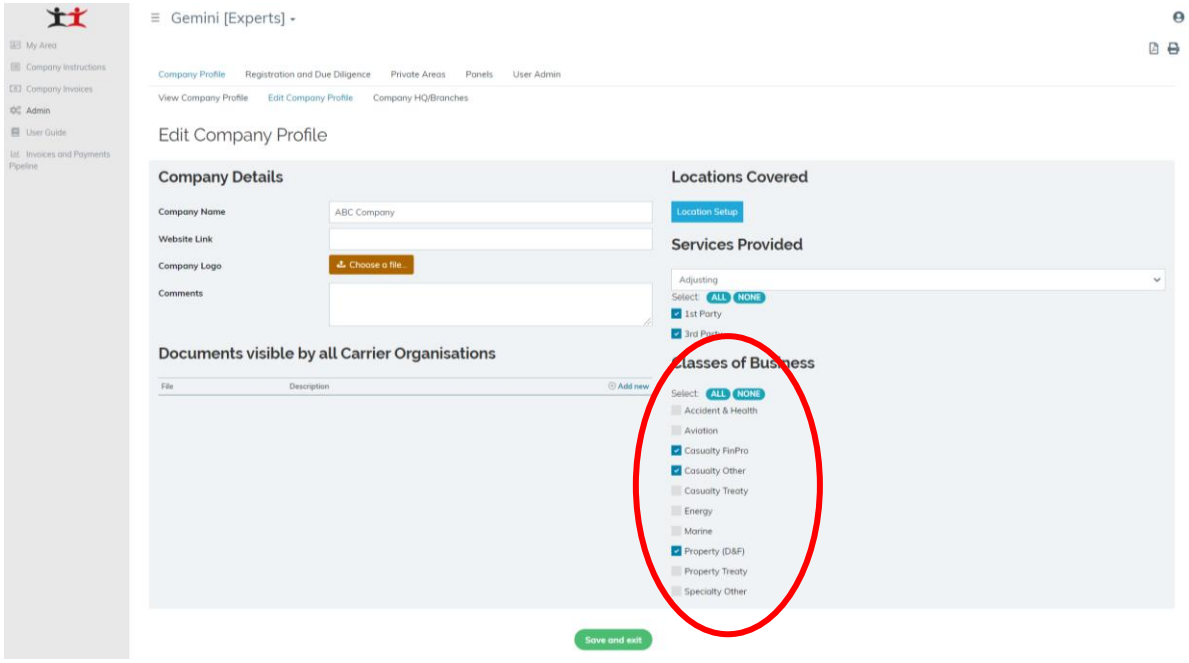


Once you have selected your service, you will then have the options of the sub types. Please select the box that is relevant to you.



Once you are happy with your profile page click 'Save and exit' which will save your changes.

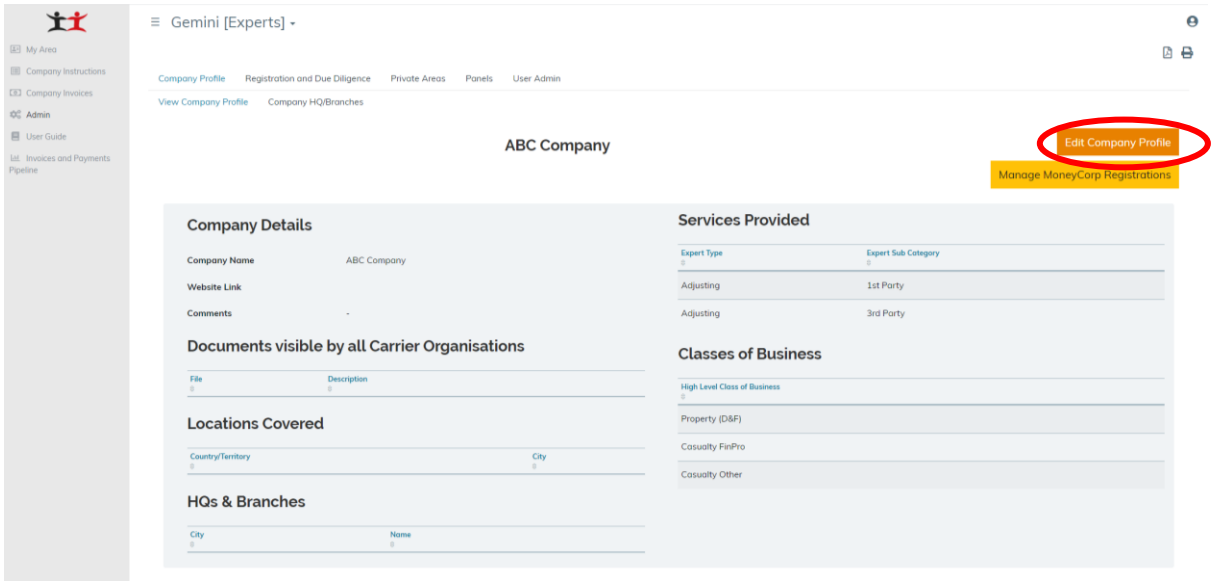
(3) To add you classes of business, select from the fields provided



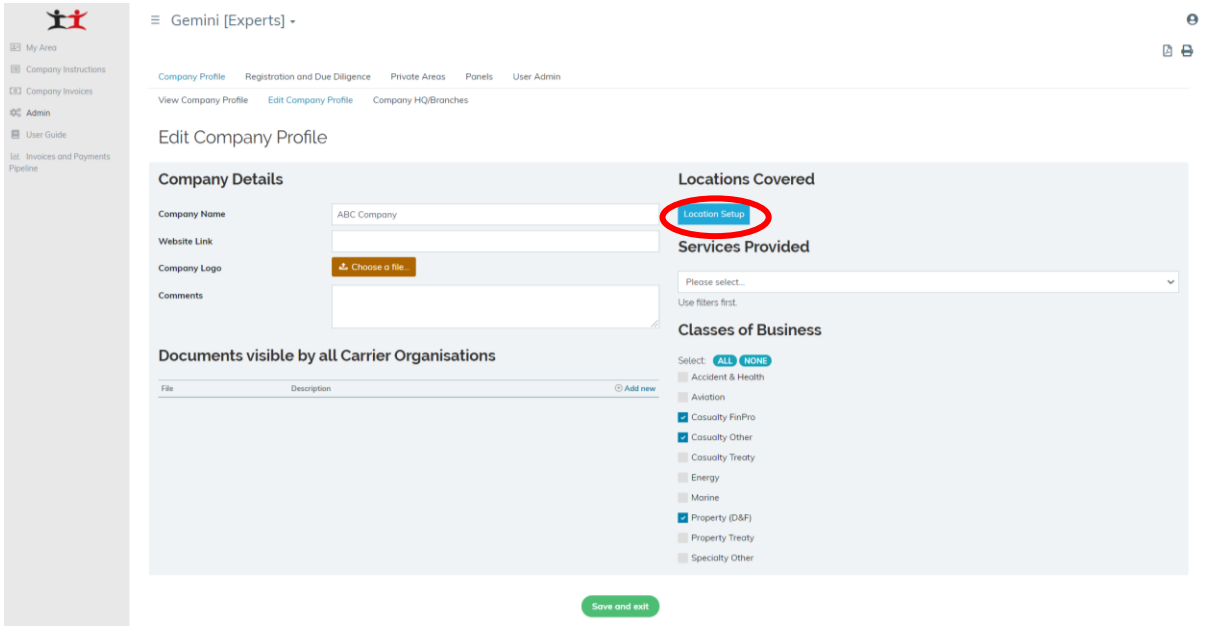
Once you have added all company details, select 'Save and exit'.

4.2 How to add locations to your company (Expert admin user only)

Select into 'Edit Company Profile'.

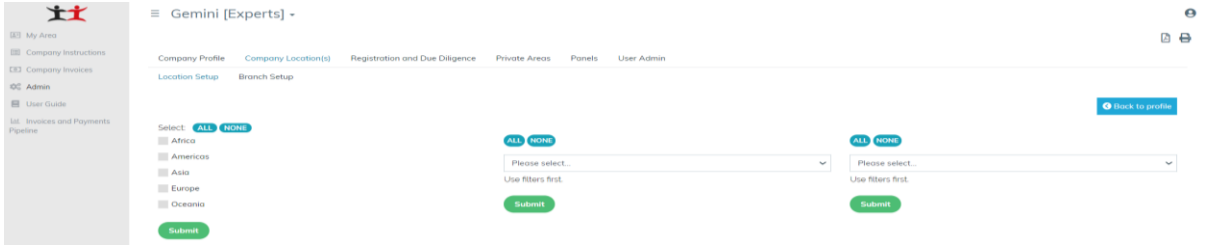


Then select ‘Location Setup’.

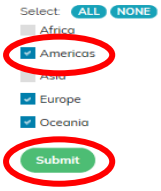


You will then have a three-step process in order to select the cities you cover.

Please note: you will have the option to select ‘All’ or ‘None’ at the top of each section. If you do select ‘All’ this will auto submit the section apart from the ‘Region’ section.

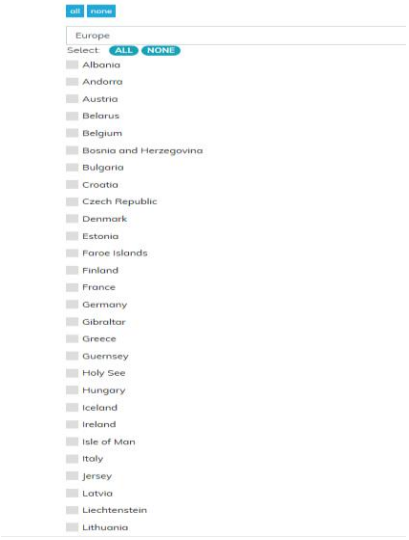


1. Select the regions you cover and then select ‘Submit’

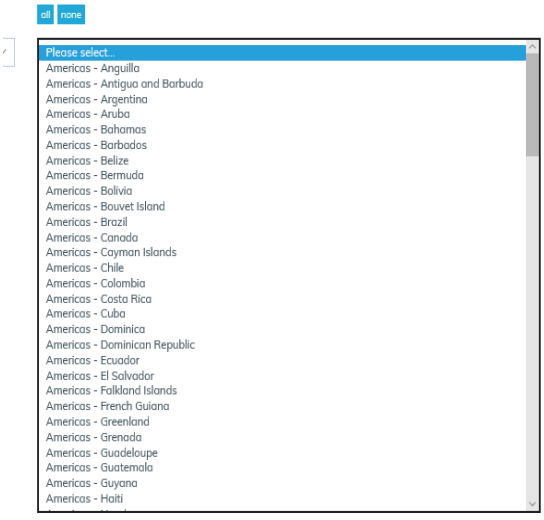


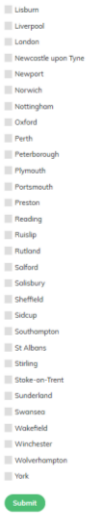
2. The second drop down will then show all regions previously selected. Once you select from a region within the drop down the system will show all countries within that region to select from. Select your individual countries by clicking the tick box or select ‘All’.



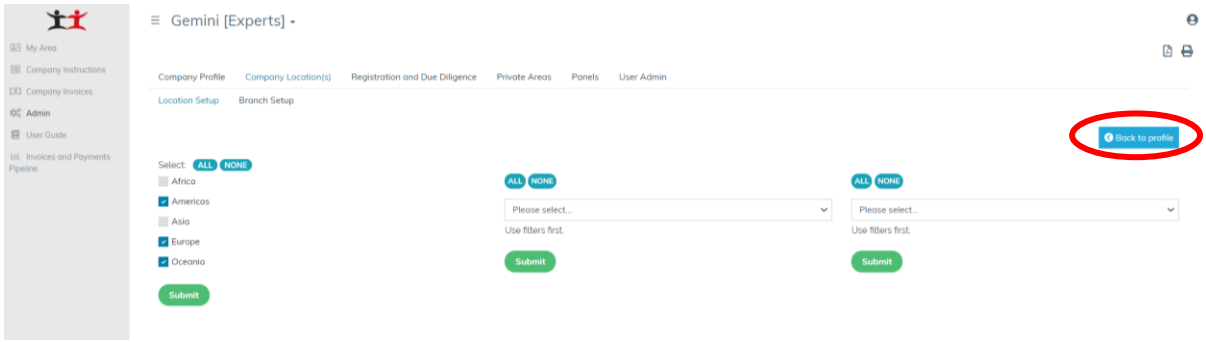


3. The third drop down will then show all countries previously selected. Once you select a country within the drop down the system will show all cities within that country to select from. Select your individual cities by clicking the tick box or by select ‘All’.





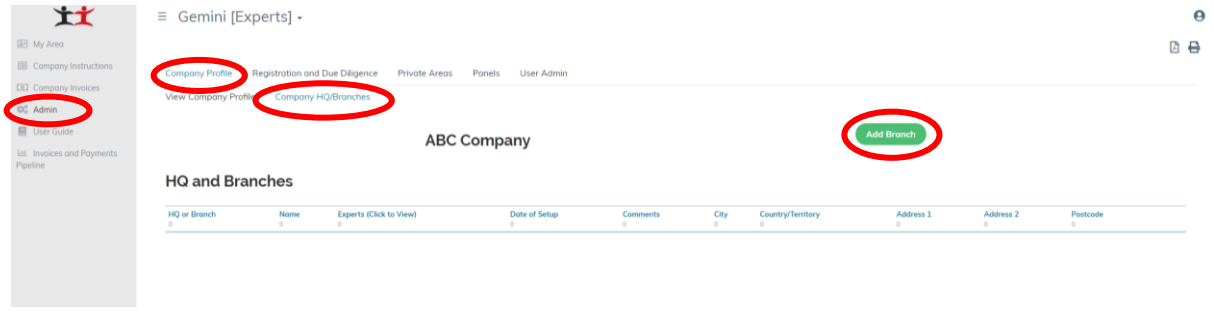
Once you select submit this will save all selected cities to your profile. To complete the process you can navigate back to your company profile by selecting ‘Back to profile’.



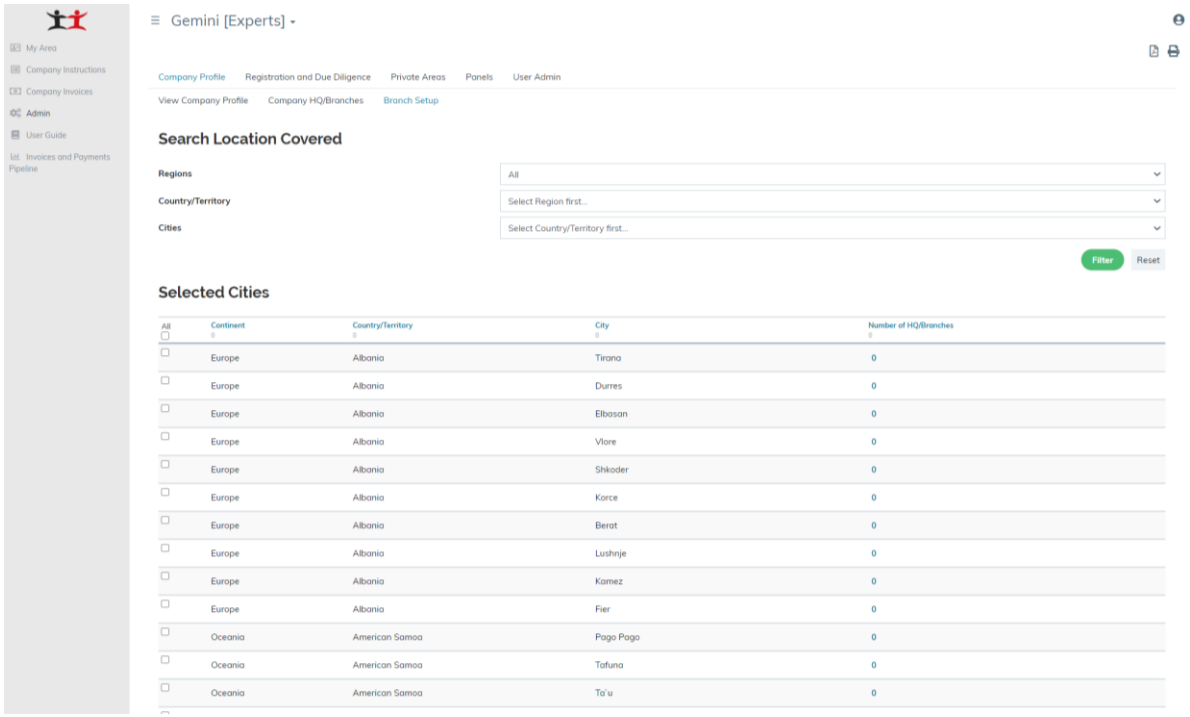
4.3 How to add a branch(s) to your company (Expert admin user only)

Please complete steps found within section 6.3 before adding your branches into the system. Once that has been completed you can add all company branches and add individual Experts to each separate location.

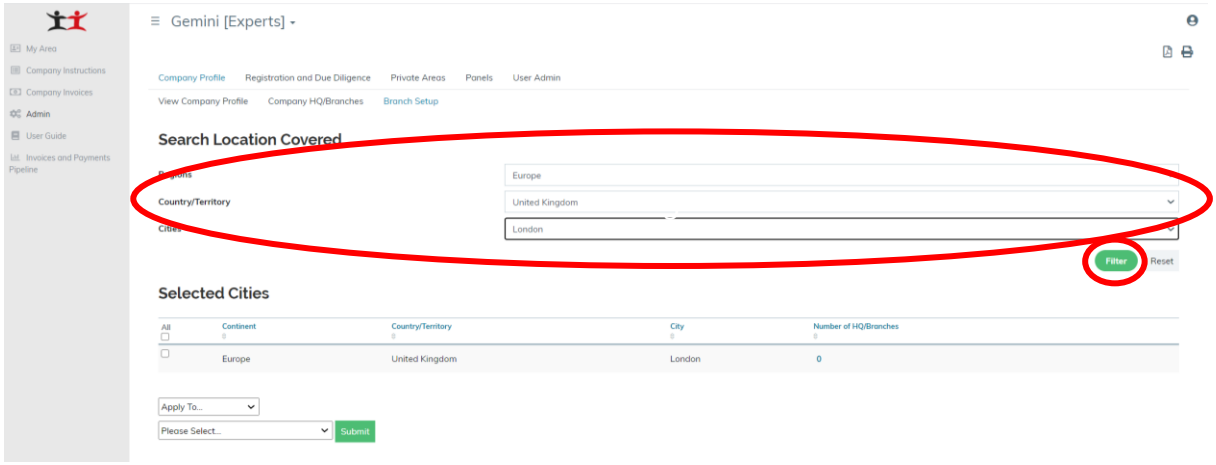
To add a company branch, select ‘Admin’ -> ‘Company Profile’ -> ‘Company HQ/Branch’ -> ‘Add Branch’.



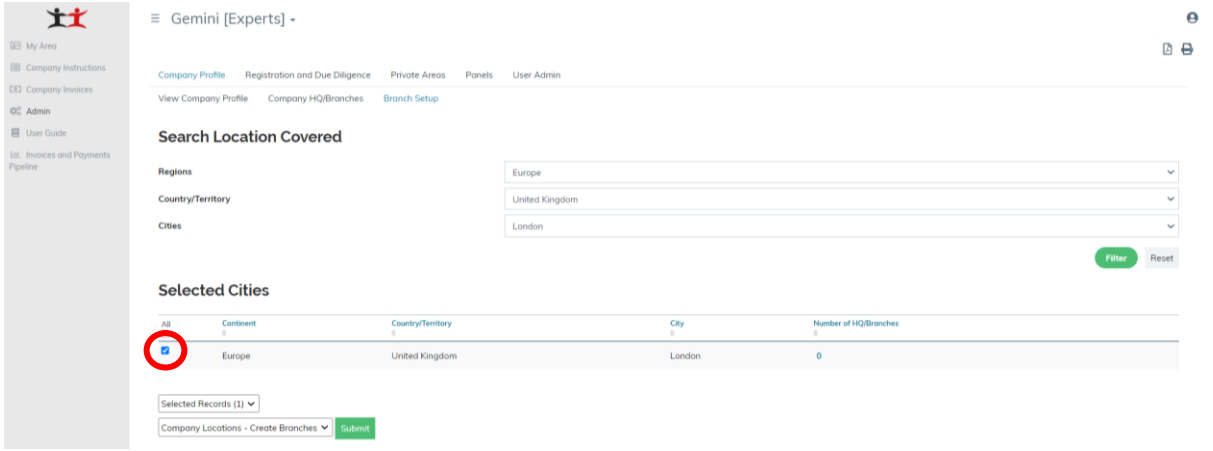
You will then see a list of all cities selected within section 6.3.



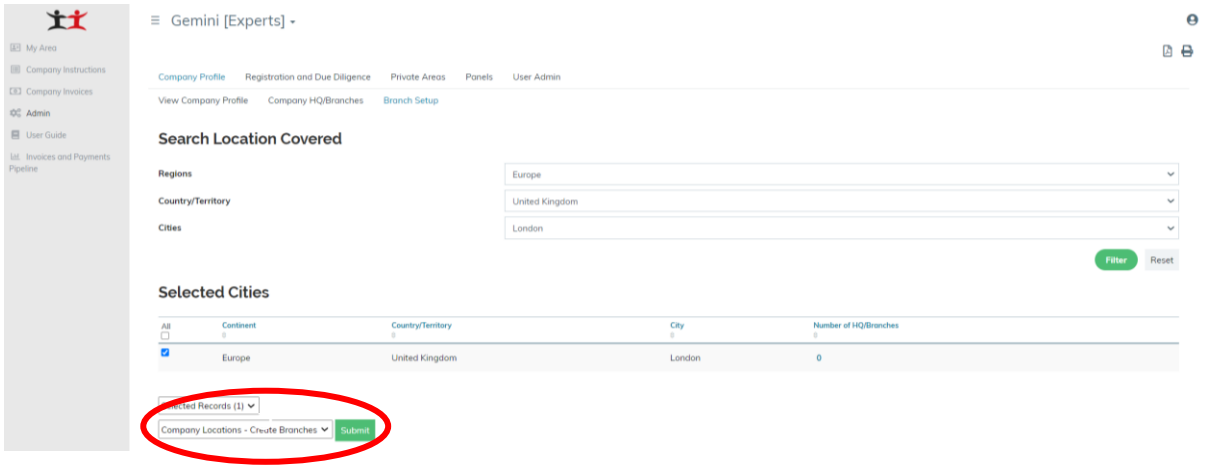
To create a branch use the search to tabs to filter for the city where your branch is located and then select ‘Filter’.



