

Identifying and preventing driving licence fraud

Important things you need to know



With fraudulent driving licences circulating in the industry, it's important to be aware of what to look out for. With changes over the past few years, there are now four different genuine UK driving licences, so it's important to be aware of what's genuine and what's not. We've put together a handy fact sheet to help you check a customer's licence and help spot potential fraud.



Recognising a genuine driving licence

It's important to be aware of features on a driving licence that can be passed as genuine when they are fraudulent.

Genuine licences will always meet this criteria:

- The holographic background includes a steering wheel, a road and a speedometer in which the needle should move when the licence is tilted back and forth
- A raised textured surface appears across the licence (from the start of the image to the end of the Union Jack)
- Corners and edges of the licence should always be rounded (not straight)
- Zeros included in the licence will have a dot (0) in the middle of them
- Letters such as **A** (line across the idle is very low), **E** (top and bottom are longer than the middle line) and **B** (the burb in the middle does not meet the back vertical line) are distinctly identifiable)
- **Holograms** – A steering wheel hologram can be seen under the wheel which changes from green to gold when titled
- **Raised surfaces** – (Areas 1 – surname and 9 – categories contain raised printing). A raised helix containing two zig zag lines are included at the top of the image. The words UNITED KINGDOM can be also seen from left to right
- Check for **security features** using a fluorescent light (an outline of a road should be visible in the top right hand corner of the front of the licence when placed under a UV light). Thick road markings are indicative of a fraudulent licence

The back of the licence contains an image of a black traffic light with three circles to the left of the category section. When placed under a UV light, the coloured traffic light should be contained within the box

- **Optically Variable Ink (OVI)** – The wheel to the right of the unique driver number contains colour changing ink, changing from green to gold when the licence is tilted
- **Multiple Lased Image (MLI)** on the reverse of the driving licence, the picture to the left of the category section varies between the photo of the licensee and the month and the expiry date. You should not be able to see both at the same time



Driving licences currently in circulation

There are now five valid types of driving licences in circulation due to the changes made by the DVLA over the past few years.



Issued from December 2012

From December 2021 the following changes were made to the GB driving licence:

- The Union Jack flag is now located in the top front right hand corner of the driving licence
- Unique driver numbers are now left aligned and in line with other text
- The second image of the licence holder is now placed on the front of the licence
- The Royal Crest is visible on the front of the licence
- OVI (colour shifting ink) is now on the back of the licence
- A circle shape of a new hologram replaces the previous hologram



Issued from March 2014



Issued from July 2015



Issued from January 2021



Issued from December 2021

A genuine driving licence should always contain:

- Driver number
- First name, surname, date and place of birth
- Driver's signature
- Driver's address
- Date of licence issue, photo, expiry date and issuing authority
- Valid photograph (black and white on newer photocard)
- Entitlement categories
- Hologram of a steering wheel over the driver's photograph which 'turns' as you move the card
- Holographic images on the front
- Pictograms on the reverse
- A green/gold steering wheel image on the reverse
- Information codes
- Complex pattern as the background

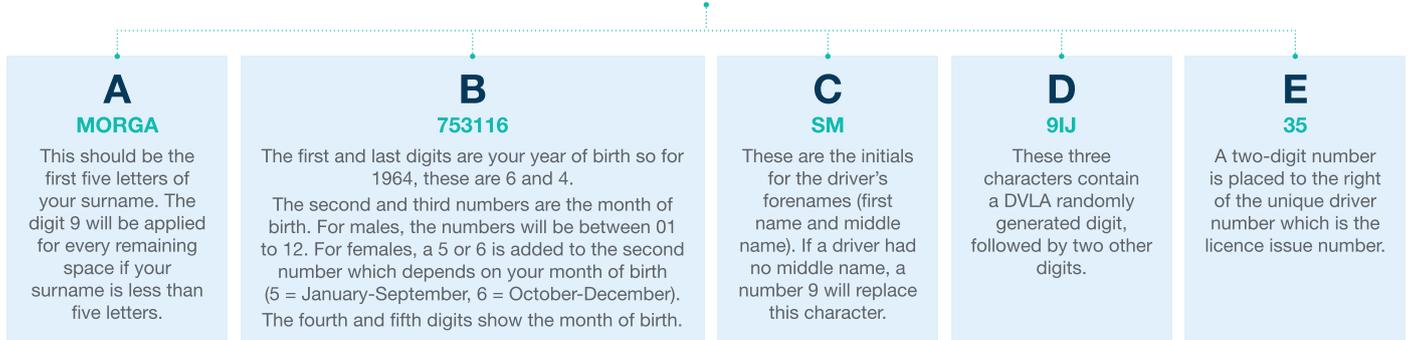
Driver numbers

Driving licences in England, Scotland and Wales all contain a unique driver number which is 16 characters long.

Please note that driving licences in Northern Ireland and The Republic of Ireland contain nine digits and are issued by the Driver and Vehicle (DVA) agency and do not contain a Union Jack flag.

Licences in England, Scotland and Wales are broken down into five parts A, B, C, D and E represents the issue number. The example below highlights how the licence is broken down.

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Addition of the Union Jack

The DVLA has removed the European Union flag on licences and has replaced this with the Union Jack flag, appearing on all licences issued on and after 6 July 2015. To check the date of issue, see section 4a. There have been reports of fake licences circulating across the industry, where the red diagonal lines on the Union Jack appear thicker than on a genuine licence.



An example of a genuine Union Jack



An example of a fraudulent Union Jack



What do I do if I think a customer has presented me with a fraudulent licence?

Sometimes you might be presented with licences that you suspect are fraudulent, particularly if these have been submitted via eClick pass where the picture of the licence may not be as high quality as a scanned version. You must always ask a customer to present their physical licence as part of your due diligence checks. If this purchase is a distance sale, ensure the delivery driver checks the physical copy of the licence before the vehicle is handed over. If you are concerned about a licence being fraudulent, refuse the sale of the finance agreement.



Identifying and preventing fraud in digital documents

To help you spot common digital fraud tactics, take a look at our guide to help you identify and prevent fraud in digital documents. For further information and support please click [here](#).

Your account manager will be able to answer any questions you have around knowing how to determine a genuine licence from a counterfeit one.



Retaining copies of customer's driving licences

To keep yourself protected, it is a **requirement under FCA regulation** to retain a copy of the identification you took from the customer for the length of their finance agreement, to evidence that you verified their identity correctly. You must also be able to provide this information to us, and any relevant authorities, if asked to do so.

To stay compliant with GDPR, please ensure you're storing the copies securely, and preferably electronically.



Please note that we do not accept provisional driving licences as part of Identification and Verification check. With the exemption for the purchase of motorcycles where the buyer has a provisional licence and CBT. We only accept full driving licences for customers who wish to purchase a vehicle via finance.



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Excellent   Trustpilot