18. Eligible food businesses would be registered upfront. At the outset, HMG would set out a definition for eligibility and then invite businesses to register on Government Gateway portal, cross referenced against government records, such as FSA data and SA or CT taxpayer reference.

19. Then at the backend of the process, the merchant would make a reduction of the customer's bill at point of payment, provided the terms of the scheme were met. The merchant would then submit a claim to HMRC and would receive payment within six working days, subject to checks. An indicative restaurant registration and claim journey are set out in Annex II.

20. Individuals would not have any interaction with HMG. They would see publicity about the scheme and possibly receive a generic household letter. They'd be able to check participating restaurants online. They'd then dine at a participating restaurant and receive a discount on their bill.

*Risks*

21. The biggest challenge with Option 2 is that it may have less impact on behaviour because it less closely mimics the feeling of money in the customer's pocket. However, the incentives of this option could be sharpened through a targeted supporting comms campaign or through increasing the size of incentive. It is also worth noting that incentives with the objective of breaking entrenched behaviours and encouraging the return to social consumption will be most effective when they train new behaviours through repeated activities, rather than a one-off. So an ongoing incentive over the course of a month could in this respect be expected to have a greater behavioural impact.

22. There are also challenges over identifying eligible businesses. Our current lead option a registration portal that leverages CJRS systems and cross-references with FSA data. However, this will have inaccuracies, as FSA data is collected at LA level and has lags coming on and off.

23. There also risks with fraud and compliance, particularly that businesses make inflated claims to HMRC about the number of vouchers they're received. I&S
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24. Finally, it is important to note that this option creates admin burden for restaurants, in terms of registration, processing claims and back end reimbursement. HMG will have to ensure back end reimbursement particularly is quick and smooth for this policy to effectively support sector and avoid the risk that restaurants that do not expect a demand problem upon reopening do not register for the scheme.