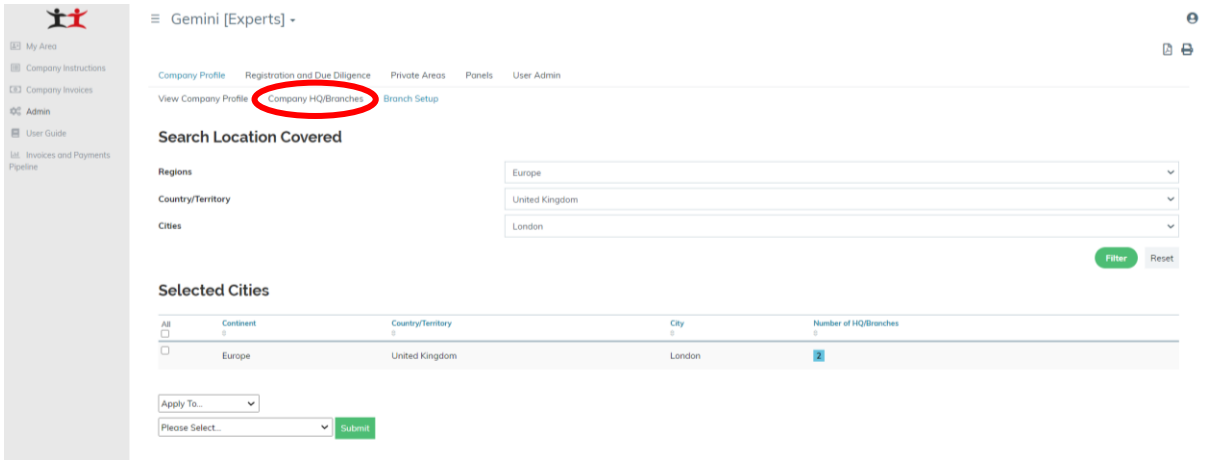
Select the tick box on the left hand side.



Select the option from the drop down for ‘Company Locations – Create Branches’.

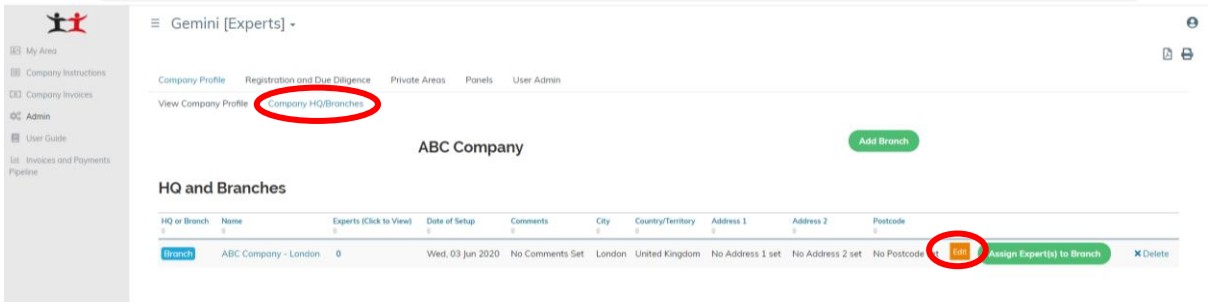


Once you select submit, the system will save your company’s branch. You can see all selected branches by selecting back to ‘Company HQ/Branches’



4.3.1 How to edit your company's branch(s) details (Expert admin user only)

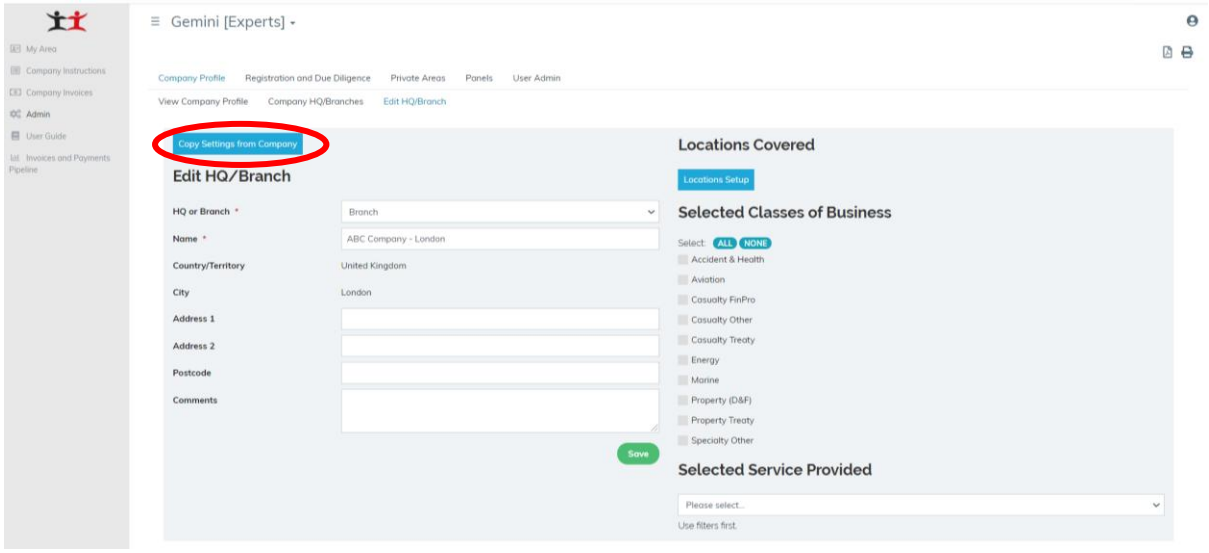
Select into 'Company HQ/Branches' and then 'Edit' for the relevant branch



You will then be able to:

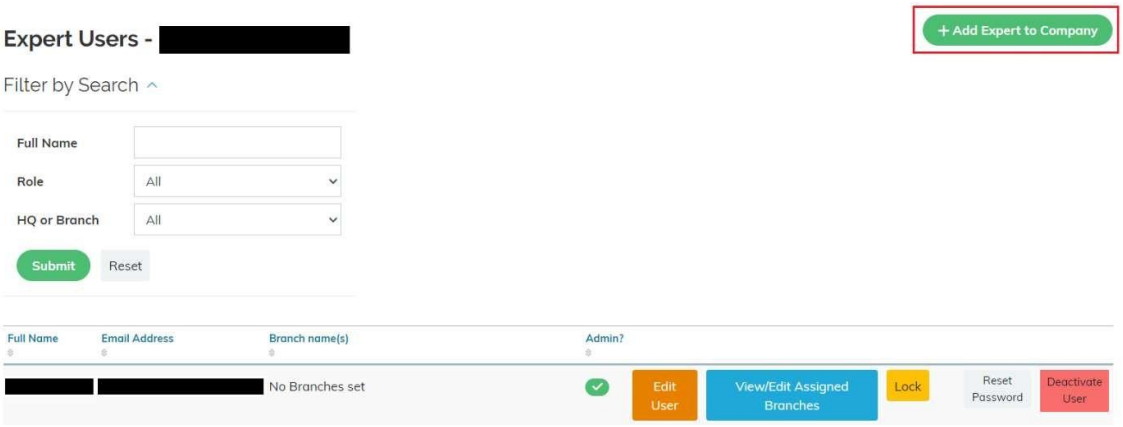
- Edit your branch details including the branch name
- Select your branch classes of business
- Select your branch services

You can copy your branch details over to your branch by selecting 'Copy from Company' within the top left hand corner.



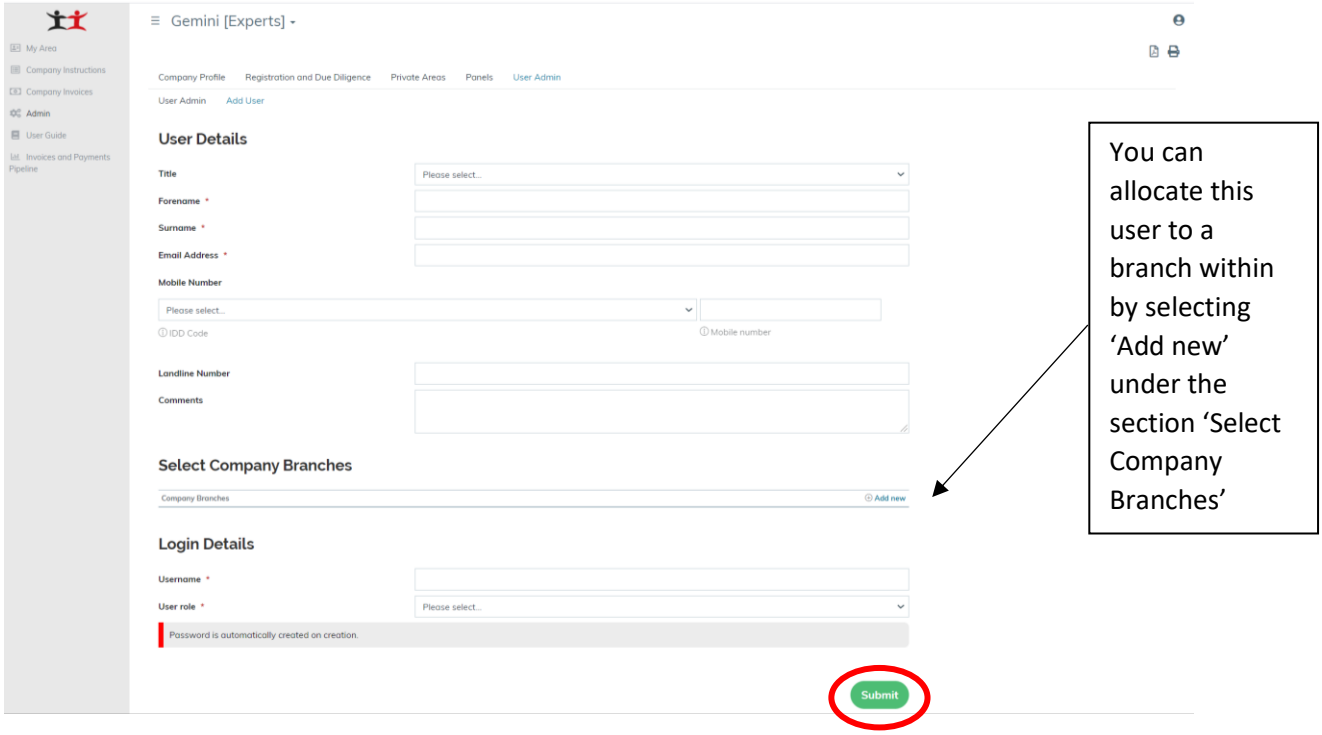
4.4 Adding Users

Select ‘Admin’ -> ‘User Admin’ -> ‘Add Expert to Company’.



Enter in the user’s details and select whether you want them to be:

- Expert Admin: Access to their personal instructions, all company instructions, personal and company profile and can add and remove users in the system.
- Expert: Only will have access to their instructions and personal profile.

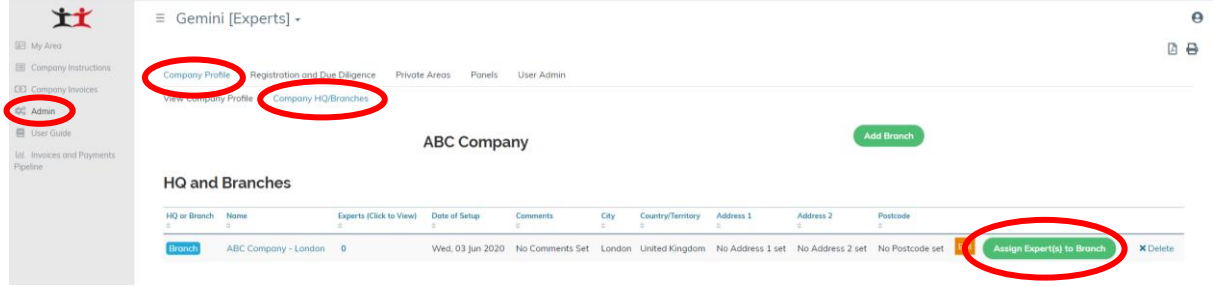


Once you have completed all mandatory fields click submit.

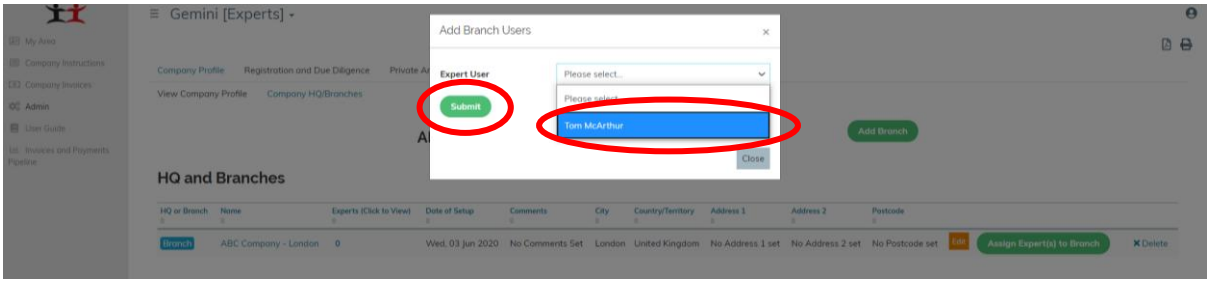
Please Note: An email will be sent out to any expert users who have not accessed their account within 25 days to remind them to log into their accounts.

4.5 How to assign users to a branch(s)

Select ‘Admin’ -> ‘Company Profile’ -> ‘Company HQ/Branches’ -> ‘Assign Expert(s) to Branch’.



From the pop up, select ‘Add new’. This will show a listing of all users previously added in section 6.6. From the listing select the user you wish to assign to this branch and select ‘Save’.



4.6 Deactivating or locking/unlocking users

Expert Admins can deactivate users from their organisation. This will:

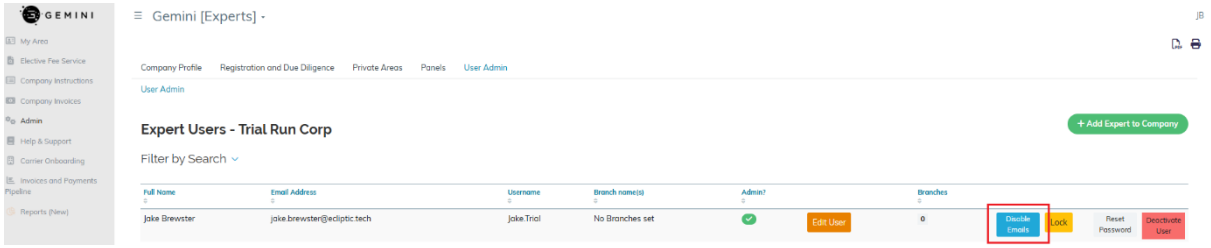
- Block that user’s access to their GEMINI account.
- Delete all personal information associated with their account.

Expert Admins can also lock or unlock a user’s GEMINI account. This prevents any access to that user’s account but does not remove any of their details.



4.7 How to disable notifications for unassigned instructions

If an instruction has no individual Expert user assigned, all Expert Admins for your company will receive an email notification whenever that instruction is created, closed or cancelled. Expert Admins can disable these notifications by navigating to 'Admin' > 'User Admin' > 'Disable Emails'.

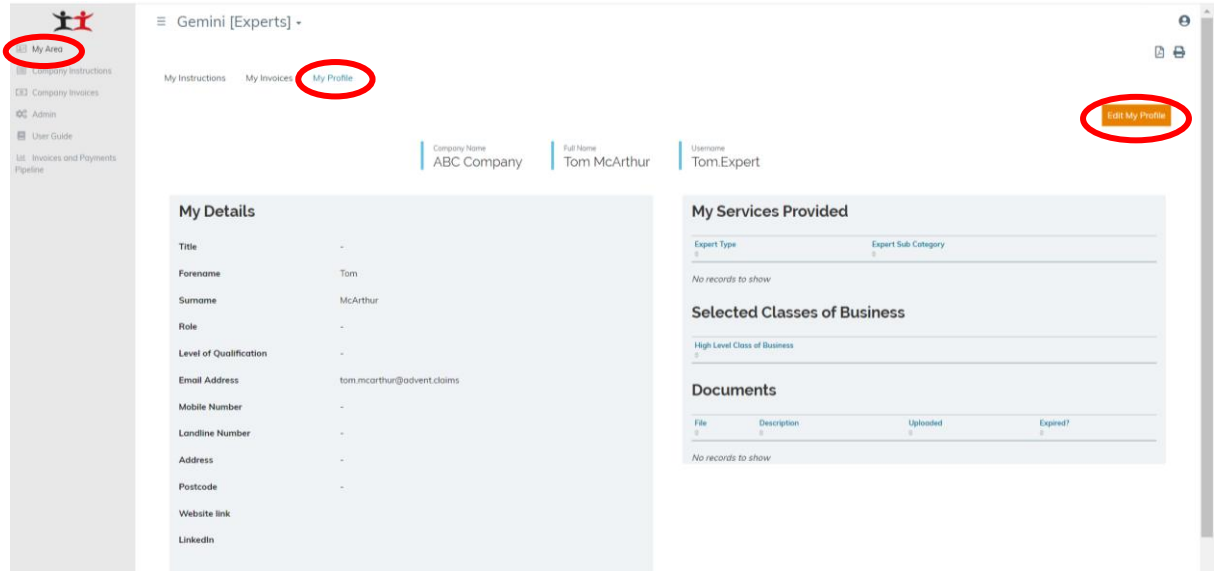


4.8 How to edit your personal Expert profile

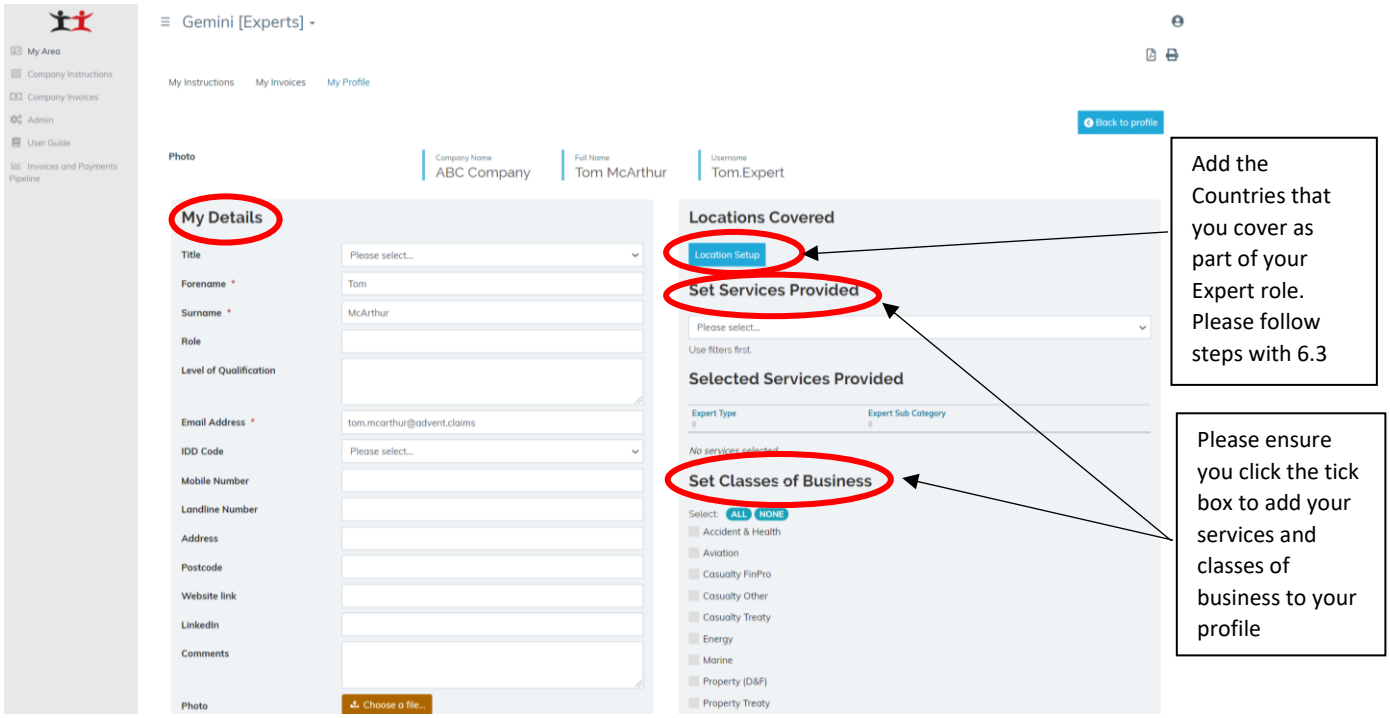
Please note: This is your personal profile. Expert admin users will need to complete the company profile page as well as their personal profile.

Your personal profile can be edited to show the services you provide as an individual Expert as well as the classes of business and locations you cover. The Expert user can also add documents to their profile page. This page will be visible to the all Carriers registered in the system.

Select 'My Area' -> 'My Profile' -> 'Edit My Profile'.



Click 'Submit' to save changes to your profile page.



