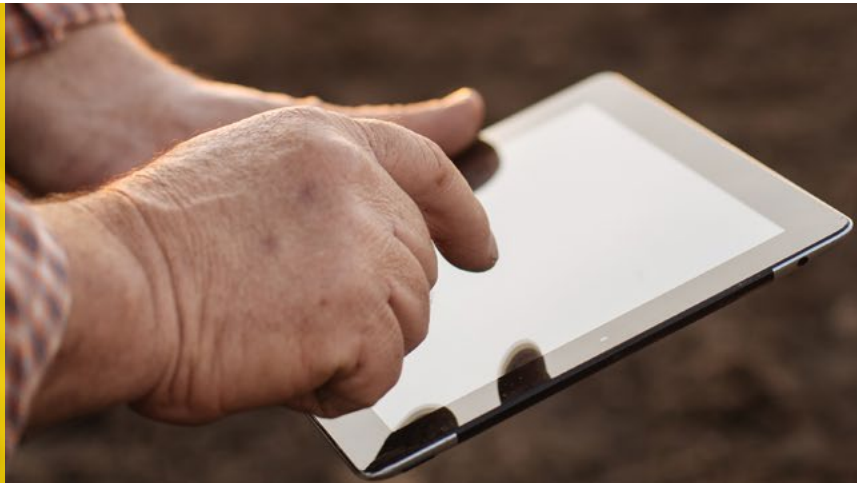


# YOUR CUSTOMER IS CLOSER THAN EVER



**JOHN DEERE**  
FINANCIAL

Once a customer completes and submits an **Online Credit Application (OCA)**, both the customer and dealer will receive notification of an instant credit decision.



## ONLINE CREDIT APPLICATION: APPLICATION PROCESS

### CUSTOMER NOTIFICATION

The customer will receive an automated email from John Deere Financial, instantly alerting them to the installment credit decision either Approved or Reviewed.

### DEALER NOTIFICATION

The dealer will receive an automated email containing the credit decision results. Contact the customer either within 30 minutes or within your dealership's established follow-up guidelines – whichever is less – regardless of the credit decision. The customer has completed an application for credit, which is a great sales lead! Generally the equipment information for the sale will be very limited and the sales person will need to qualify what equipment will fulfill the customer's needs. If Approved or Manual Review is received, the dealer will need to use the Ceres application ID provided in the email to bring up the customer application in Ceres. The dealer will then need to complete the details in Ceres, entering your dealer-specific information and all information related to the transaction to finalize the application (Initial Dealer Data tab and the Configure Deal tab). The dealer may also receive a separate PowerPlan account notification if the customer chooses to apply for a PowerPlan account while completing the installment application. See [PowerPlan Decision Notification document](#) for details.

### INSTALLMENT APPLICATIONS

#### APPROVED

The email will include the term, down payment requirement, and the Ceres Application ID needed to complete the transaction.

#### REVIEW

The email will include the Ceres Application ID. Complete the negotiation of the sale and enter the details into Ceres. John Deere Financial will review the completed Ceres application and provide the final decision. Contact your John Deere Financial Credit Analyst if you have questions on the application.



**Congratulations!**  
Your application for credit has been approved.

Application Date: January 22, 2021  
Confirmation Number: 1029384756

A representative from your John Deere dealership will contact you to discuss next steps and assist with the equipment you are considering.\*

#### Provide Digital Identification

Would you like to provide a copy of your photo ID (drivers license)?  
This will be used to expedite the financing process and verify your personal information.

[Get Started](#)

\* Please note that any advertised financing terms are subject to your approved credit and a change in your request for financing may impact your approval.

**JOHN DEERE FINANCIAL**

A new customer installment application was submitted through the Online Credit Application process and is currently awaiting further processing in CERES.

Application Type: Installment  
Submitted From: Dealer Website

The customer details are as follows:

Installation Decision Results: APPROVED  
Installation Decision Offer: Max term 60 months with 0 percent down  
Ceres Application Number: 20001852  
First Name: John  
Middle Name: D  
Last Name: Doe  
City/State: Roseville, MI  
Home Phone: 515-555-5555  
Email: [suff@example.com](mailto:suff@example.com)  
Reference: CTLD  
Notes: I would like tractor package 1  
Preferred Salesperson: Jim Dealer

Customer selected purchase location:  
Location Name: Dealership 1  
Location Address: 100 John Deere Way  
Location City/State: Moline, IL 62753  
Location Phone: 111-222-3333

As a reminder, upon submission of the Online Credit Application, the customer was notified that someone from your dealership would be contacting them to discuss next steps within 2-business day. Please make every effort to honor this timeline. Thanks for the support.

## USING CERES

### CAN'T FIND THE CUSTOMER IN CERES?

When a customer applies for financing using the OCA, their application is automatically generated in Ceres. Do not generate a new application. If a new application is generated, the customer's credit will be pulled a second time, a duplicate data entry will be created, and applications will show as "awaiting further data" even if the dealer has already followed through and closed the sale.

Similarly, do not populate a quote in JDQuote2 and use the JDQuote2-to-Ceres functionality, as this will also create a duplicate Ceres application.

If the customer cannot be found in Ceres, follow the instructions below:

- In Ceres, select **Search for Existing Application** and then **Search by Credit Application**. Enter the **Application ID** from the notification email into the Application ID field, then click **Search**.
- If Ceres returns an error message that states there were **no customers found**, select **Add New Customer**.
- From there, proceed as normal to complete the application.

