



**JOHN DEERE**  
FINANCIAL

# VIRTUAL IDENTITY VERIFICATION

## HOW IT PROTECTS YOUR DEALERSHIP AND CUSTOMERS

As part of the installment Online Credit Application (OCA), virtual identity verification is a fast and safe way to protect your customers from identity theft and protect you from fraud – identity verification that relies on humans or automation can be risky.

### A BUILT-IN, BENEFICIAL FEATURE OF THE OCA.

Using our proprietary anti-spoofing algorithms, we can compare a live capture – or selfie – of the user with an ID photo to confirm facial similarity. Selfie photos protect against common spoofing attempts, like providing a photo of a photo.

### SAFER FOR CUSTOMERS.

We understand that an ID is sensitive, personal information and customers may not be comfortable submitting it digitally. You can assure them that their information is protected by the highest level of cybersecurity technology.

### SAFER FOR YOU.

Using facial identity verification as part of the installment OCA is easier for your customers, it saves time during the sales process, and it gives you peace of mind as you engage customers virtually.

Learn more about the Virtual Verification process at [www.onfido.com](http://www.onfido.com). Onfido is the new identity standard for the internet, currently helping over 800 companies verify their users.

### OCA SCAN ID

**After submitting an installment application through the OCA, your customer has the option to provide a digital copy of their government-issued ID and verify their identity virtually by providing a “selfie.”**

The on-screen prompts will instruct your customer on how to use their personal device to capture a digital copy of their ID in just a few simple steps. After taking a photo of their ID, the customer has the option to crop the image, re-take the image, or upload the ID. Confirmation of their ID submission will appear on screen.

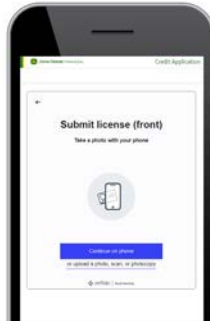


**First, they will submit their ID.**

First, the customer is prompted to upload their ID. After clicking the Upload ID button...



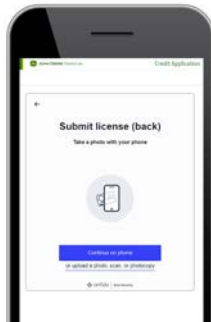
...they are prompted to take a photo of the front of their ID. Or, they can upload an existing photo, scan, or photocopy.



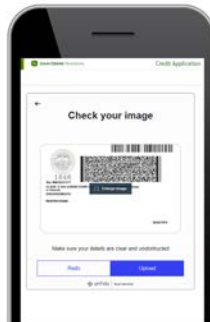
After taking or uploading the photo, they can check the image to confirm it is legible.



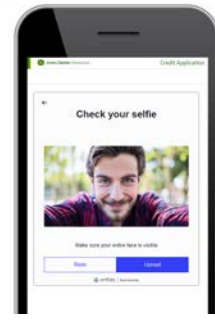
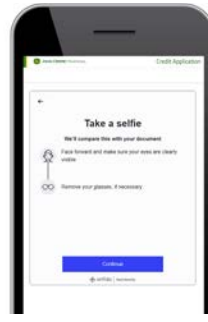
Next, they will take a photo of the back of their ID. Or, they can upload an existing photo, scan, or photocopy.



Again, they can check the image to confirm it is legible.



After providing their ID, they are prompted to verify their identity by taking a "selfie."



**For installment contracts in Ceres, you will see the following screen if the customer's identity was able to be verified.**

Scenario 1  
The customer provided their ID digitally, provided a selfie, and their identity was able to be identified. The Customer Information tab contains the ID, and the dealer is not required to collect the ID or verify identity.



**Dealers may also see these two scenarios in Ceres:**

- The customer provided their ID digitally, but did not submit a "selfie" to verify their identity. The dealer is not required to collect the ID, but is required to verify the customer's identity and check the verification box in Ceres.
- The customer did not provide their ID digitally. The Customer Information tab or the Co-Applicant tab will not contain the ID, and the dealer is required to collect the ID and verify the customer's identity. Bypassing the ID and verification process will prompt a blue line error message, but will not prevent you from proceeding.

**HAVE QUESTIONS?**

Contact your Territory Finance Manager for more details about growing your sales safely and securely with the OCA.