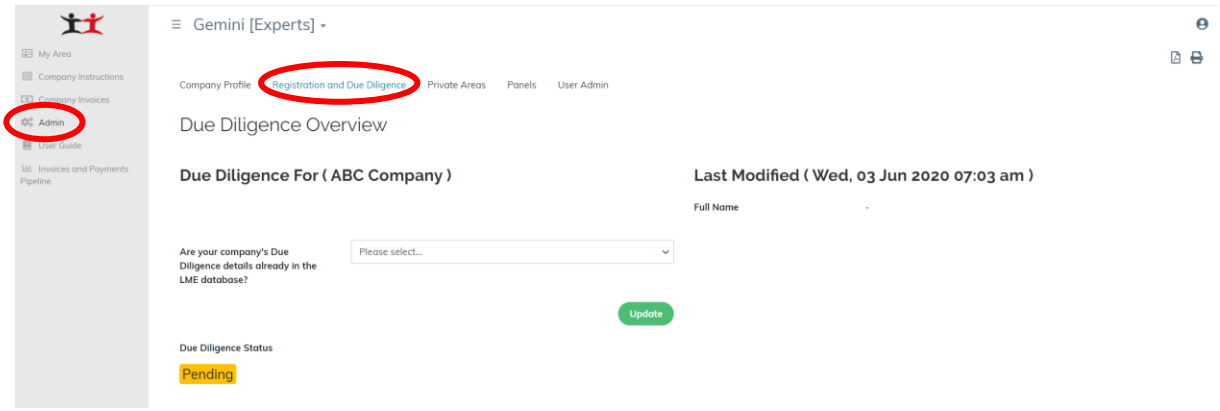
Please note: You have to individually select each location you cover by both country and city.

4.9 Due Diligence (Expert admin user only)

Each Expert company is required to complete their due diligence which will be shared with the market. The due diligence has been made up of nine questions about your Expert company where you will be able to attach supporting notes and documents.

4.9.1 How to complete and submit your company due diligence

Select 'Admin' -> 'Registration and Due Diligence'.



The admin user must select whether their company's due diligence is already on the LME database. If your due diligence is on the LME database then you are not required to fill in the due diligence in the GEMINI system. The LME database is the TPA database managed by Charles Taylor. If your company's due diligence has been completed on the LME database, then the Carrier company will be shown a URL link once they have selected to view your due diligence. This link will direct them to the LME database.

Otherwise select ‘No’ and ‘Update’. This will then drop down nine questions to complete. None of these questions are mandatory and you can submit your due diligence at any time. You can submit your due diligence by clicking ‘Save & Submit’ at the bottom of the page. Please ensure that you click the tick box ‘By submitting this due diligence, you are attesting that the answers given and documents submitted are a full and fair disclosure, that may ultimately be validated by the market through audit. Once you tick to accept you will have the ability to submit your due diligence.

See link below for complete due diligence question set.



Due Diligence.pdf

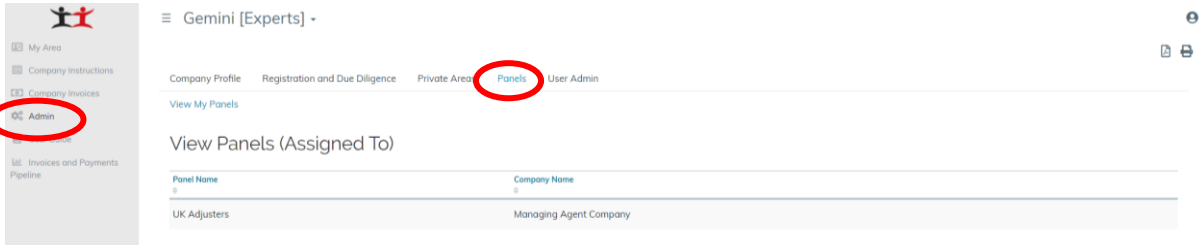
5 Panels & Private Areas (Expert admin user only)

5.1 Panel

A Carrier can select an Expert company onto a panel that the Carrier will create. The Expert admin user has access to see which Carriers panels they have been appointed to.

5.1.1 How to view which panels your Expert company has been appointed to

Select ‘Admin’ -> ‘Panels’.



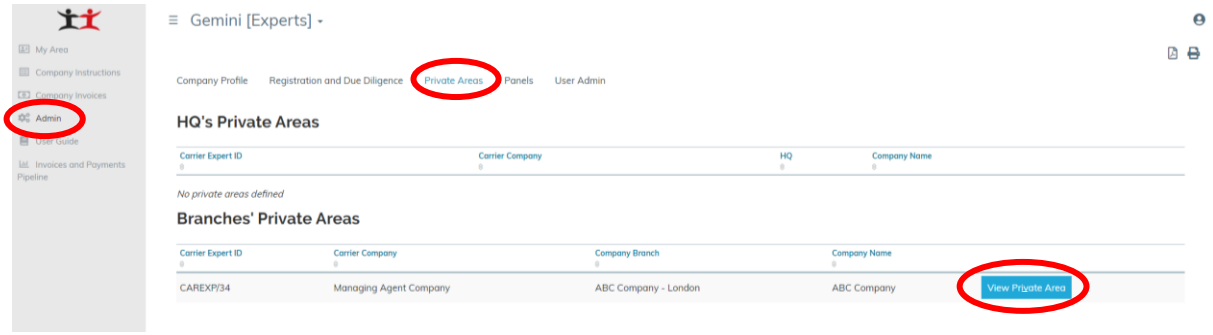
5.2 Private Areas

A Carrier can set up a private area between their organisation and your Expert company. This private area can only be seen by your Expert company and the Carrier company and is not visible to anyone else in the market.

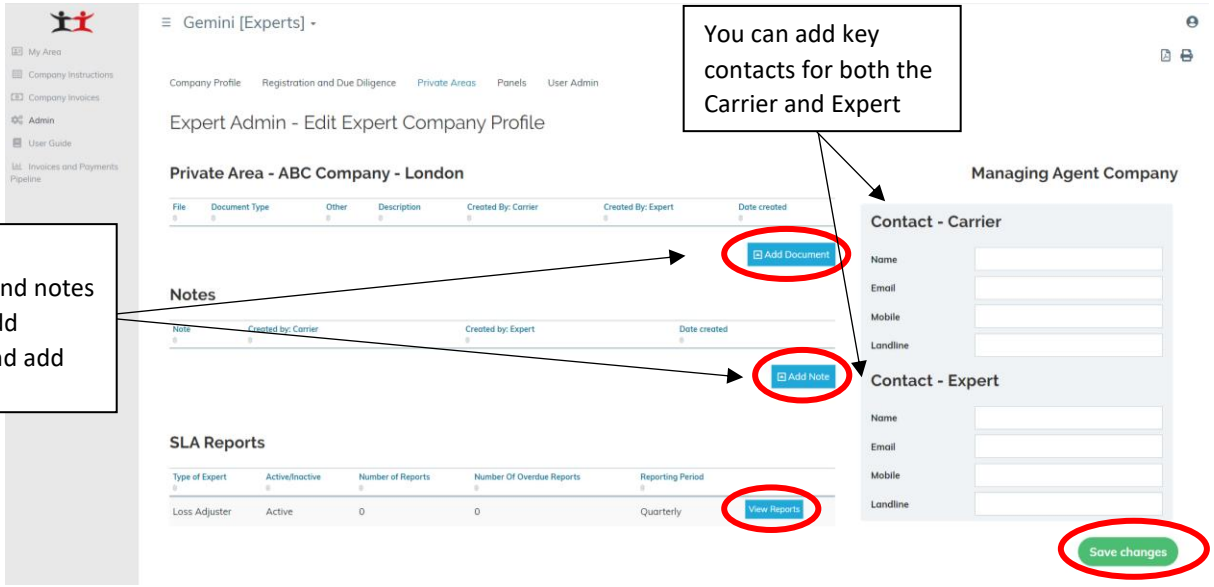
The Carrier must create the private area before the Expert will have access. This private area can be created for both the Expert HQ office and branch offices. This area can hold documents e.g. pricing, terms of engagement etc. and can also house an area for the completion of SLA performance information for Expert companies to complete on a monthly or quarterly basis.

5.2.1 How to view your private areas

Select ‘Admin’ -> ‘Private Areas’ -> then you can select into the private are by clicking ‘View Private Area’.



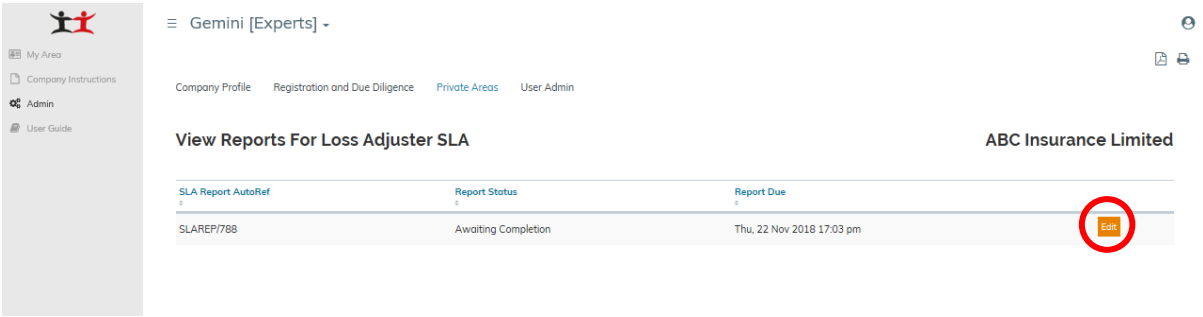
Once you enter your private area the Expert will be able to store documents, notes, key contacts, audit details and SLA reports. Please ensure you select 'Save' when you have added a new document, note & key contact.



SLA report criteria will be set by each Carrier and the key contact for the Expert company will be sent an email at the beginning of each reporting period (monthly/quarterly) to advise them to complete the report for the previous period. If you have not completed this report within the first 15 days then you will receive an email which will remind you to log into the system and complete the SLA report.

To view and edit SLA reports select 'View Reports' shown above.

After selecting 'View Reports' the user will be directed to the page showing all reports. To complete a report, click 'Edit'.



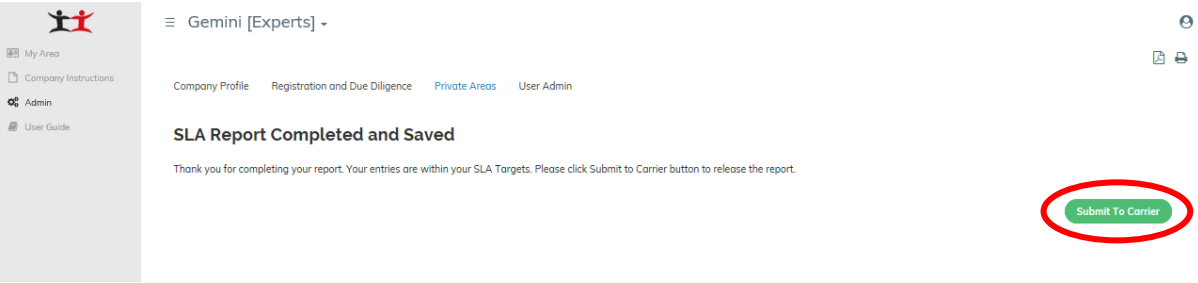
You will be asked to enter a result for each measure, together with the number of cases to which this measure relates. Once you have completed the report click 'Submit to Carrier'. Please ensure you click 'Save' before submitting the report. To view the SLA report for a loss adjuster and lawyer please open the documents shown below.


Lawyer SLA Report.docx

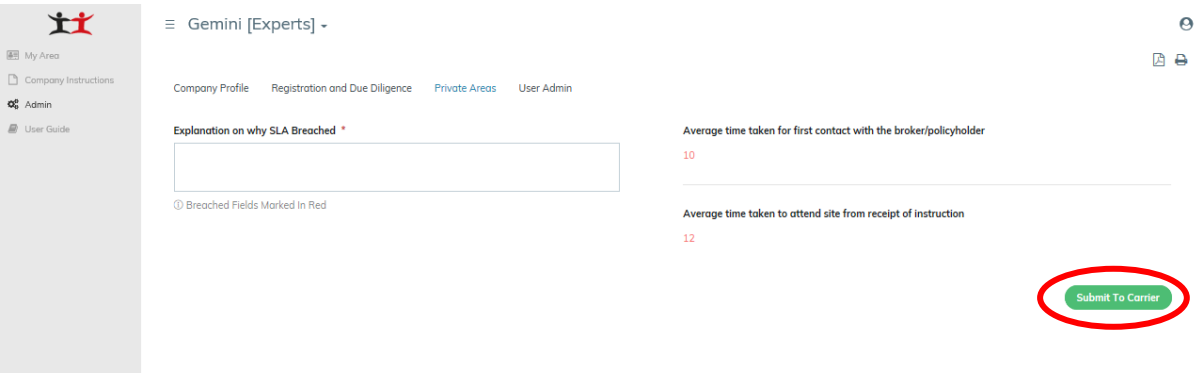

Loss Adjuster SLA Report.docx

Please note: All financials entered into the lawyer SLA report will be recorded in USD

Once you have selected 'Save' the system will either confirm your SLA report has been completed and allow you to submit the report to the Carrier. To do this click 'Submit To Carrier'.



Or if there is a breach of SLA the user will be required to give an explanation for this breach. Once you fill in the mandatory field, select 'Submit To Carrier'.



6 Payment Accounts

This section will first outline the steps required to migrate your existing payment account(s) from Moneycorp to the new provider, Vitesse, within GEMINI. If you do not have any Moneycorp accounts to migrate then see section 6.3 for steps on creating payment accounts.

6.1 Nominated Users

Before you can begin the migration of your payment accounts, you must nominate at least one GEMINI Admin user within your organisation to manage your bank account details.

Nominated users will be responsible for:

- Entering and managing your organisation's bank account details in GEMINI
- Completing the migration process
- Maintaining payment-related information going forward

Requirements for nominated users:

- The user must already have access to GEMINI
- You must nominate at least one user (you may nominate more if required)

How to nominate a user:

Identify the user(s) within your organisation who should manage payment details.

Send the below details to the GEMINI Helpdesk (geminihelpdesk@ecliptic.tech):

- Name
- Email address

The GEMINI Helpdesk will then allocate your nominated users in GEMINI on your behalf.

Please Note:

- Multi-Factor Authentication (MFA) is mandatory for all Expert users, including nominated users managing bank account details within GEMINI (see section 2.5)
- Nominated users must be submitted before you can proceed with creating your new payment account(s)

6.2 Migrating Payment Accounts

Please see the attached guide below for steps on how to migrate your existing Moneycorp accounts in GEMINI. If you do not have any accounts to migrate then please see Section 6.3 below for steps on creating new payment accounts.



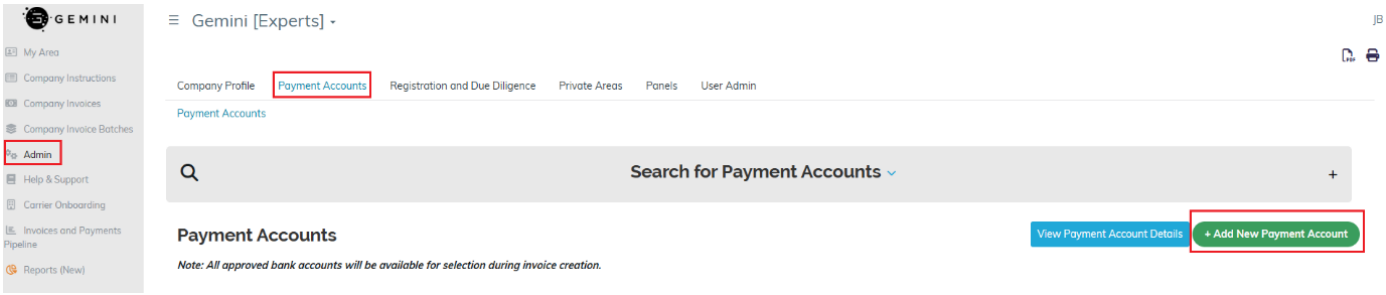
GEMINI Payment
Provider Migration (

6.3 Creating payment accounts

6.3.1 Adding a payment account

To create new payment accounts for your Expert organisation, navigate to:

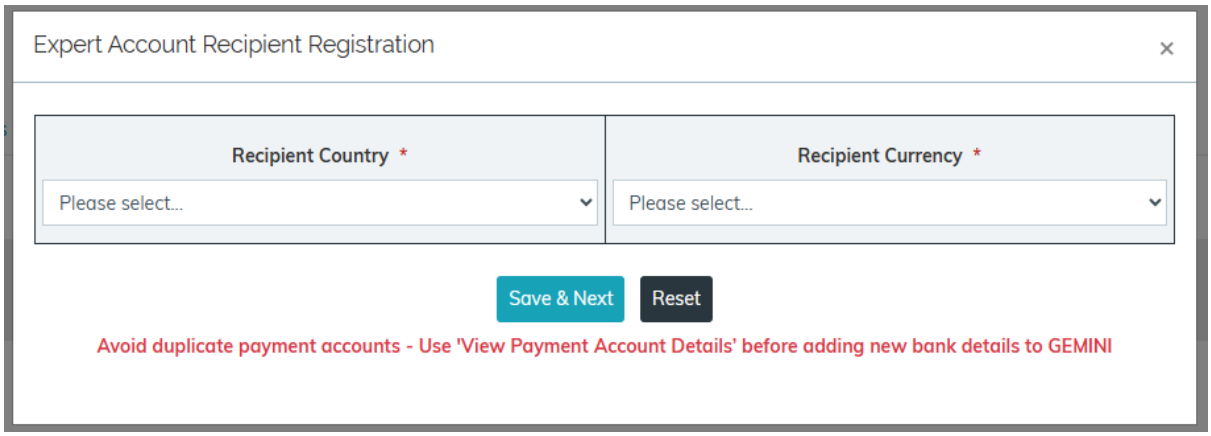
- Admin
- Payment Accounts
- Add New Payment Account



From here:

• Select the Recipient Country

• Select the Currency

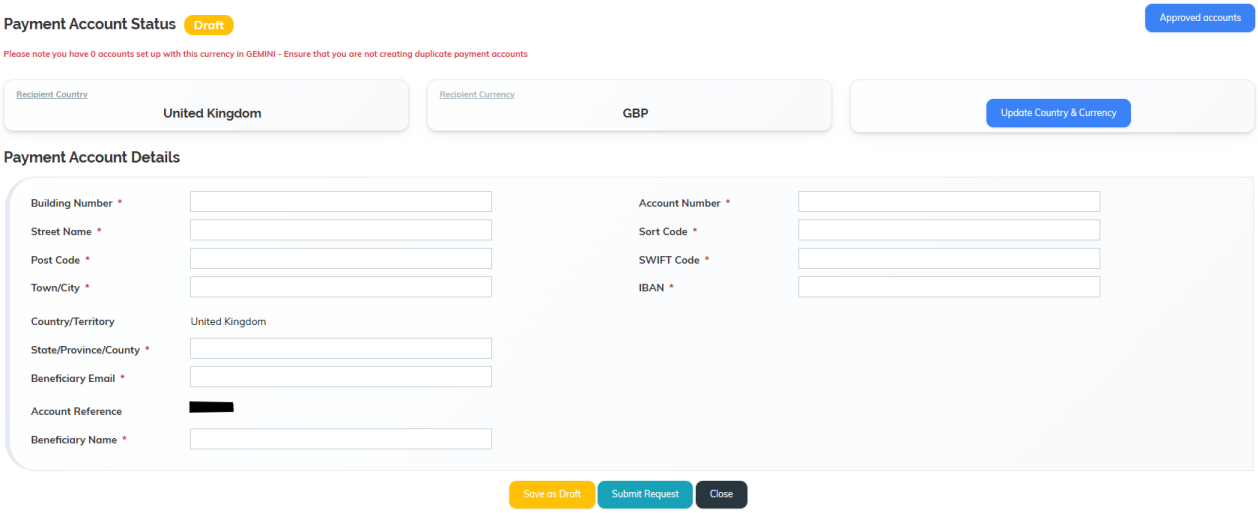


Once a country and currency have been selected, you will be presented with the account setup screen.

This is where you enter:

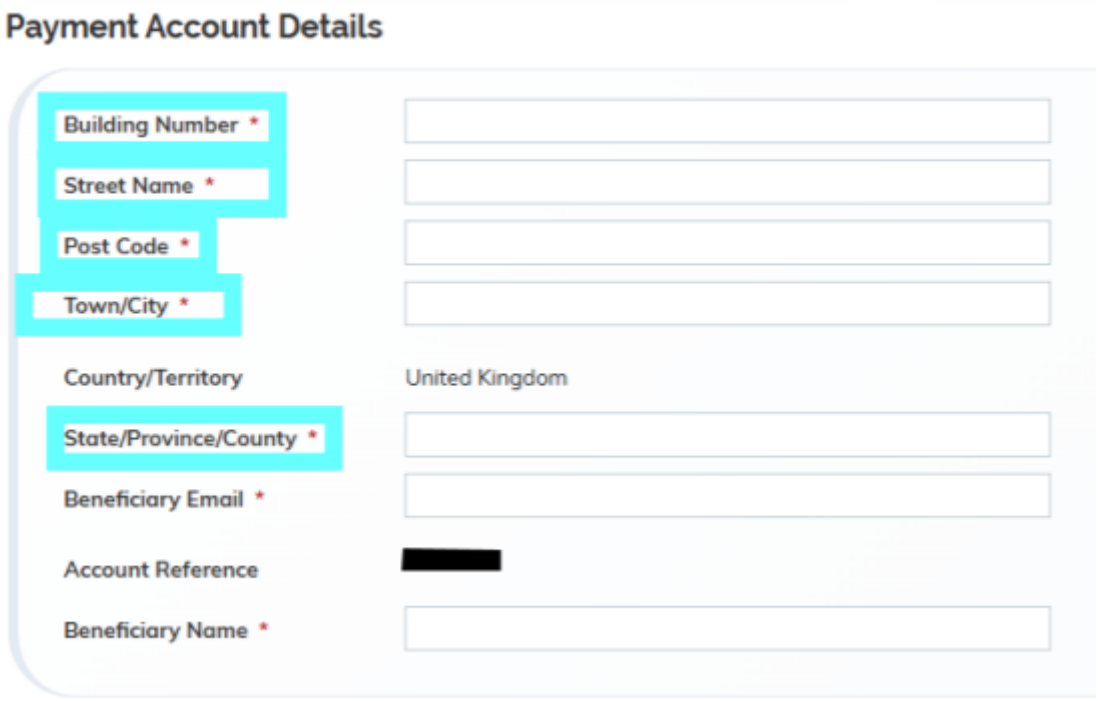
- Organisation address details
- Beneficiary information
- Bank account details

To note, fields may vary depending on the country selected. Please complete all required fields, ensuring these match your organisation's registered details where possible.



