

## Cash Payments via DWP/UC (implementable next week)

Universal Credit is the digital platform for the UK's social safety net, and it serves the purposes requested of it by the Government of the day. The current pandemic has created a new purpose for contingent workers, the self-employed, and others.

To meet this new purpose, UC could re-use existing work to create a minimally-short new pathway, which takes the [verified identity UC already gets](#) from its verified identity processes, and use the UC [faster payments](#) infrastructure to quickly verify bank accounts – sending a few pennies with a confirmation code – and then send money to those new identity-verified users (minus the initial few pennies if desired).

The use of verified identities ensures that HMG knows who gets what, faster payments means that people who need money get it quickly, and anything paid can be recouped via PAYE / NI / etc. at a point to be determined (including potentially, e.g. converting it in future to be treated as weekly payments as an 'advance' on people's state pension).

With fully online identity verification taking as little as 15 minutes, and faster payments processing within 15 minutes, DWP could approve funds in as little as half an hour (most of that waiting for information back from the citizen as they make their way through verification processes). While some subgroups have low verification rates verifying their identity against HMG databases, those who need the most urgent support are those who until recent days were in some form of employment, often on PAYE – i.e. those for whom GOV.UK Verify is shown to work best.

In the first instance, this could be a single one-off payment to a verified identity – although it could also be set to happen repeatedly, either manually by having the person login and press a button once a month, or automatically for the period of the crisis should HMG desire.

Where it chooses to do so, though this work does not need to be done right now, DWP would be able to match payments made based on verified attributes onto alternate DWP-only account systems, should they wish to do so.

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### **Process:**

- 1) Login with GOV.UK Verify (as UC allows now)
- 2) Confirm bank account as UC does now (via tiny payment with confirmation code)
- 3) Request payment of agreed sum
- 4) Money arrives in verified bank account of verified taxpayer via faster payments