

Annex 6: Small implementation steps to enable more future policy options

1. Collect bank details for all

In the same way that Universal Credit already does for first applicants,¹ ask *all* applicants² to provide the bank account details (using current wording) to which they wish to be paid.³

This should be the most minor of implementation steps, as it would re-use an existing user journey in UC – through which, by definition, the majority of UC applicants already pass.

2. Processing continues as now

Where joint claimants provide the same bank details, *nothing changes* from DWP's current position⁴ – but second applicants can be asked to confirm that they have access to the account, and are not subject to financial control (e.g. by showing the bank card when the first applicant is not present). Payments continue to be processed according to Regulations.⁵

Where Government wishes flexible policy responses, DWP can now design new and innovative mechanisms such as HMRC was able to do during the pandemic

3. There *is* no step 3; steps 1 and 2 are already fully automatable...

DWP can fully automate the collection of bank details. Indeed, it has already done so for UC primary (first) applicants. The same question wording, with “nudges”,⁶ can remain.

For as long as Universal Credit does not collect bank details for every citizen it serves, the available scope of policy interventions will always be narrower than it could otherwise be. By collecting bank details from *every* claimant, DWP would make a much wider range of policy interventions available – due both to the ‘digital first’ nature of UC, and to the infrastructure DWP has already built for delivery.

¹ Reflecting DWP's stated concerns about applications where a couple shares a single joint bank account, quite simply the *same* bank details would be provided by *both* applicants for UC.

² To do this relatively quickly and within existing DWP Digital protocols and policy constraints, UC could run long-term A/B tests for a minor wording change which covers 100% of ‘second applicants’ in a joint claim – showing them the existing screens as for ‘first applicants’; existing first claimants being the control group for A/B testing against joint claimants.

³ This would, of course, require that the current user journeys for *updating* account details, etc. are shown to *all* applicants – not just to first applicants – which, conveniently, also provides an onboarding path for existing claimants via the ‘update your bank details’ process.

⁴ Correcting a misapprehension / mischaracterisation on the part of DWP, cf. Q18 <https://committees.parliament.uk/oralevidence/1859/pdf/>, we are not proposing that DWP separate payments “by default”

⁵ Current Regulations in England say that 100% of payments to go to the bank account specified by the first applicant.

⁶ cf. https://www.whatdotheyknow.com/request/evidence_informing_statements_to