• Enter your organisation's registered address, ensuring it aligns with the payment account being created.

• Please note that this should be your organisation's address, not the bank's address.

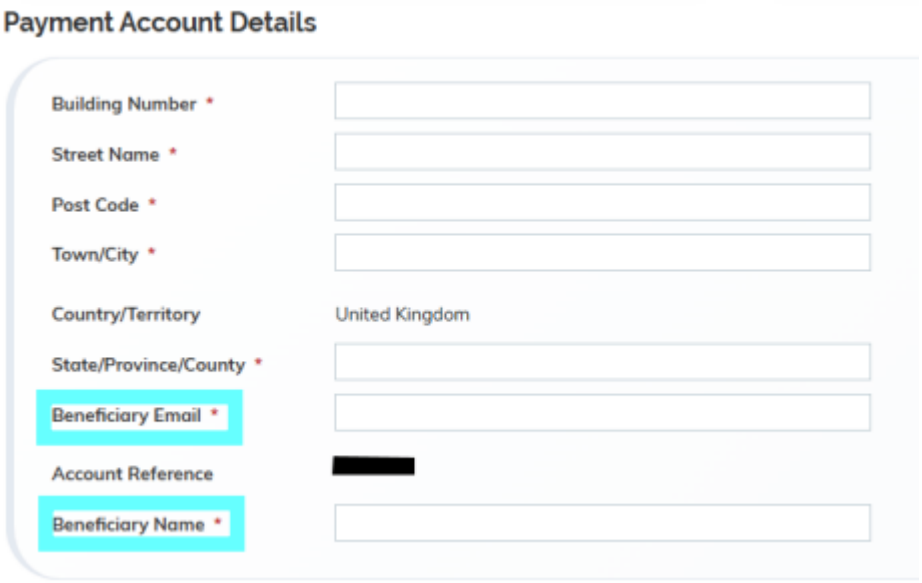


• Enter the email address associated with your GEMINI account in the Beneficiary Email field. To note, this email address is not used to receive remittance emails. Steps on how to configure your remittance notifications are in Section 6.3.3.

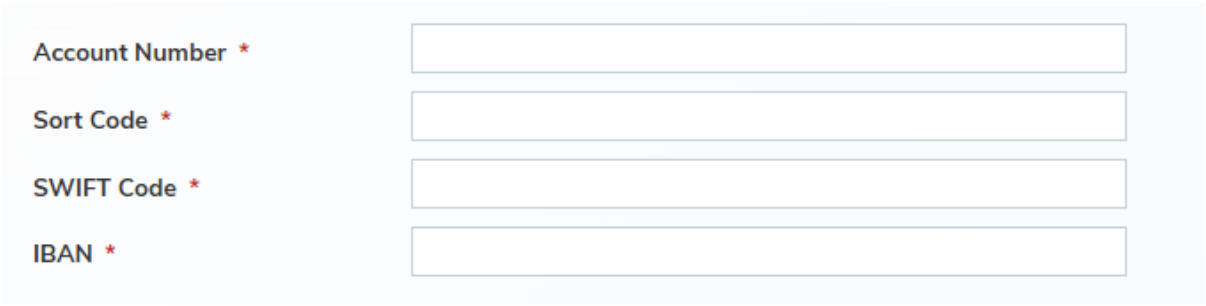
Additionally, complete the Beneficiary Name field.

This should:

- Be the name of your organisation's payment account
- Help you identify the correct account when assigning invoices



- Enter the relevant banking information



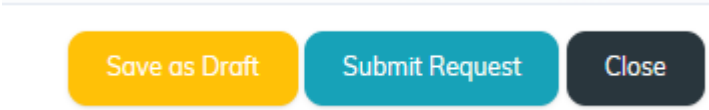
Once all details have been entered, you have two options:

Save as Draft

- Allows you to return later to make any final amendments before submission
- To note, this option will NOT complete the account creation

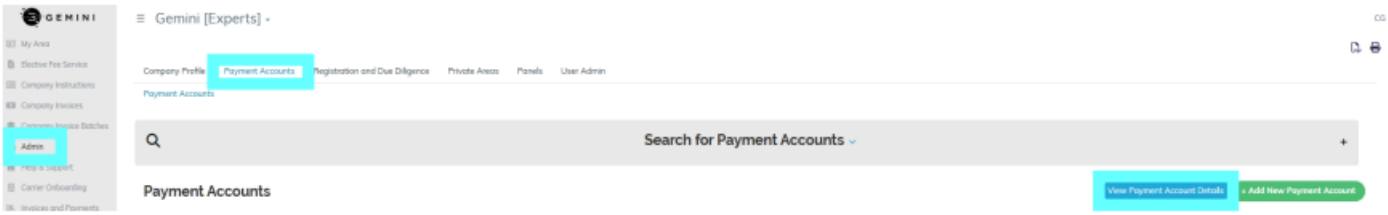
Submit Request

- Finalises the account setup
- Sends the request for processing and approval
- Once approved, this links your existing Moneycorp account to your Vitesse account, completing the migration



6.3.2 Viewing payment account details

- You will be able to view account details for 10 minutes post-submission
- After this period, sensitive banking data will be removed for security purposes
- The details can be requested again by navigating to “Payment Accounts” and selecting “View Payment Account Details”:



Once your Vitesse account(s) has been set up, you can view these through the Payment Accounts page. To complete this:

- Navigate to “Payment Accounts”

Here you can:

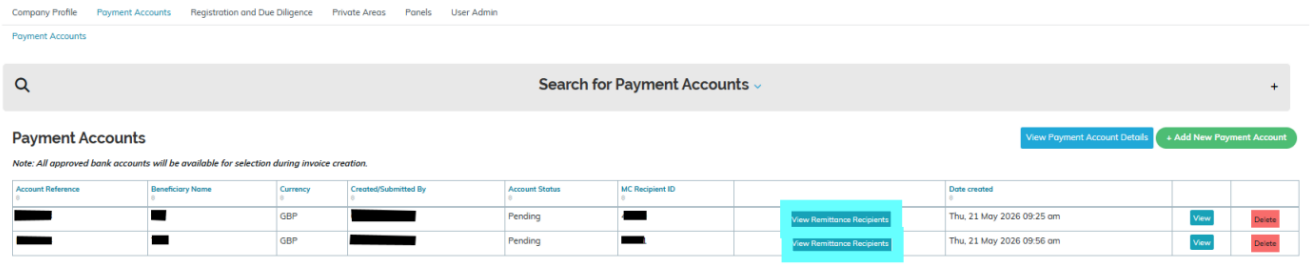
- View submitted accounts
- View the status of your accounts

Please note:

- Invoices can only be paid against Approved accounts
- If you experience any issues with your account status, please contact the GEMINI Helpdesk (geminihelpdesk@ecliptic.tech).

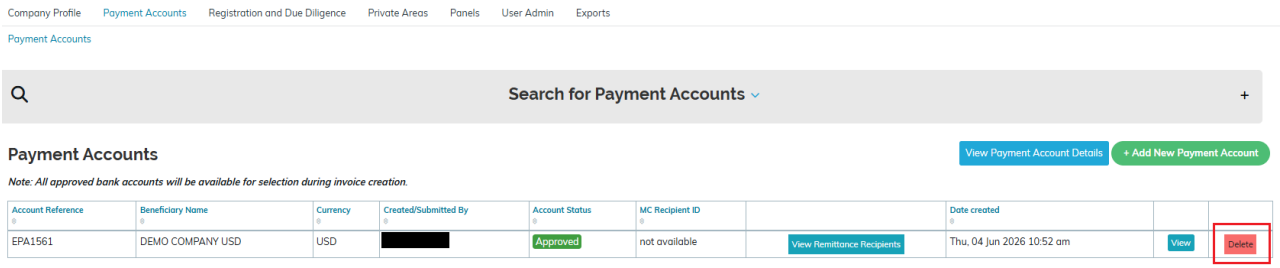
6.3.3 Configuring remittance notifications

You can view, add, or remove recipients via “View Remittance Recipients” on the Payment Accounts page:



6.3.4 Payment account deletions

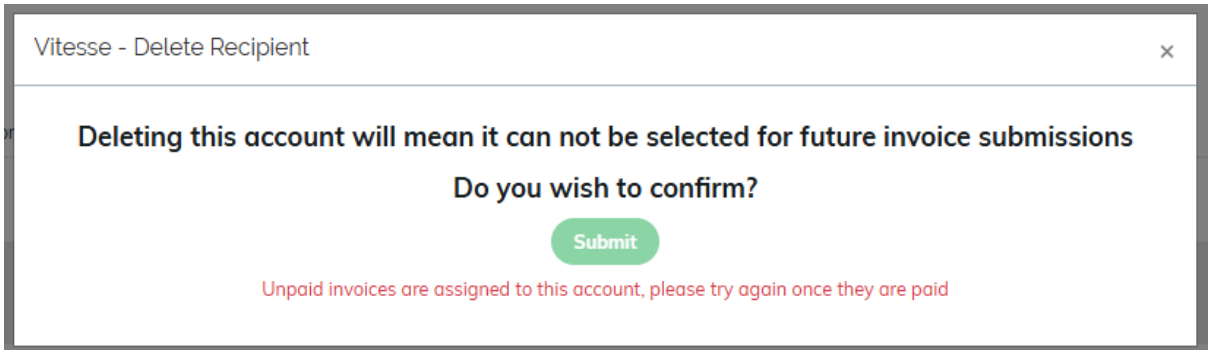
You can delete payment accounts that have been created for your organisation.



Please Note:

- The payment account must have **no** in-flight (unpaid) invoices submitted against it for it to be possible to delete.
- Deleting will not remove any payment records, however you will be prevented from selecting this bank account on future invoice submissions

See below for message displayed when deletion is attempted for a payment account with in-flight (unpaid) invoices attached.



7 Instructions

7.1 Instructions

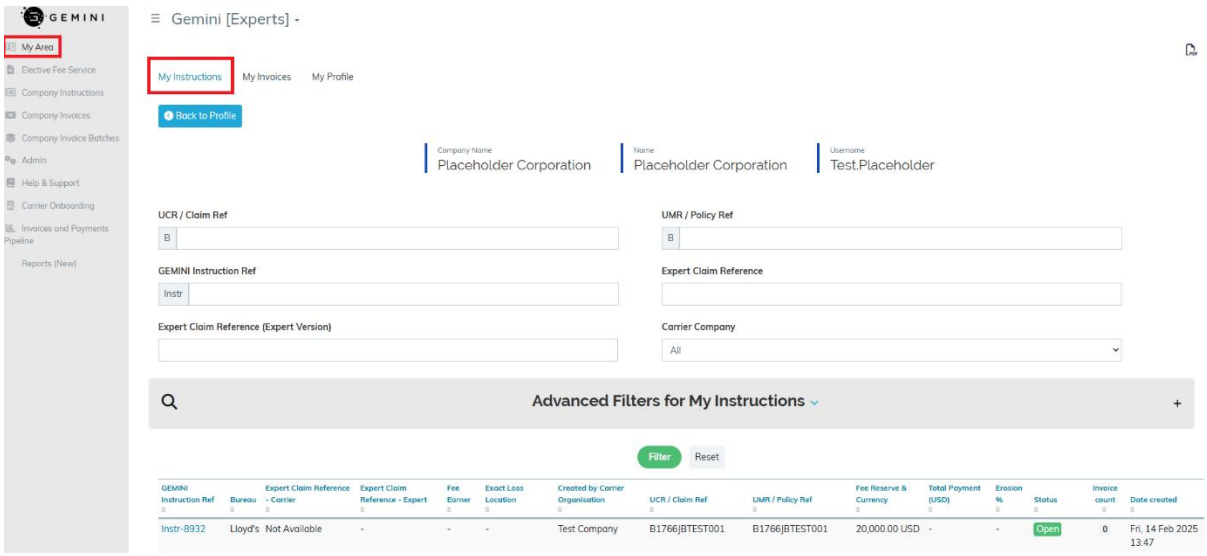
Once an instruction has been created, you will receive an email notification from the GEMINI system of the instruction along with the instruction details. If the Carrier has instructed a Registered Expert, then the Registered expert will receive the email notification and all Expert Admin Users will be copied into the email notification. The Admin Users will then be able to access the link within the email to view the instruction.

Please note: a Managing Agent is able to update the claim details at any point of the claim. This will include the UCR and UMR, which will be sent in your original notification.

7.2 How to view your individual instructions

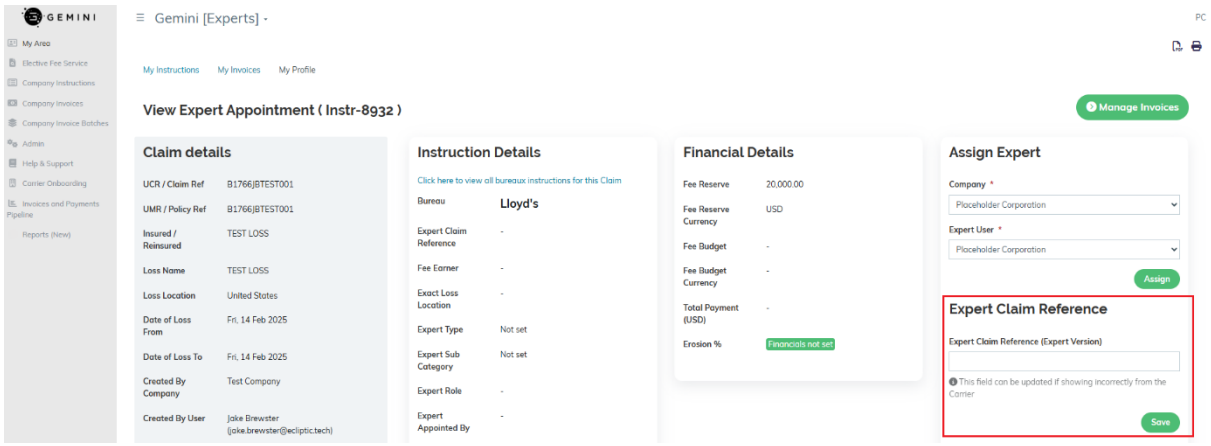
To view your individual instructions, select 'My Area' and then 'My Instructions'. The user can use the filtered search to help them find an instruction. Once you have found the instruction you want to view, click the instruction reference number on the left-hand side. This will take you into the instruction. From here you can see all tasks, documents and financials related to the claim.

An Expert user can view all open, closed & cancelled instructions by using the 'Status' filter.



7.3 How to add your Expert Reference to the instruction

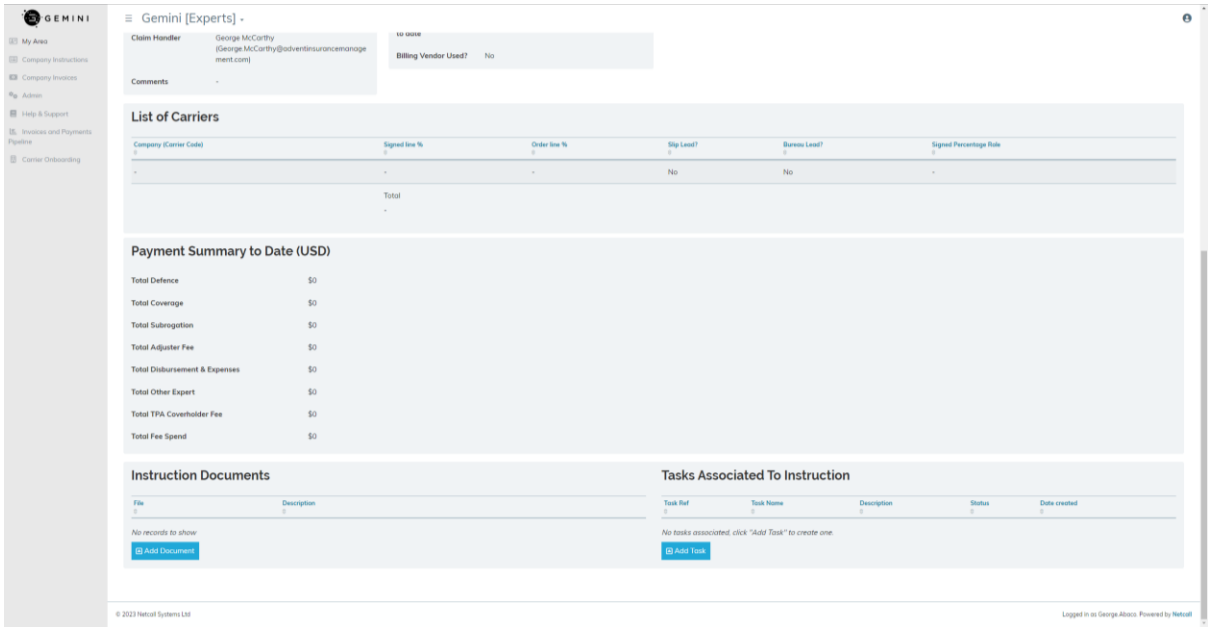
Once an instruction has been received the user will be able to enter their own Expert claim reference onto the instruction. To enter your Expert Claim Reference, select into the relevant file by following the instructions above. The user can then enter this into a free text field labelled ‘Expert Claim Reference’



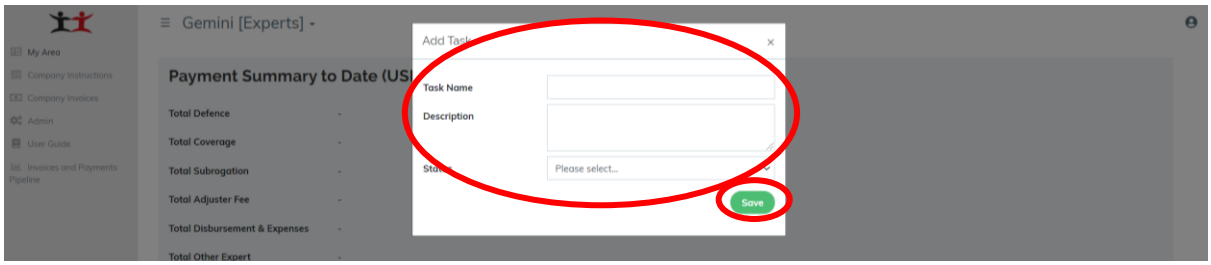
Selecting ‘Save’ will save this entry to the file.

7.4 How to add a task to an instruction

Select an instruction as shown in section 8.1 and then you are able to add a task by clicking ‘Add Task’.

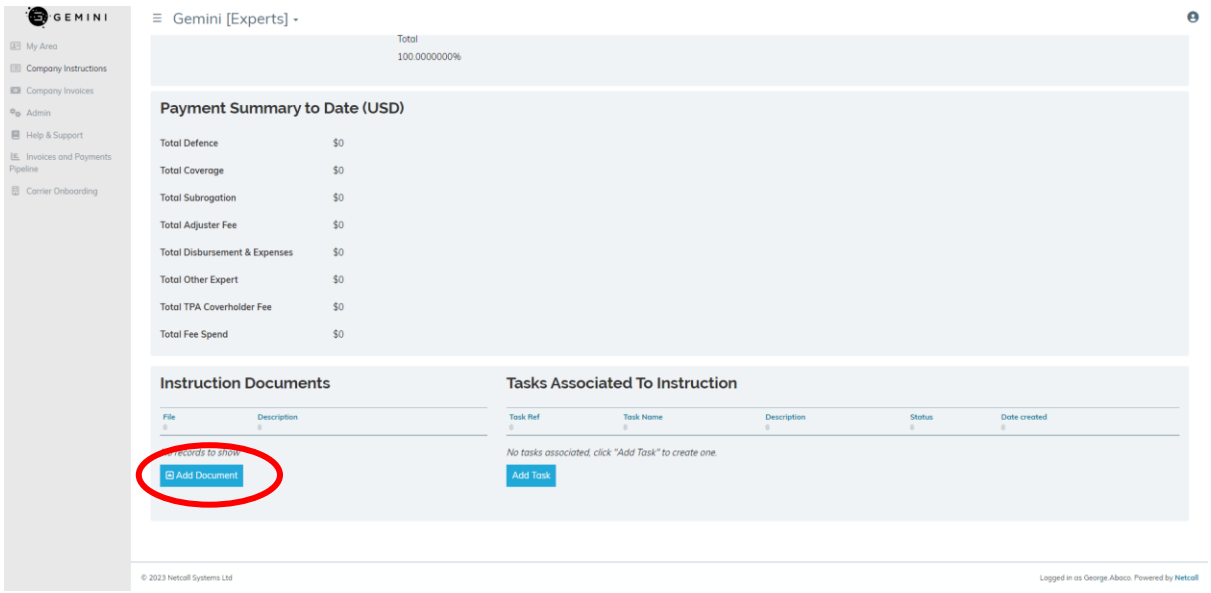


The system will direct you to enter in the task details – giving a name of the task, the description and the status. Once this is completed select 'Save'.

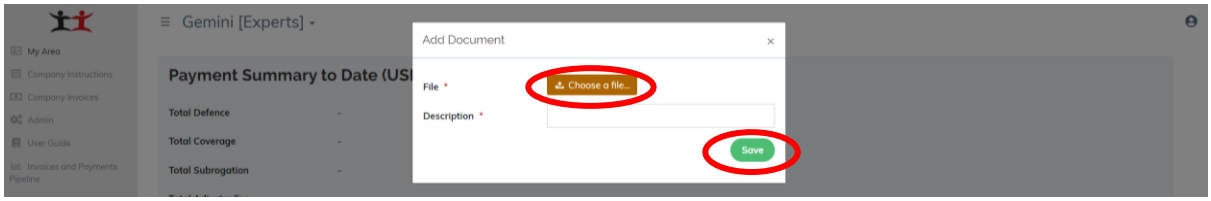


7.5 How to add a document to an instruction

Select into an instruction as shown above and then you can add a document by clicking 'Add Document'.

