

Social distancing considerations

Social distancing requirements

As an industry, we need to do what we can to reduce the spread of COVID-19 and protect our colleagues and customers. It is vitally important that we follow social distancing guidance set by the Government and take extra steps to keep dealerships clean and safe. Social distancing could also mean it is difficult to perform the usual identity and fraud checks, but there are extra measures you can put in place to secure your dealership during this time.

Government guidance

The Government has set strict social distancing guidance that applies to the general public as well as businesses. Please ensure that you adhere to the rules as advised by the Government, both in the dealership or showroom and during any transaction:

1. Stay 2 metres (6ft) away from people at all times.
2. Make sure your team and customers always wear a mask indoors, unless they are exempt.
3. If indoors, make sure rooms are well ventilated by keeping windows and doors open where possible.
4. Do not deliver to any household where someone is self-isolating or allow a delivery to be made by anyone showing any symptoms or who lives with someone who is self-isolating.
5. Make provisions for delivery staff to wear gloves or wash their hands.
6. If you are in Tiers 1-4, make sure you're operating in a Covid-Secure manner and are following the relevant guidelines.

For further guidance please visit [your local Government website](#).

It is important to note that Government guidance is subject to change as the situation evolves. We recommend you check the website regularly for the latest information.

Our steps to support social distancing

The following points should be considered when conducting a home delivery:

1. Make sure the delivery can be made safely under the Social Distancing requirements detailed above.
2. Ensure you can fully certify the identity of the individual being delivered using your standard approach.
3. Ensure that the individual the vehicle is delivered to is the customer, at the property that was submitted as their current address. Be vigilant for any third party seen waiting outside could be a non-resident.
4. Do not deliver to anywhere other than the current address, any request to do so should not be considered.

'Know Your Customer'

Certification of Identity Documents

You may not be able to certify the customer's Driving Licence in the usual manner due to social distancing guidelines. For example, the customer may be wearing a mask or may be unable to visit in person. If you can't reasonably see a visual like visual likeness with the customer, an alternative approach available could be to obtain 'selfie' from the customer to satisfy KYC requirements.

This would require the customer to take two 'good quality' colour photos, the first being of their Driving Licence. The second photo should be a selfie of the customer holding the Driving Licence next to their face. By providing two photos, this will provide the opportunity to spot potential fake licences, whilst also ensuring that the licence represents a visual likeness to the customer. The customer should then send both photos to the dealer from the email address they provided on the application for finance.

Once the dealer has received both photos they should review them to ensure they are of satisfactory quality, to both identify a fake licence and certify the likeness to the customer. When the dealer is satisfied with the quality of the photos, they must be sent to MotoNovo Finance for review prior to payout. To ensure that the photo is of 'good quality', the customer should:

- Adopt a plain, neutral expression, with a closed mouth.
- Have their eyes open and visible.
- Be facing forwards and looking straight at the camera.
- Not have hair in front of their eyes.
- Not have anything covering their face.
- Not have any shadows on their face.
- Not have a head covering (unless it's for religious or medical reasons).

When the dealer conducts the home delivery, they should take a confirmation photo of the customer holding the Driving Licence that can be used by the dealer to confirm that the person in receipt of the vehicle is the customer that provided the original photos, and that it is delivered to their current address.

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