Risk ID	Category / Element	Risk Short Title	Description	Desired Outcome	Current Situation	Proposed Strategy
C00403 []	Universal Credit login blocked by mandatory SMS verification in low-signal areas		The Universal Credit digital system requires SMS verification to access an account. In areas with poor or no mobile signal, claimants cannot receive the verification code, preventing them from logging in or responding to time-critical messages. This effectively excludes rural residents from managing their own claims.	DWP to provide an alternative verification route (email or voice call) for claimants unable to receive SMS messages, ensuring full accessibility regardless of mobile signal quality. **What Could Go Wrong?** Claimants in poor-signal areas may miss deadlines or fail to comply with requests, leading to wrongful sanctions, payment delays, or termination of claims.	The UC platform enforces SMS-only verification. The user received an email instructing them to check their UC account but could not log in due to no mobile signal, leaving no alternative means to confirm identity.	Raise the concern through UC feedback and DWP accessibility channels. Document cases from affected regions and propose an immediate system update allowing email or app-based authentication, with an option to flag "no mobile coverage" at registration.

Risk (three-part) Statement			Current Risk			Response Type	Manageability	Residual Risk	Risk Owner	Due Date	Close Date	Last Review Date Notes
Cause	Risk Event [uncertainty]	Consequence	Probability	Impact	Score (PxI)							
DWP system design assumes universal mobile coverage and mandates SMS verification without fallback options.	Claimant receives login prompt but cannot access their account because the verification code cannot be delivered to a no-signal location.	Exclusion from digital access to benefits, risk of missed messages, and potential financial or procedural penalties for rural claimants.	4	3 H-1 C-1 Q-1 S-1	12		5	9		16Oct26		10Nov25

Mitigating Actions / Response				
ID	Actions	Action Owner	Due Date	Close Date
#1	Raise in UC feedback.	Winter, David	09Jan26	Open
#2	Document cases from affected regions in regional map form for reporting and resolution.	Winter, David	09Jan26	Open
#3	Proposes to UC IT team sysem update to allow app or email based authentication..	Winter, David	09Jan26	Open
#4	Adjust process to allow an option to flag 'no mobile coverage' at registration.	Winter, David	09Jan26	Open

Last 10 RM Events (Meetings/Interviews/Workshops).

Mtg.	Date	Title / Person / Department	Objective	(0 Events held.)

Comments

History

Top Risk   Summary

Universal Credit login blocked by mandatory SMS verification in low-signal areas

Top Risk Mitigation

Raise the concern through UC feedback and DWP accessibility channels. Document cases from affected regions and propose an immediate system update allowing email or app-based authentication, with an option to flag "no mobile coverage" at registration.