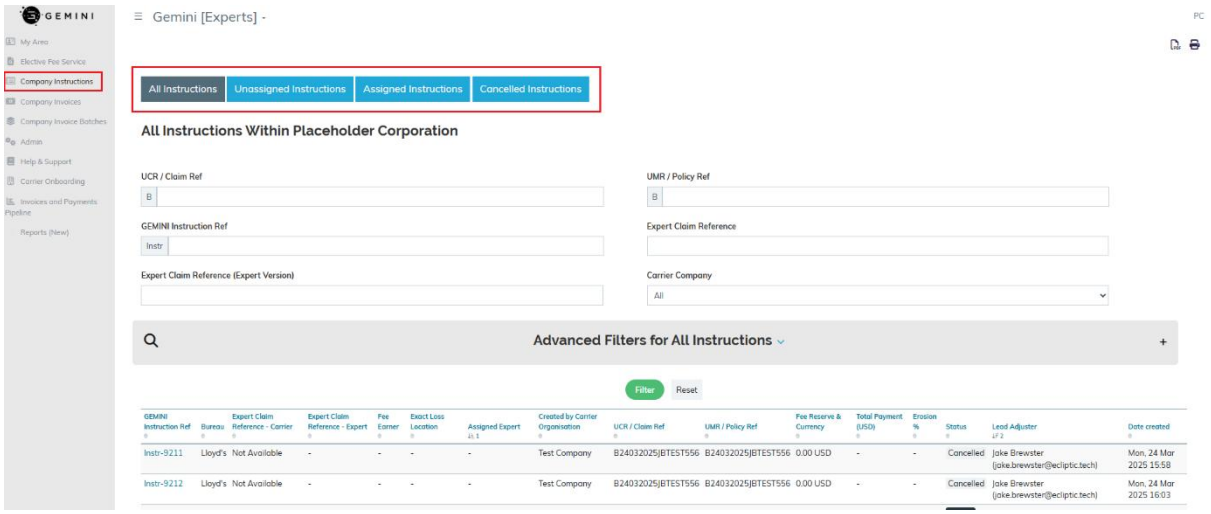


The system will then bring forward a page for you to choose the file and give a description around the document you are uploading.

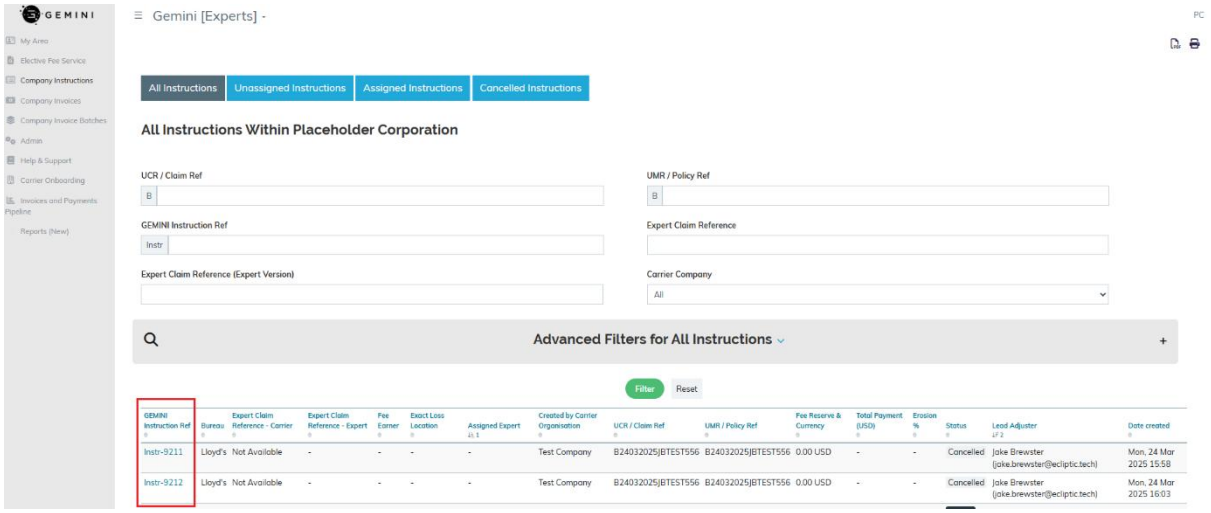


7.6 Company instructions (admin users only)

Expert admin users will also be able to view all instructions received by the Carriers. Each Expert admin user will have the option to look at all instructions, or pages for just unassigned, assigned and cancelled instructions.

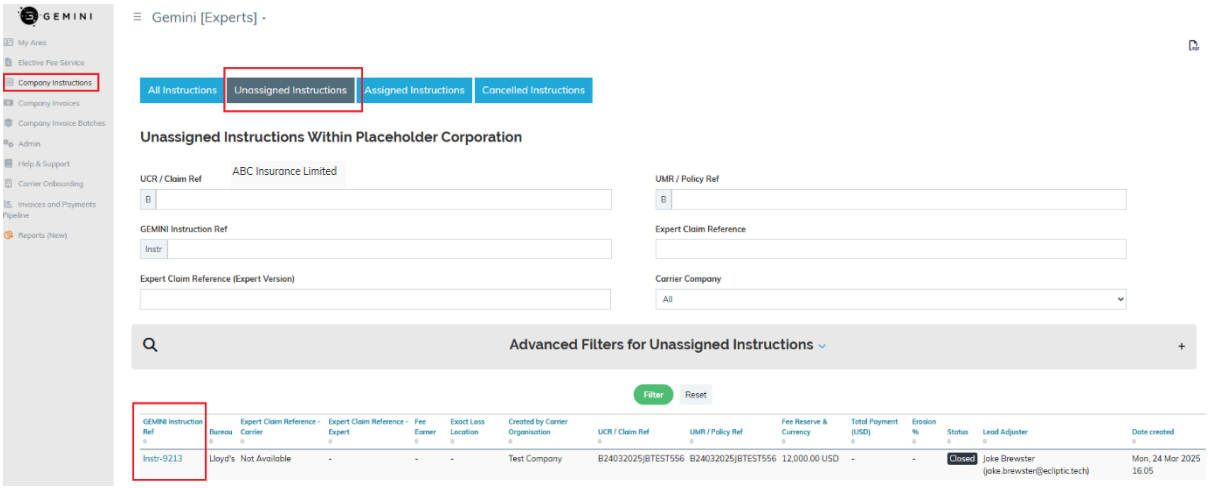


To select into an individual instruction please select the instruction reference

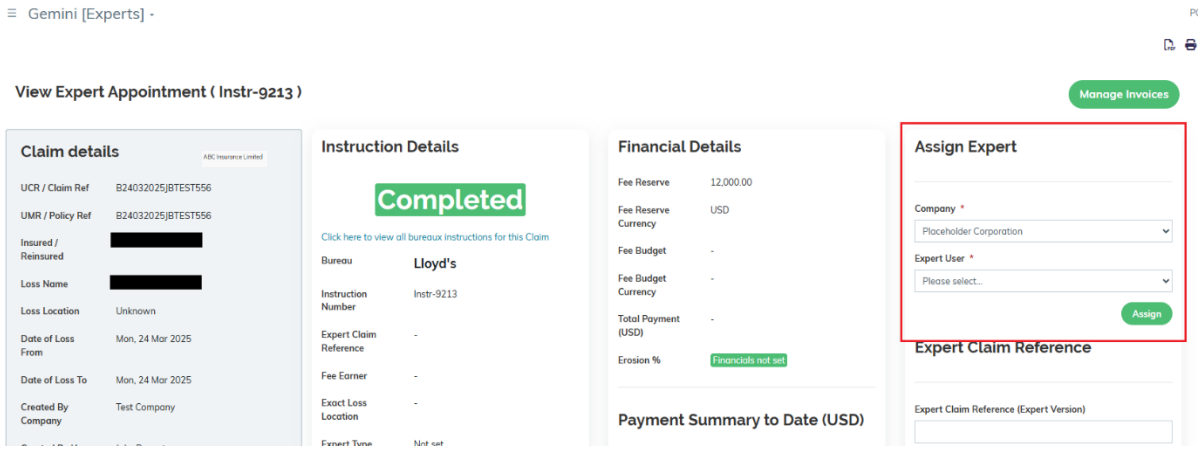


7.6.1 How to assign a company instruction

A Carrier can appoint your company to an instruction which will be left unassigned for an Expert admin user to assign. You can choose the Expert best suited to deal with this instruction by selecting ‘Company Instructions’ -> ‘Unassigned Instructions’ -> select the reference number for the instruction you want to assign.



Once you select into the instruction you can assign the instruction by selecting an Expert from the ‘Assign Expert’ area.



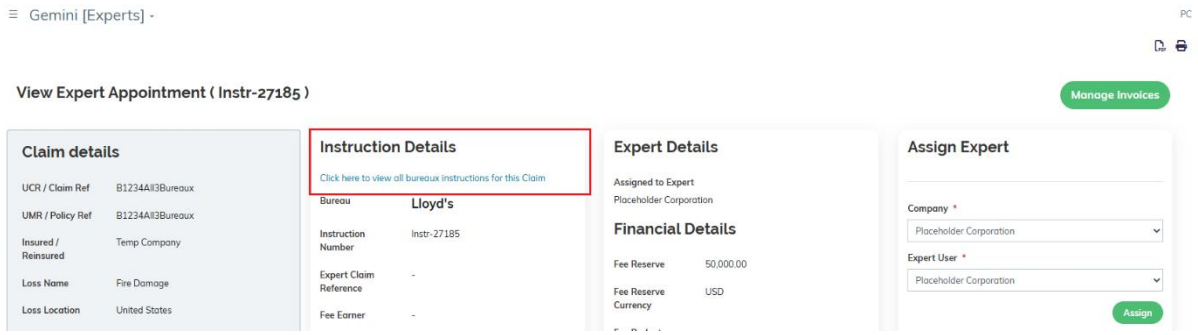
The admin user will be able to select from all Experts available within the listing.

When you have chosen the Expert to deal with the instruction click ‘Assign’.

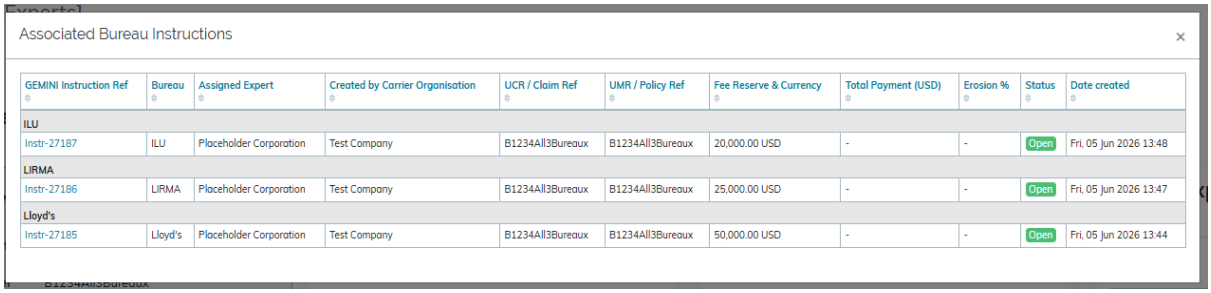
The Expert user can re-assign an assigned instruction by completing the same process.

7.6.2 Viewing associated bureaux instructions

Your Expert organisation might be instructed on multiple bureaux for the same claim. To see all bureaux your organisation is appointed on, open an instruction and select 'View all bureaux instructions for this claim:



This will show a pop-up of the bureaux instructions your organisation has, with hyperlinks to each:



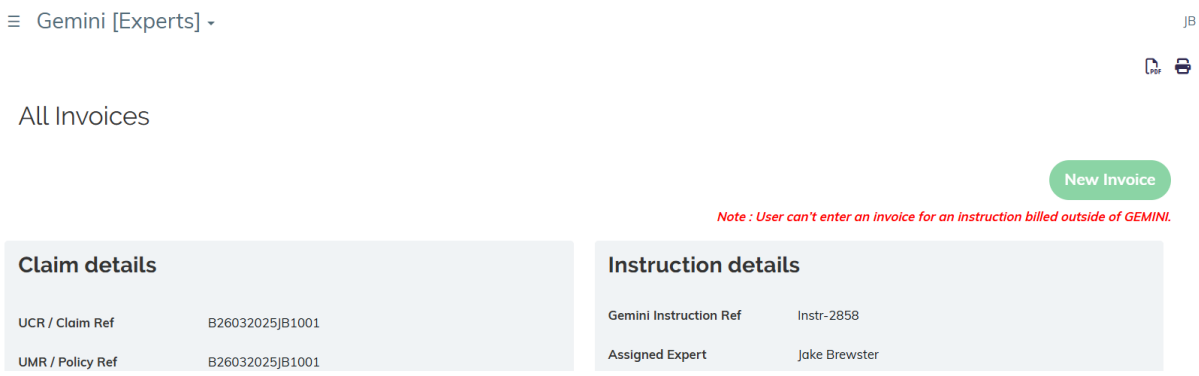
8 Invoicing

8.1 How to upload an invoice to an instruction

Please note: you have to complete your Payment Account registration prior to uploading an invoice. For details on this see Section 6.

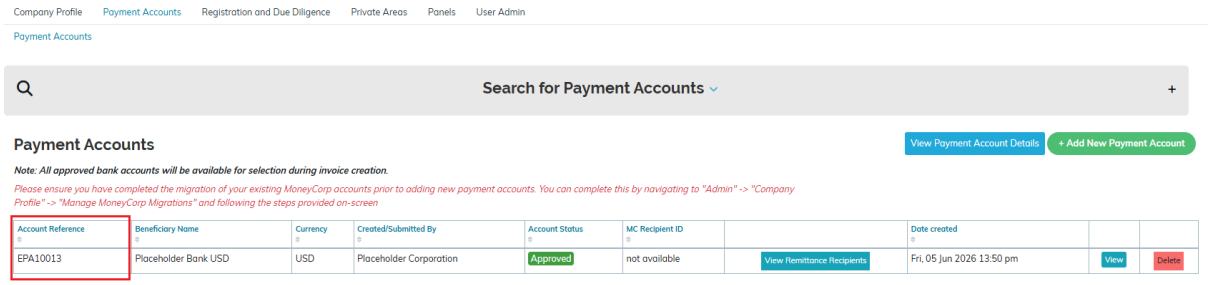
8.1.1 Billing Vendors exceptions

Where the Instruction has been indicated to be billed outside of GEMINI the Expert will not have the ability to upload any invoices directly into the GEMINI system. The Expert will still be able to view all invoices that have been submitted onto this claim. Please see the below screenshot as reference – the "New Invoice" button is greyed out and a warning is shown underneath.



In order to submit a claim successfully to your Billing Vendor; an additional field is required to be provided to your Billing Vendor known as your Payment Account Reference. The Account Reference is a low-level system reference that corresponds to an individual payment account set up within GEMINI. For more details on setting up your payment accounts, see section 6.

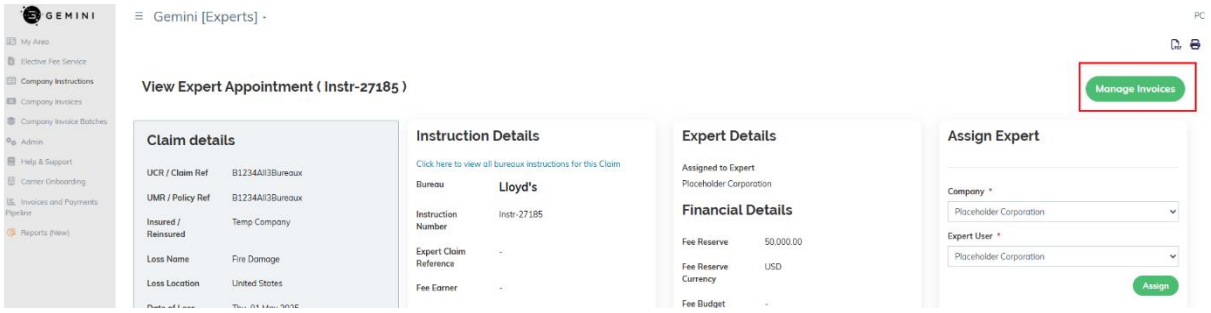
Navigate to Admin > Payment Accounts.On this page, if you have successfully set up or migrated a payment accountit should look as below. The reference you are looking for is highlighted below.



This is the reference that will need to be provided to your Billing Vendor in order for your invoice to be successfully processed.

8.1.2 Managing Invoices

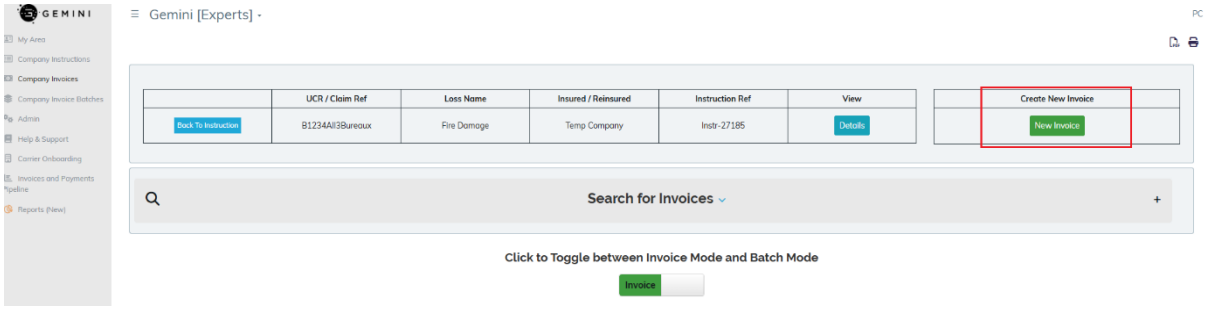
Once you have been notified of a new instruction you will be provided with a link which will direct you into GEMINI and the applicable instruction. From there you can select ‘Manage Invoices’.



You will then be met with a ‘Toggle’ to switch between “Invoice Mode” and “Batch Mode”. This section will guide you through “Invoice Mode”. Please see Section 8.2 for steps on submitting a batch.

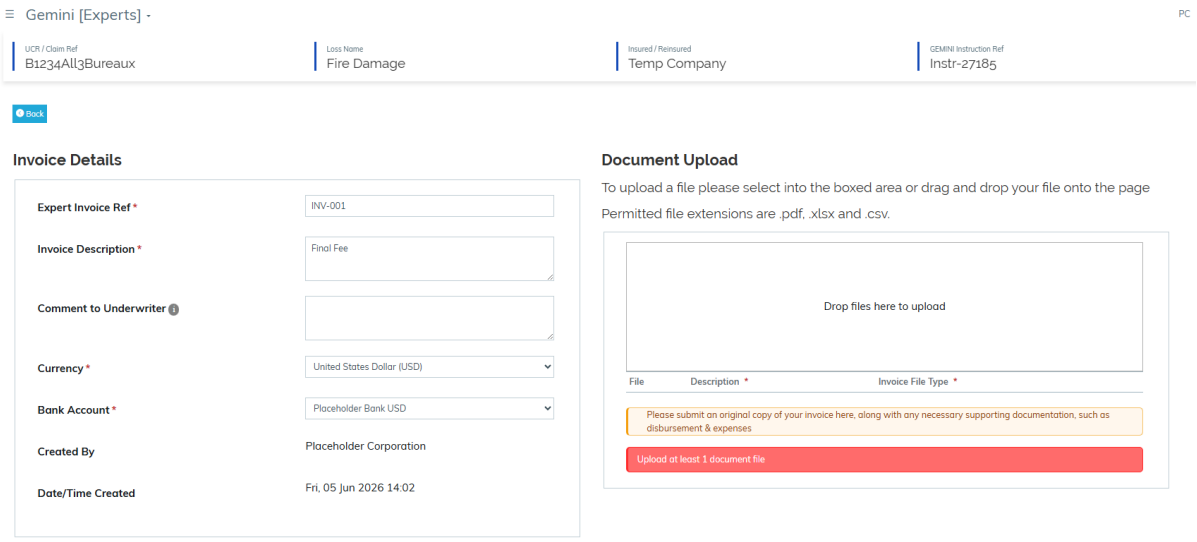
Note: If the Lead Carrier on the claim has opted out of invoice batching, you will not see this toggle and will not be able to batch your invoices.

Select ‘New Invoice’.



8.1.3 Adding new invoices

See steps below for submitting invoices to GEMINI. Note that any field denoted by an asterisk (*) is mandatory.



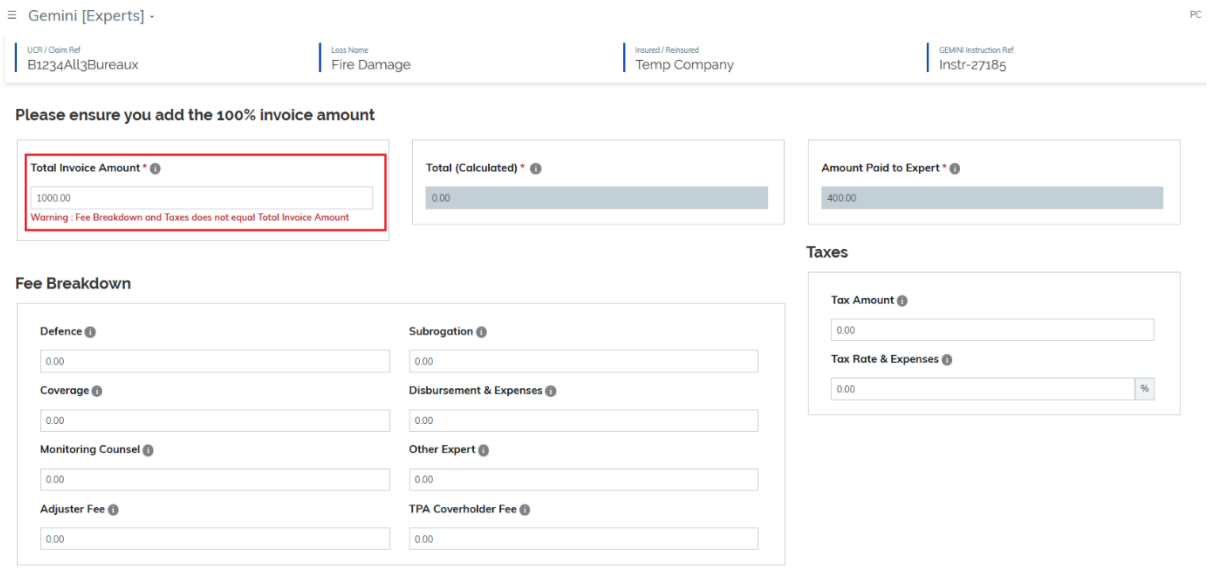
- Expert Invoice Ref:

    - Your internal invoice number
- Invoice Description
- Comments to Underwriter
    - Additional comments you want the GEMINI team to pass onto the Lead Underwriter
- Currency:
    - The currency of your invoice
- Bank Account:
    - The bank account you want the invoice to be paid to
    - If you have no bank accounts set up, see section 6.

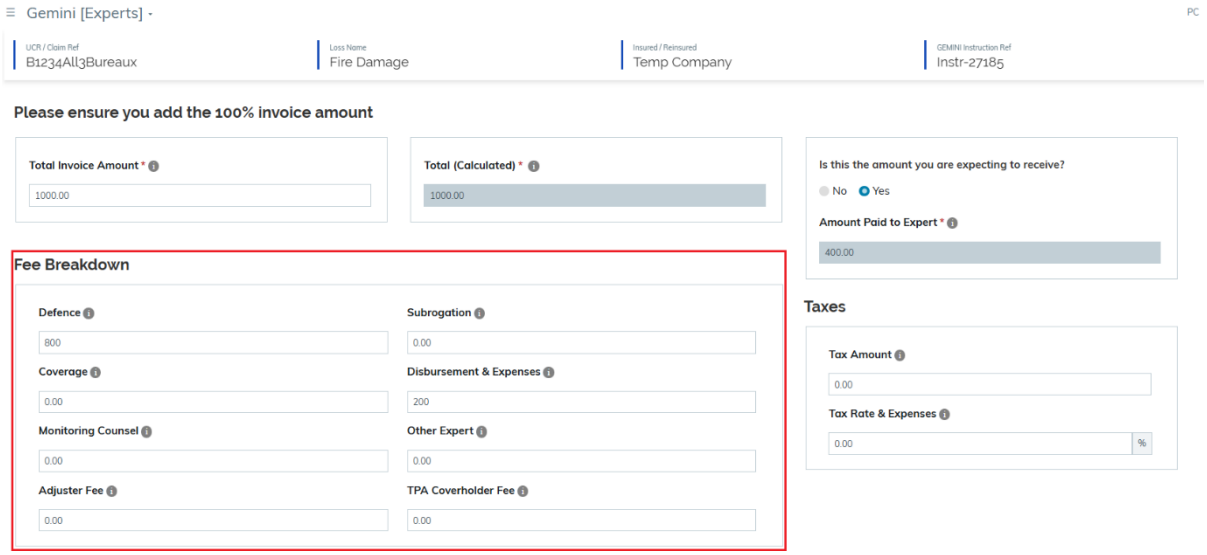
Please Note: A copy of your invoice must be provided. You can do this by dragging the relevant document into the boxed area pictured above, or select the box and add your file.

Next are the financials of your invoice submission.

Start by completing the 'Total Invoice Amount' field. This should be the 100% amount of your invoice.

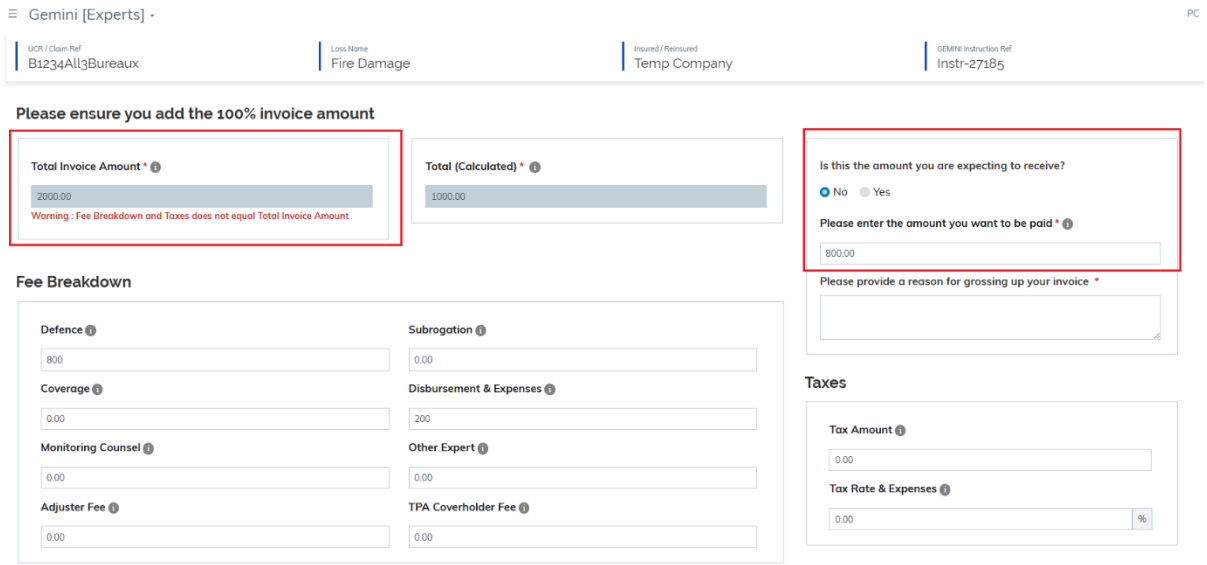


Next, you must ensure that the fields in the 'Fee Breakdown' total the value entered in the 'Total Invoice Amount' field, as below:



This will then auto-calculate the amount your organisation will receive based on the market share against the claim. The amount you will receive is shown in the 'Amount Paid to Expert' field, as above.

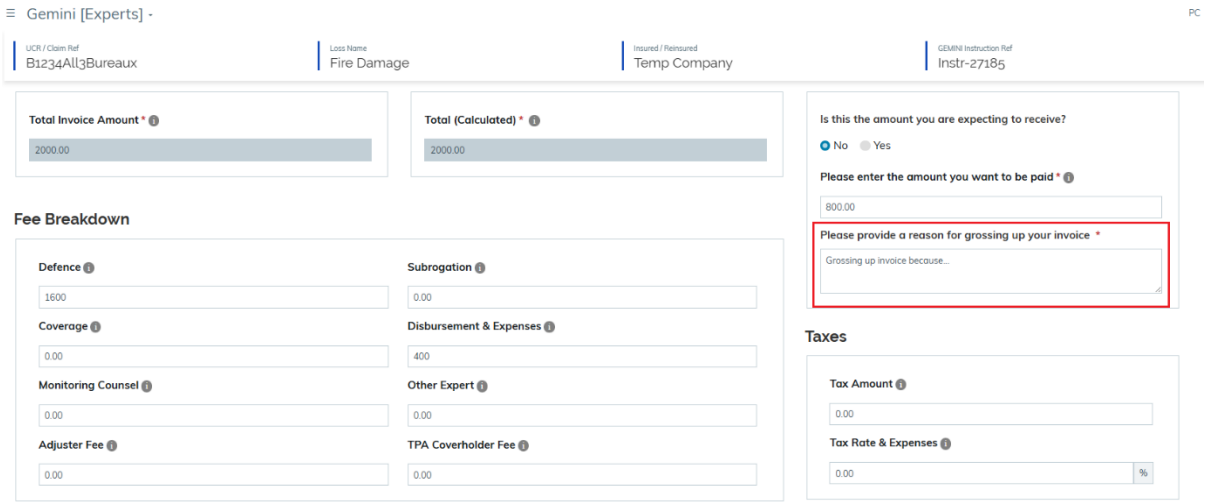
As this is calculated, a question will appear above the 'Amount Paid to Expert' field asking, 'Is this the amount you are expecting to receive?'. If the answer to this is 'No', select this and enter the amount you are expecting to receive.



The 'Total Invoice Amount' will recalculate based on the figure you have entered and the market share against the claim.

You will then be required to:

1. Update the Fee Breakdown fields to once again total the value in the 'Total Invoice Amount'
2. Provide a reason for grossing up your invoice. This is passed onto the Lead Underwriter by the Ecliptic team and is shown below:

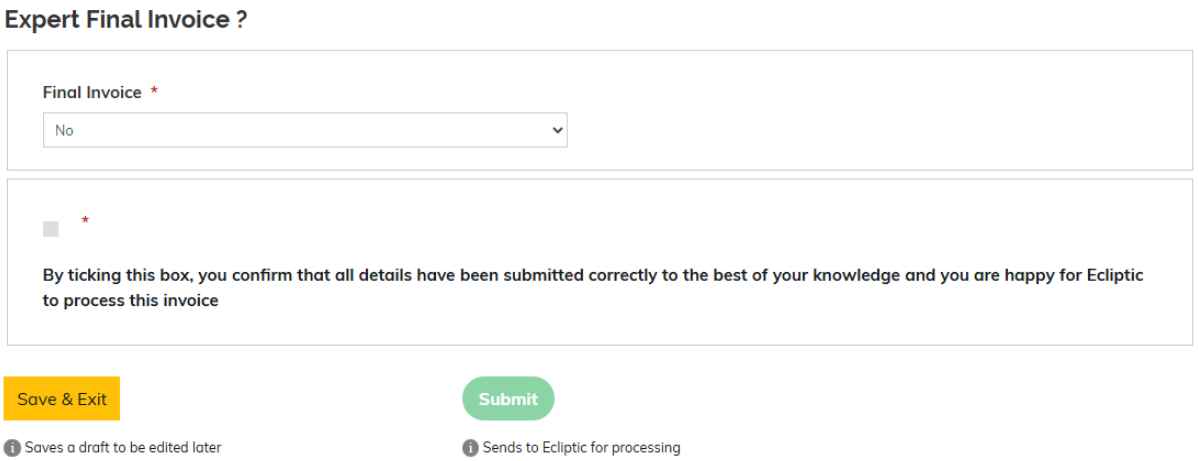


Once you are happy with the submission you must:

1. Select whether the submission is a final invoice for that instruction
2. Tick the box confirming you are happy for Ecliptic to process the invoice

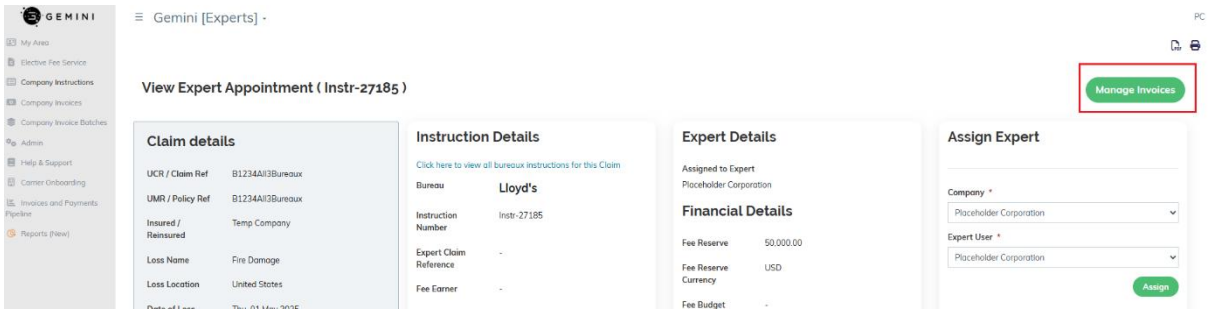
You then have two options:

- Save and Exit
    - Saves a draft to be edited later
- Submit
    - Sends the invoice to Ecliptic for processing



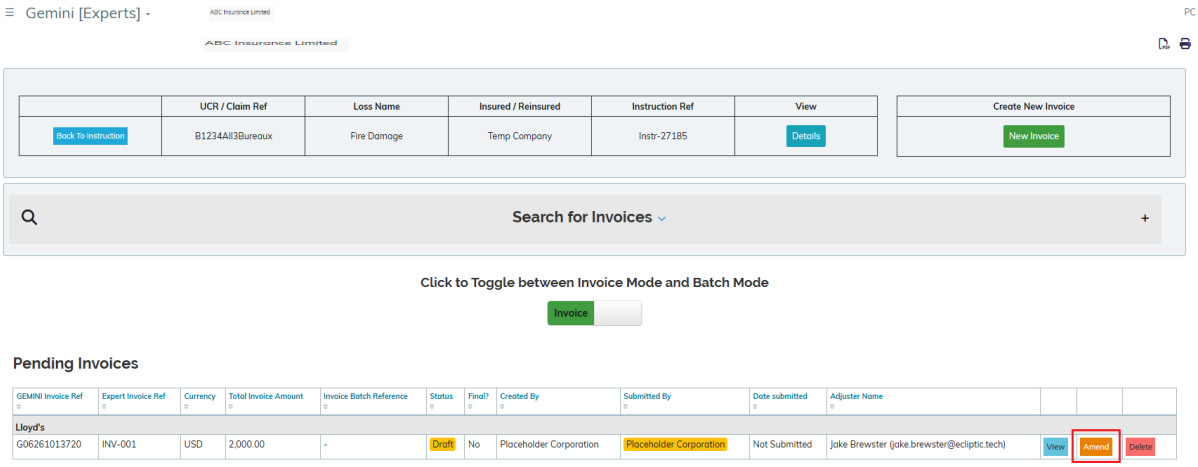
8.1.4 How to amend a saved invoice

To amend a saved invoice please select into the applicable instruction then select ‘Manage Invoices’



You can then see all invoices that can be amended within the section ‘Pending Invoices’. To amend an invoice please select ‘Amend’. You can also remove any invoices that are in ‘Draft’ state by clicking the ‘Delete’ button.

For a guide on submitting refunds via GEMINI, please reach out to GEMINIHelpdesk@ecliptic.tech.

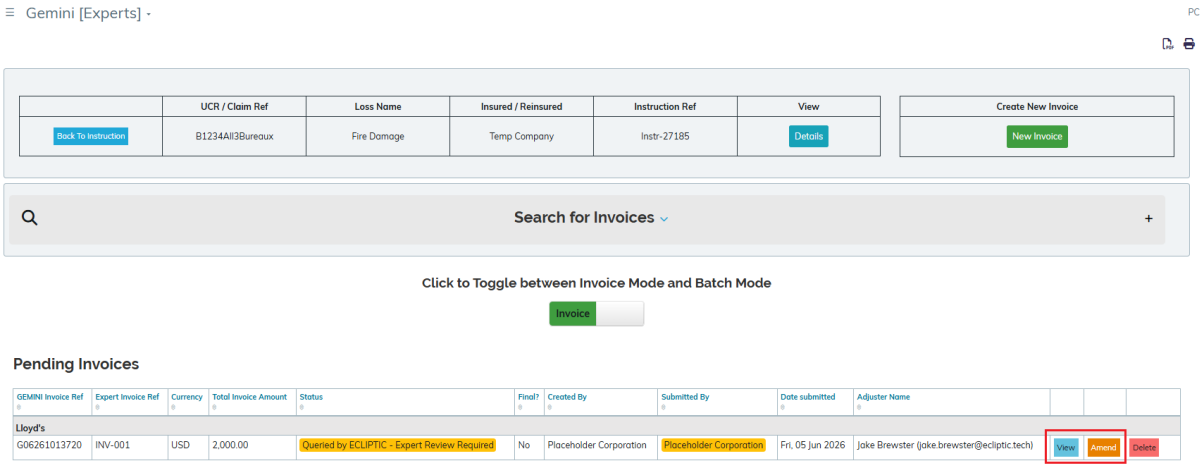


Once you have amended this invoice select ‘Submit’ and it will be sent to Ecliptic for processing.

8.1.5 How to resubmit a queried invoice

If an invoice is queried by either ECLIPTIC or the Carrier you will receive an email to notify you of this rejected/queried invoice along with the reason why.

You can either select the link provided in the email, which will direct you to the applicable invoice, or you can login to the GEMINI portal and locate the instruction.



From here, you have two options:

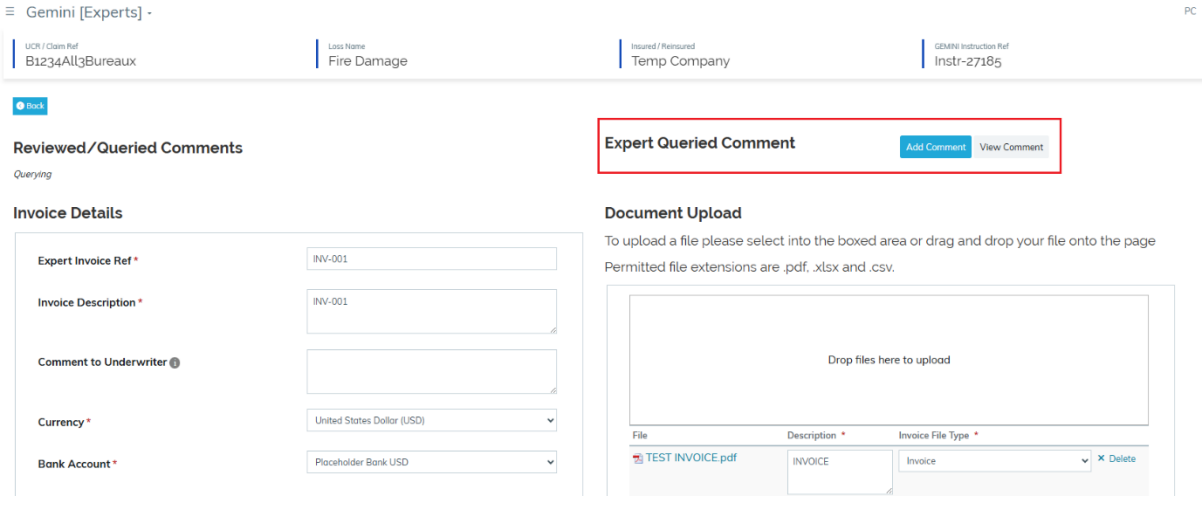
1. You can amend the rejected/queried invoice and resubmit for processing.
2. You can respond to the comment left by Ecliptic.

To amend and resubmit, click ‘Amend’, make any necessary adjustments to the submission, attach any supporting documentation, and click Submit.

To respond to Ecliptic, click ‘Amend’. You can select ‘Add Comment’ if you require any clarification on the query. By selecting ‘View Comment’, a full history of the comments left by both the Expert user and Ecliptic will be visible.

Once Ecliptic responds to your comment, you will receive another email notification, giving you the chance to resubmit or respond.

Please note, you should only add a comment using this method if you are not immediately resubmitting the invoice and need clarification from Ecliptic on your next steps.



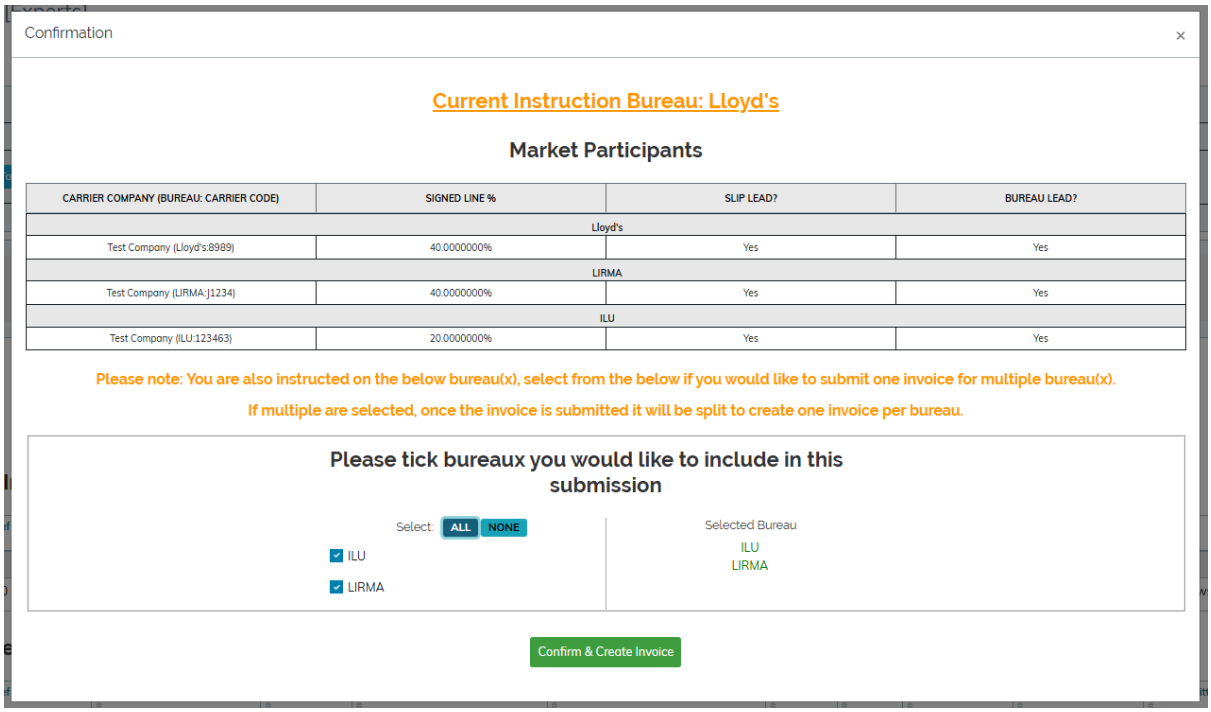
You will also be able to see the comment history on the submission by clicking ‘View’ on the invoice entry.

8.1.6 Multi-bureau Invoice Submissions

If your organisation is appointed on multiple bureaux under the same claim, you can create one invoice entry that, once submitted, is split into one submission per bureaux you have selected.

Note: See Section 7.6.2 for information on how to see your multi-bureau instructions in one place.

Once you have located a claim for which your organisation is appointed across multiple bureaux, open one of the bureaux instructions, select 'Manage Invoices' and 'New Invoice'. A pop-up will display detailing the bureaux you are appointed on and the market participants.



Select which bureaux you wish to submit for and click 'Confirm & Create Invoice'.

The key difference between single bureau and multi-bureau invoice submissions is that the market breakdown at the bottom of the page will show all bureaux calculations, and the amounts you will be paid.

Market Breakdown

ECLIPTIC Collection %		ECLIPTIC Collection Amount	
Lloyd's	40.0000000%	**Lloyd's**	800.00
LIRMA	40.0000000%	**LIRMA**	800.00
ILU	20.0000000%	**ILU**	200.00
Total	100.0000000%	**Total**	1,200.00

Note: For details on how to submit an invoice and complete the relevant fields, see Section 8.1.3

Once you submit the multi-bureau invoice, they will be split and placed in line for processing

You can also track your invoices from other bureaux instructions via the table below. This is visible from the 'Manage Invoices' screen.

Pending Invoices

GEMINI Invoice Ref	Expert Invoice Ref	Currency	Total Invoice Amount	Invoice Batch Reference	Status	Final?	Created By	Submitted By	Date submitted	Adjuster Name		
Lloyd's												
G06261013720	INV-001	USD	2,000.00	-	Submitted for Validation	No	Placeholder Corporation	Placeholder Corporation	Fri, 05 Jun 2026	Jake Brewster (jake.brewster@ecliptic.tech)	View	Delete
G06261013722	INV002	USD	3,000.00		Submitted for Validation	No	Placeholder Corporation	Placeholder Corporation	Fri, 05 Jun 2026	Jake Brewster (jake.brewster@ecliptic.tech)	View	Delete

Completed Invoices

GEMINI Invoice Ref	Expert Invoice Ref	Currency	Total Invoice Amount	Invoice Batch Reference	Status	Final?	Created By	Submitted By	Date submitted	Adjuster Name

No invoice available

Invoices from Other Bureaux Instructions

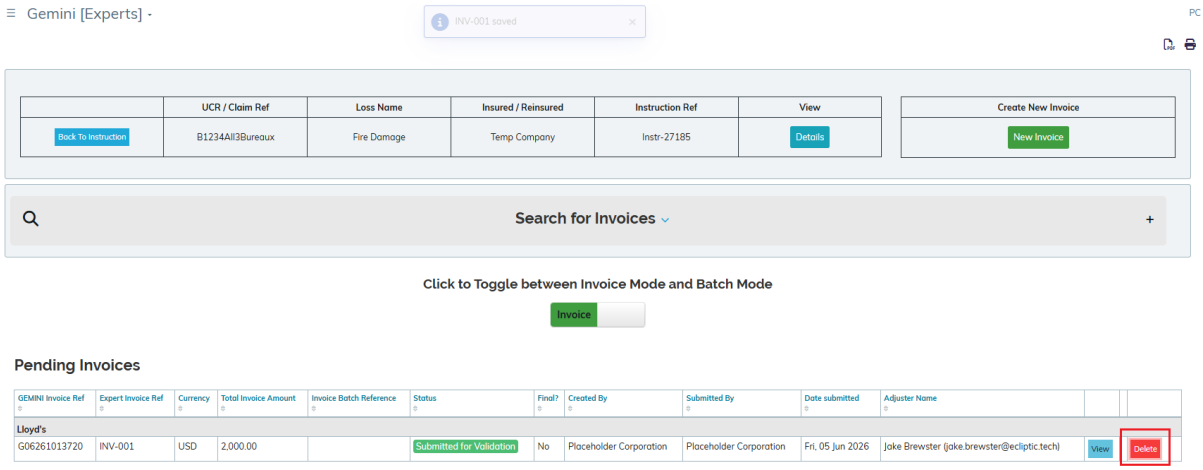
GEMINI Instruction Ref	GEMINI Invoice Ref	Expert Invoice Ref	Currency	Total Invoice Amount	Invoice Batch Reference	Status	Final?	Created By	Submitted By	Date submitted	Adjuster Name		
LIRMA													
Instr-27186	G06261013721	INV-002	USD	2,000.00	-	Submitted for Validation	Yes	Placeholder Corporation	Placeholder Corporation	Fri, 05 Jun 2026	Jake Brewster (jake.brewster@ecliptic.tech)	View	Delete
Instr-27186	G06261013723	INV002-LIRMA	USD	3,000.00		Submitted for Validation	No	Placeholder Corporation	Placeholder Corporation	Fri, 05 Jun 2026	Jake Brewster (jake.brewster@ecliptic.tech)	View	Delete
ILU													
Instr-27187	G06261013724	INV002-ILU	USD	3,000.00		Submitted for Validation	No	Placeholder Corporation	Placeholder Corporation	Fri, 05 Jun 2026	Jake Brewster (jake.brewster@ecliptic.tech)	View	Delete

8.1.7 Deleting Invoices

You can delete invoices that have been submitted as long as they are at any of the below statuses:

- Draft
- Submitted for Validation
- Queried by Ecliptic – Expert Review Required

To delete an invoice, simply select 'Delete' against the invoice record:

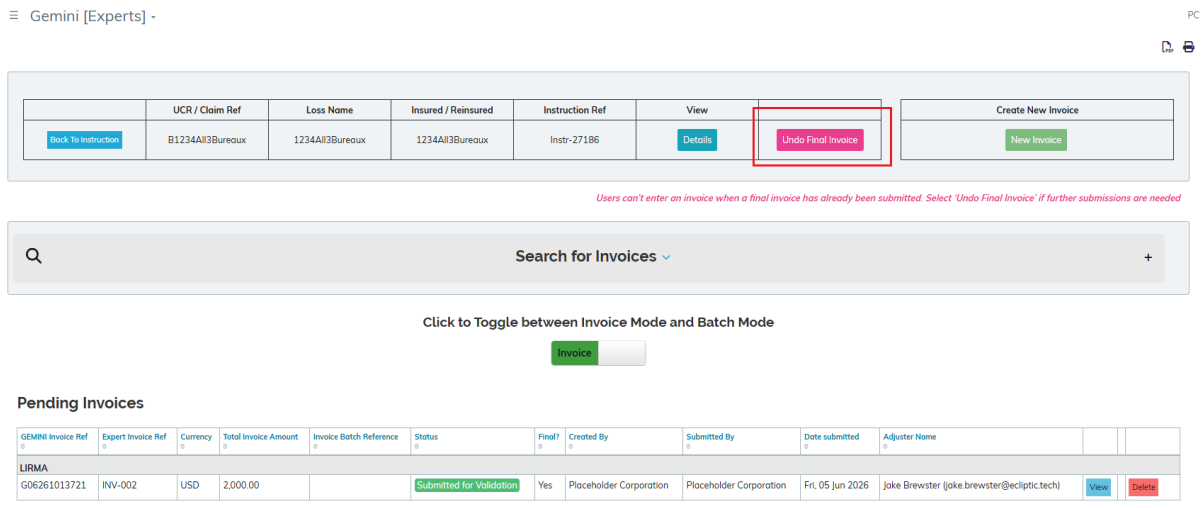


You will not be able to delete invoices if they are at any of the below statuses:

- Validated by Ecliptic
- Carrier Approval Pending
- Payment Processing
- Paid
- Rejected
- Queried by Carrier – ECLIPTIC Review Required
- Queried by Carrier – Expert Review Required

8.1.8 How to undo a ‘Final Invoice’

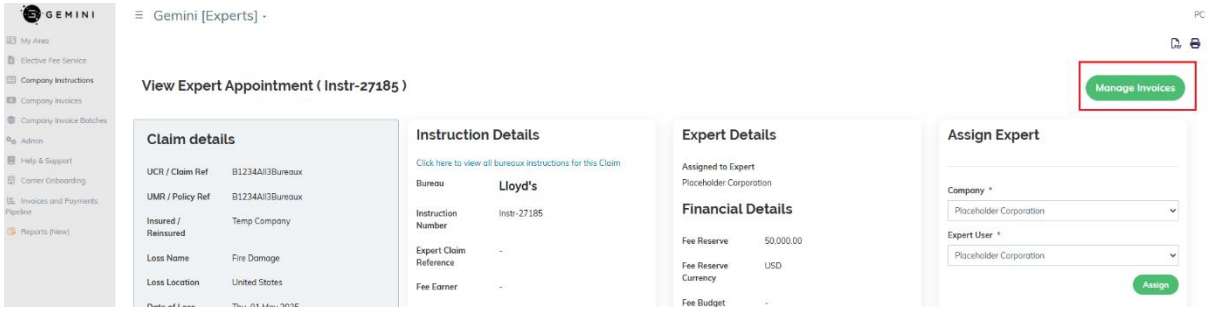
If a final invoice has been submitted against an instruction, you will prevented from submitting further invoices. To undo this, select ‘Undo Final Invoice’, as below:



8.2 Invoice Batching

8.2.1 How to create an invoice batch

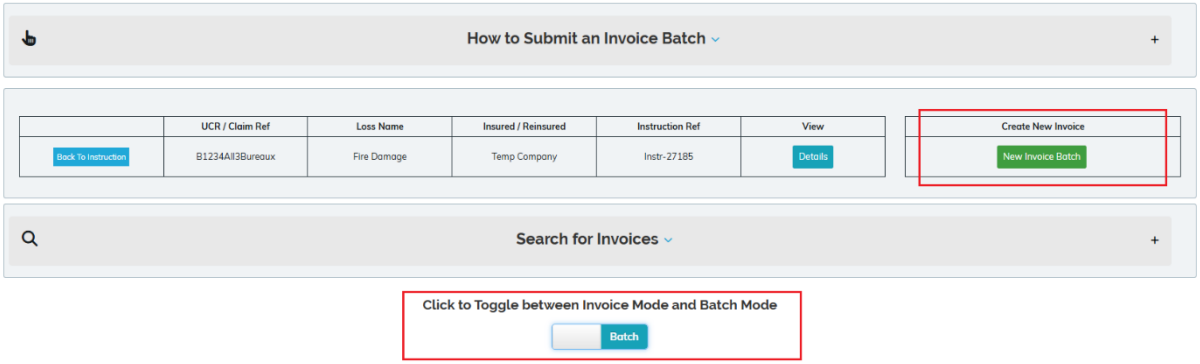
Once you have been notified of a new instruction you will be provided with a link which will direct you into GEMINI and the applicable instruction. From there you can select ‘Manage Invoices’.



You will then be met with a ‘Toggle’ to switch between “Invoice Mode” and “Batch Mode”. This section will guide you through “Batch Mode”. Please see Section 8.1 for steps on submitting an individual invoice.

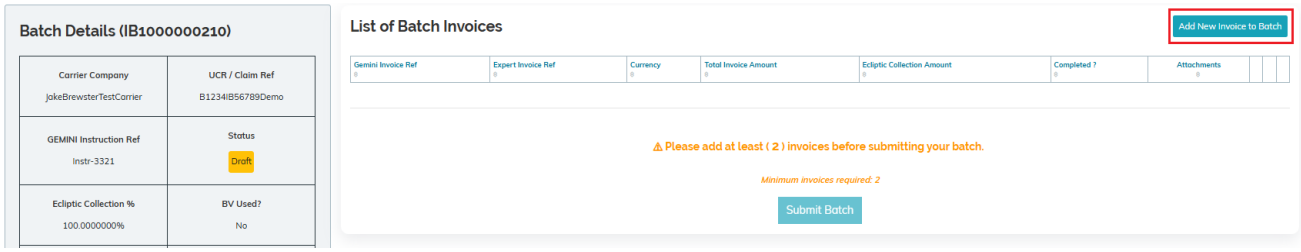
Note: If the Lead Carrier on the claim has opted out of invoice batching, you will not see this toggle and will not be able to batch your invoices. You can only batch invoices if they belong to the same GEMINI instruction.

Select “New Invoice Batch”.



You will be met with a pop-up requesting a ‘Batch Description’. Complete this and select ‘Save’.

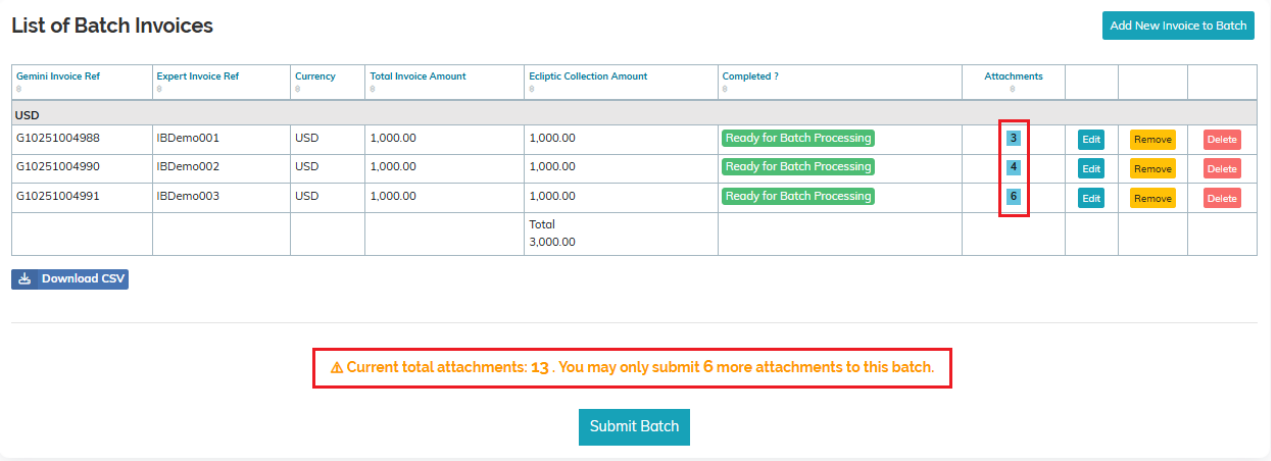
You will be navigated to the “Batch Details” screen, this is where you can add invoices to the batch.



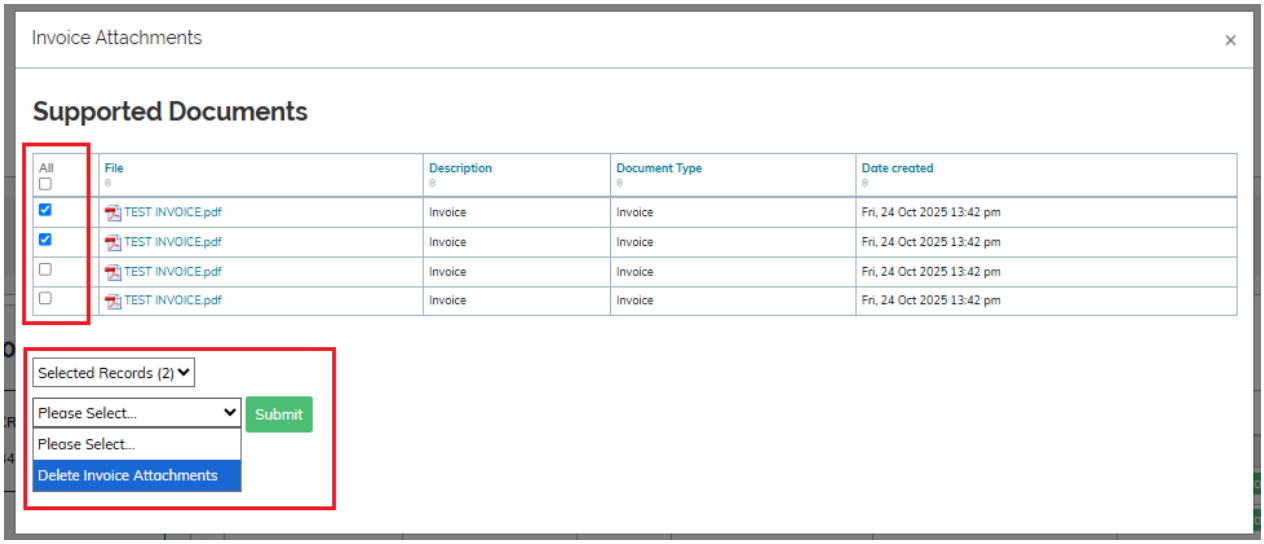
After selecting “Add New Invoice to Batch” you will be navigated to an invoice submission screen. To learn about this screen please see Section 8.1.3.

After completing the invoice details, select “Submit to Batch” to finalise this invoice. This can be edited later, if necessary, before you submit the batch for processing.

GEMINI batches have a limit of 19 documents, as you add invoices the text in yellow will inform you of how many more documents you can add to the batch before the limit is reached. If you need to remove documents because this limit has been breached, you can do so easily by selecting the number under the “Attachments” column.



This will display a pop-up showing the documents you have attached to the chosen invoice. From here you can select the documents you wish to remove and choose “Delete Invoice Attachments” from the dropdown.



Once you are happy with your batch, select “Submit Batch”. Your batch will then be sent to Ecliptic for processing will have the status “Submitted for Validation”.

8.2.2 Automated batches

If the Lead Carrier on the claim you are submitting invoices to has not opted out of batching, invoices you submit to GEMINI individually (outside of the process detailed in the previous section) will be automatically batched with other invoices you submit to the same GEMINI instruction.

Once you submit an invoice to an instruction (in line with Section 8.1.2), it will be sent to Ecliptic. The invoice will not be processed until a set time has elapsed (this is defaulted to 12 calendar hours but can vary between Lead Carrier).

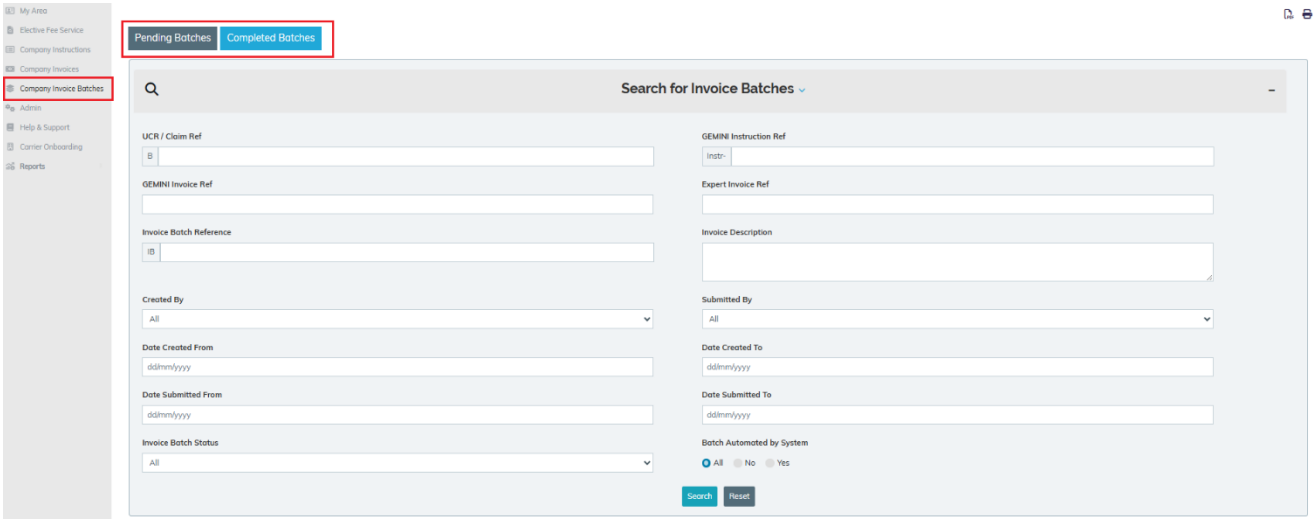
This invoice will be batched with any further invoices you submit to the instruction within this time. Once the timer has elapsed, the batch will be finalised, and Ecliptic will process and wait for Carrier approval.

8.2.3 Tracking your batches

You can navigate to the “Company Invoice Batches” page to track the statuses of your invoice batches. From here two tabs are available:

- Pending Batches
    - Shows batches that have not been paid
- Completed Batches
    - Shows batches that have been paid

You can filter on both tabs by claim/instruction/invoice details to locate a particular batch.



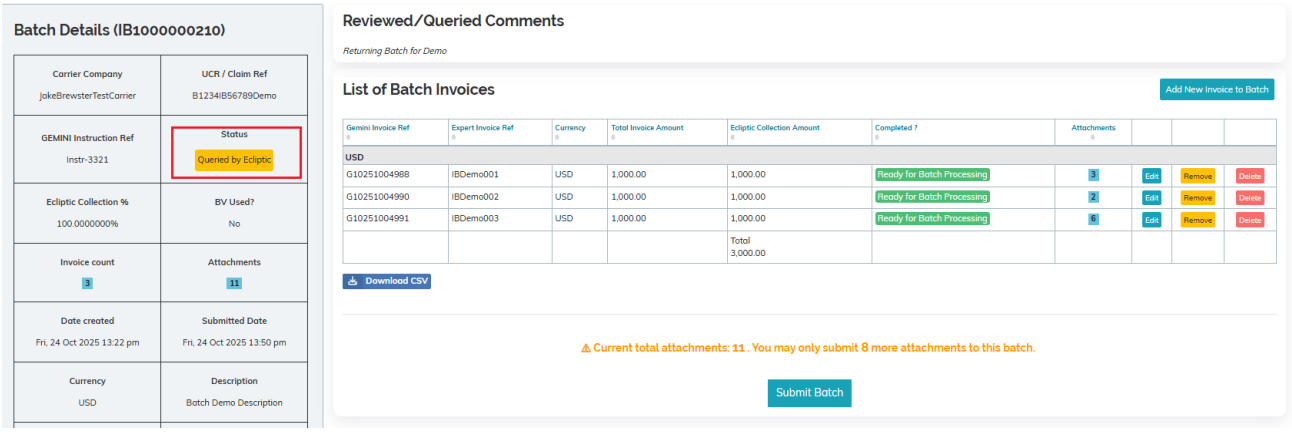
The pages listed below also make it clear if an invoice is part of a batch via the column highlighted below:

- "My Area" > "My Invoices"
- "Company Invoices"



8.2.4 How to resubmit a queried batch

Like individual invoices, batches can be queried and returned to you for amendments to be made. If a batch is queried you will receive an email containing the query and necessary action, as well as a link to the GEMINI batch. From here you can make any amendment necessary and resubmit the batch for



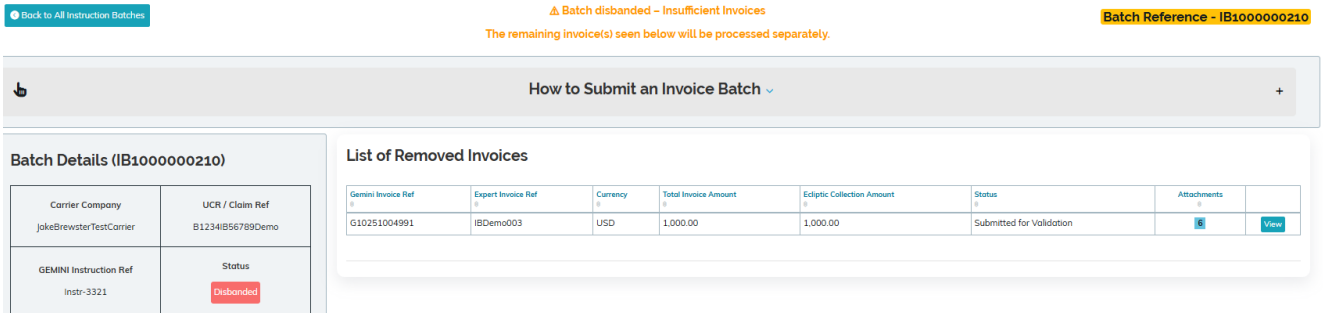
processing.

8.2.5 Disbanded batches

Ecliptic can, if necessary, remove invoices from batches. When removed, the invoice will be processed separately and no longer form part of the batch.

If an invoice or invoices are removed from a batch, and as a result the batch contains <2 invoices, then the batch will be “Disbanded” and all invoices processed separately.

If a batch is “Disbanded” you will still be able to see the “Invoice Batch Ref”, with the exclaimer that there was “Insufficient Invoices”



8.2.6 Batch Payments

Payment of invoice batches will be made as a lump sum to the relevant bank account you chose upon invoice submission. These will be referenced as per the “Invoice Batch Ref” which can be searched in either of the below locations:

- Company Invoices
- Company Invoice Batches

To ensure you are aware what invoices make up the payment, you are encouraged to make sure that the relevant contact within your organisation is assigned to the bank account within GEMINI as a remittance contact. When a batch is paid the contacts listed here will receive an email with a breakdown of the invoices that make up the payment.

This contact can be added by navigating to:

“Admin” > “Manage Moneycorp Registrations” > “View” > Add Contact

8.3 Lloyd’s Europe & Part VII Invoicing

Lloyd’s Insurance Company (LIC) are liable to the Belgian tax authority to pay VAT on services it has received from suppliers outside Belgium. This is commonly referred to as reverse charge VAT payable on cross border services. As part of LIC’s reporting obligation to the Belgian regulator, they will need a record of fees paid for services that have been provided during the claims process, and any associated VAT payments. They also need to be

made available to the Belgian regulator including copies of invoices to meet audit obligations.

The current solution within the market has led to:

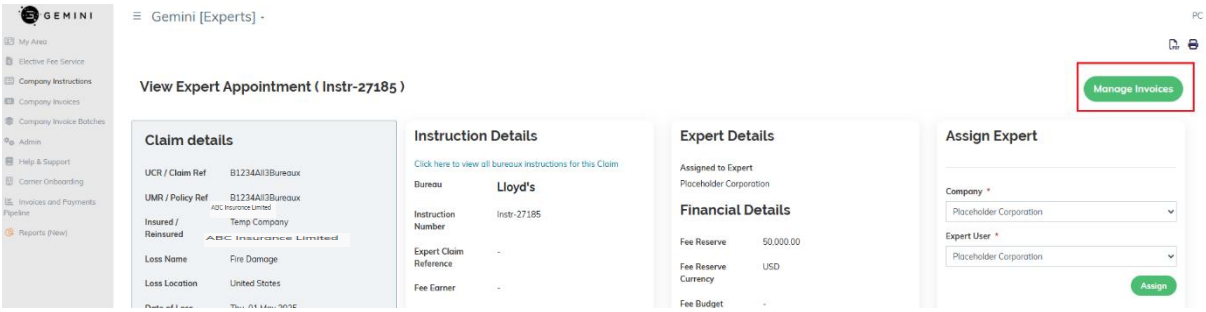
- poor controls at point of Expert fee submission
- poor data quality & unstructured VAT data
- reporting based on above poor controls & data quality
- duplicative & manual capture of invoices in Securestore

The reporting of data via ECF has been inaccurate, with substantial duplicate reverse charge VAT payments being due, with Carriers required to upload copies of invoices on to SecureStore for consumption by LIC.

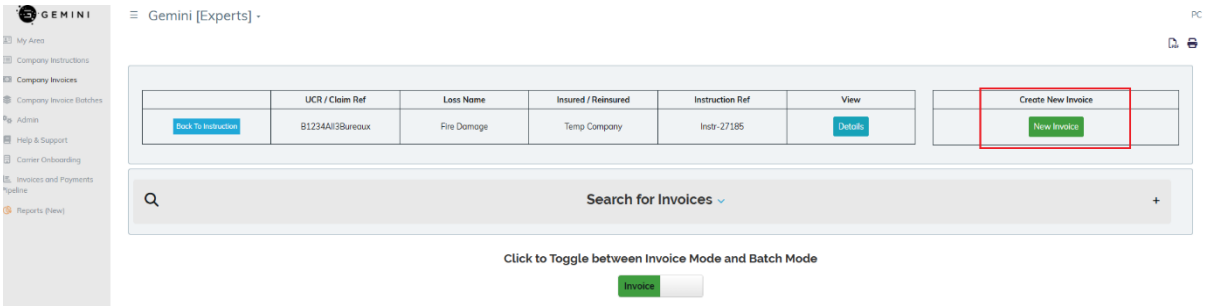
GEMINI delivers a solution to correctly record and report on VAT on Expert fees and remove the need for Carriers to upload the invoices to SecureStore. GEMINI improves the validation of the Expert invoice at submission stage, with the Expert being guided within GEMINI via LIC agreed categorisations to deliver an accurate record of the correct VAT amount that can then flow into ECF.

Please find steps below on how to complete an invoice that falls under Lloyd's Europe and Part VII.

Once you have been notified of a new instruction you will be provided with a link which will direct you into GEMINI and the applicable instruction. From there you can select 'Manage Invoices'.

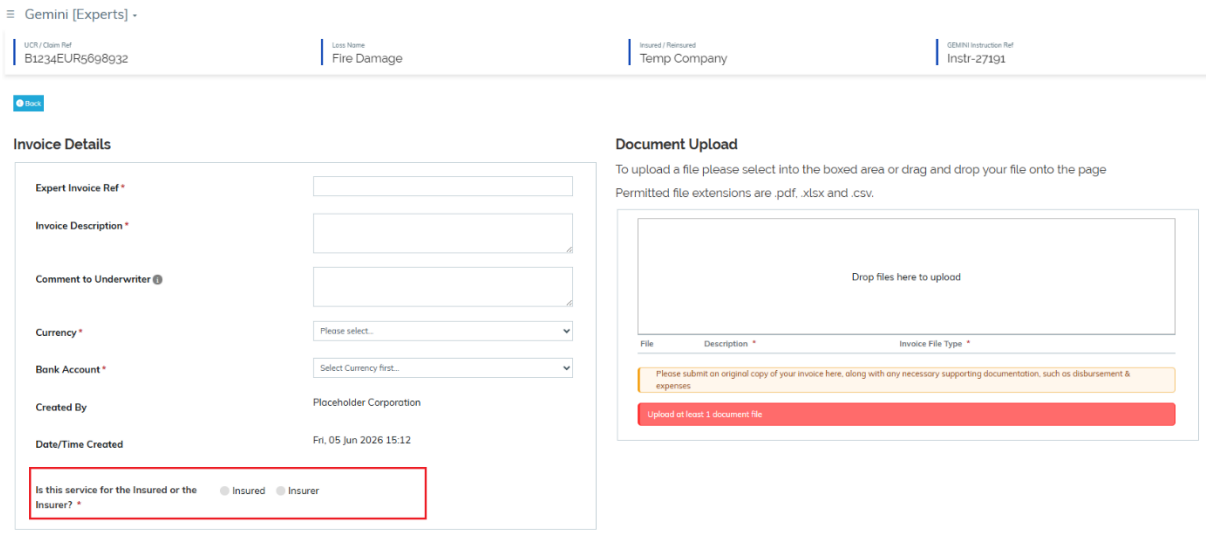


Then select 'New Invoice'.

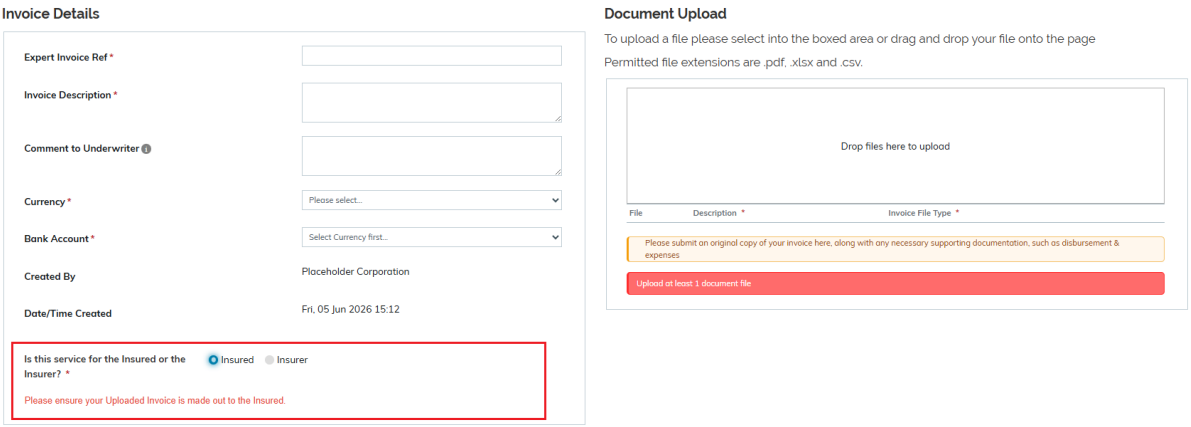


As the claim is for Lloyd's Europe and Part VII you will have additional items to complete

You will have to option to select whether the service carried out is for the Insured or the Insurer.

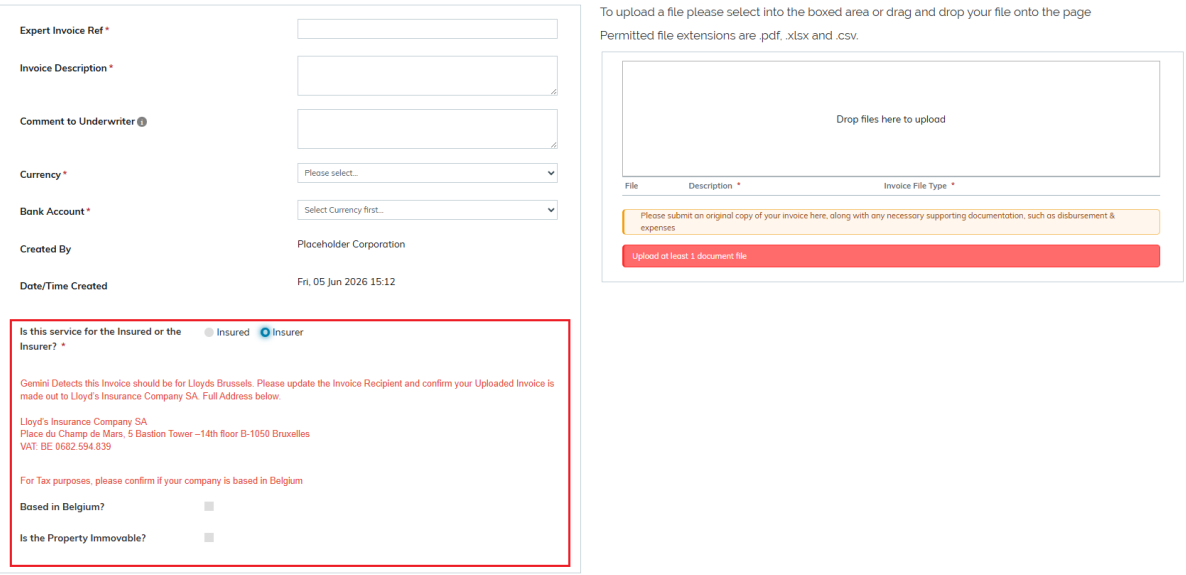


If this is selected that the claim is for the insured, the user will be instructed to make the invoice out to the Insured.



You will then be required to complete the TAX fields where this is applied. Once submitted this will be processed by the ECLIPTIC team.

If you are to select this invoice is for the insurer, you will be instructed to make this invoice out to Lloyd's Europe and the correct address is provided within the GEMINI system.



There will then be additional items to be completed dependant on the selection criteria of the claim.

1. The “Expert Based in Belgium?” is selected **Then** the invoice will default to Belgium’s Tax Rate (21%)
2. If neither are selected then the Expert will not be required to complete the TAX fields
3. **If:** The claim High-Level Class of Business (On Claim Object) is “Property D&F” OR “Property Treaty” **Then:** you will see the question - “Is the Property Immovable?”

   If this is not selected AND the “Expert Based in Belgium?” is selected **Then** the invoice will default to Belgium’s Tax Rate (21%)

   If this is not selected AND the “Expert Based in Belgium?” is not selected **Then** the Tax Fields are Hidden.

   If this is selected AND the “Expert Based in Belgium?” is not selected **Then** the Tax Fields are Mandatory.

   If this is selected AND the “Expert Based in Belgium?” is selected **Then** the Tax Fields are Mandatory.

4. **If:** The claim High-Level Class of Business is “Aviation” OR “Marine” **Then:** The invoice page will have a select to whether the invoice – “Is the claim related to an Aircraft or a Vessel?”

   If this is not selected AND the “Based in Belgium?” is selected **Then** the Tax Fields are Mandatory – Defaulted to Belgium’s Tax Rate (21%)

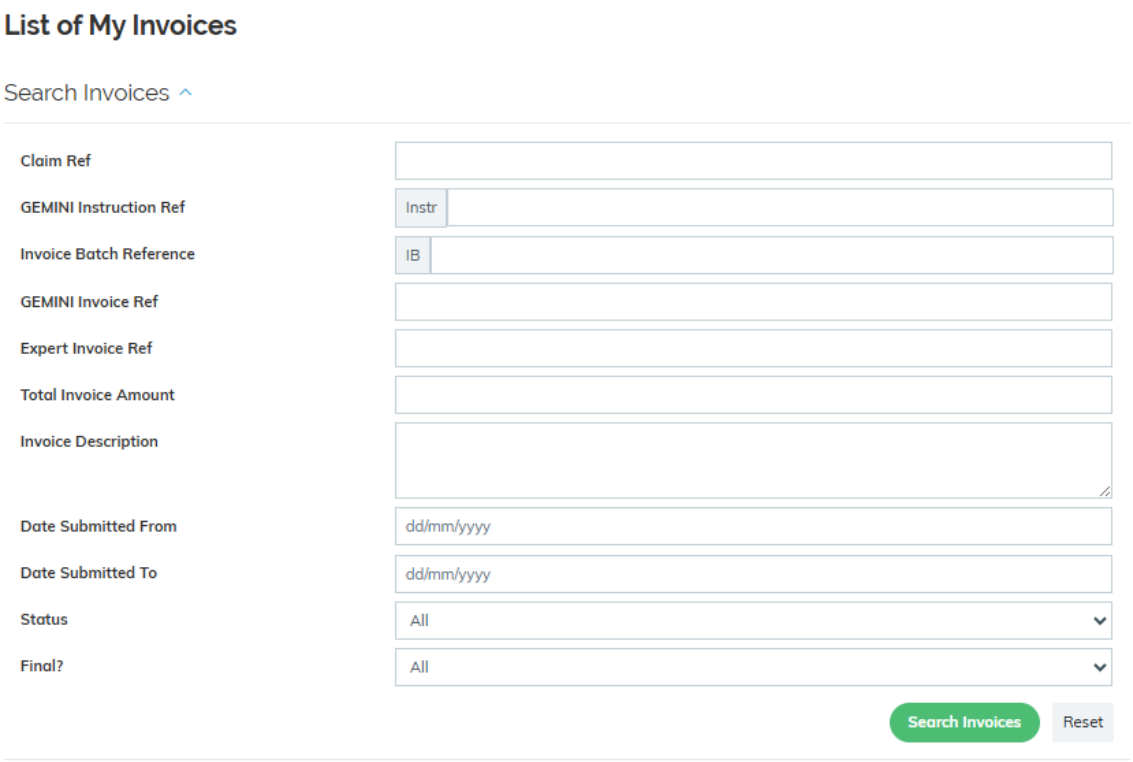
   If this is not selected AND the “Based in Belgium?” is not selected **Then** Tax Fields are Hidden.

8.4 How to search for an invoice

Within the GEMINI system you will have the ability to search for all your invoices, all company invoices (admin users only) and all invoices within one instruction. There will be various fields which you will be able to search by in the system.

You can search for your invoices via two pages:

- "My Area" > "My Invoices"
- "Company Invoices"



9 Reporting

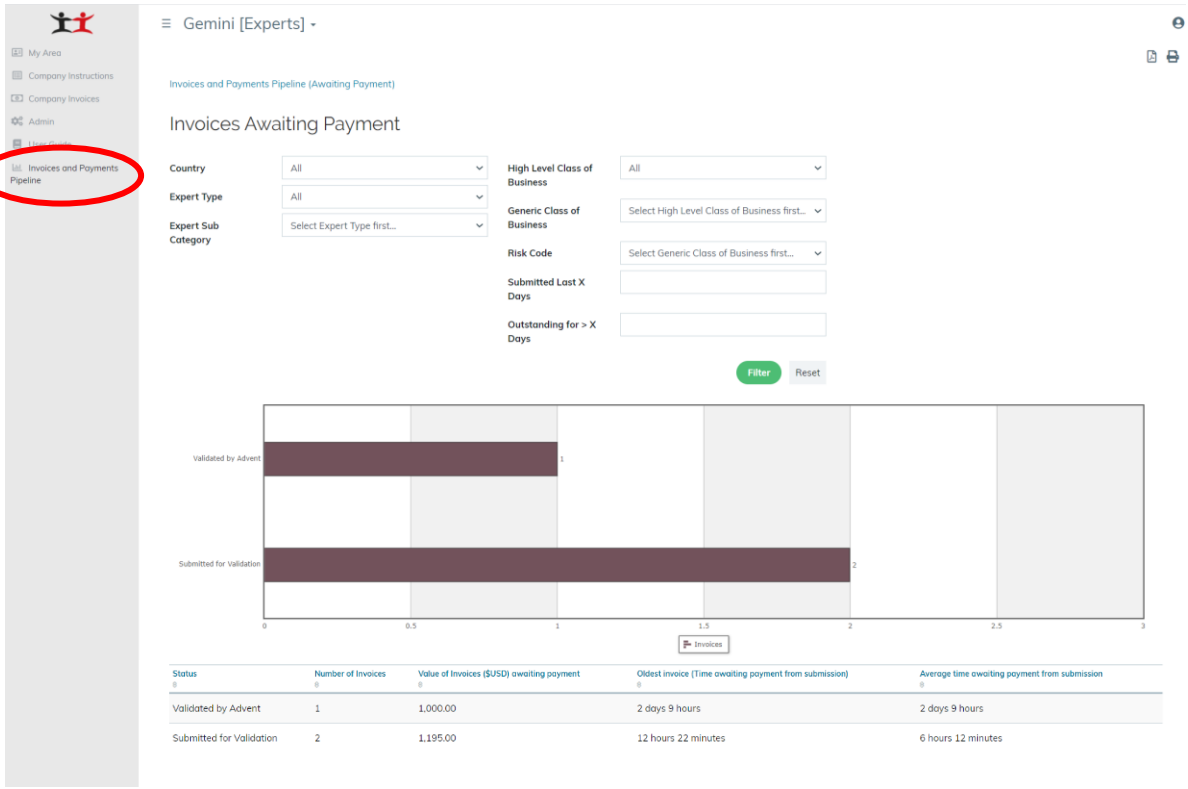
As an Expert user you will be able to see high level reports to show the number of invoices your company has at each stage of the payment process along with the value of those invoices.

The invoice has a total of 7 statuses within the system. These are:

1. Draft – Your invoice has been saved within the system but not yet submitted.
2. Submitted for Validation – ECLIPTIC are reviewing that you have uploaded the correct information in order for ECLIPTIC to submit this to the subscribed Market.
3. Validated by ECLIPTIC – ECLIPTIC have validated your invoice and your invoice has been passed to ECLIPTIC's processing team.
4. Carrier Approval – Your invoice is waiting to be approved by the subscribing market.
5. Payment Processing – Your invoice has been approved by the subscribing market and your payment is being processed by GEMINI's payment provider.

6. Paid – Your invoice has been paid
7. Queried – Your invoice has been queried by ECLIPTIC or the subscribing market

To see these reports, select ‘Invoices and Payments Pipeline’. The user can use the filters to differ the reports



10 Carrier Onboarding

10.1 How to view Carriers who have been onboarded

The user can now see which Carriers have onboarded onto the GEMINI service and are able to see each Carrier by Bureau(x), Class of Business, go live date & any comments they wish to add.

You can view this be selecting the tab ‘Carrier Onboarding’

