IT REV

BUSINESS RESILIENCE GUIDE · TLP:CLEAR · VERSION 1.0

Keep trading when the internet goes down

Connectivity and payment resilience for small businesses

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The government now asks every household to be ready for three days of disruption. This guide shows how to ask the same question of your tills, phones and internet, and what to put in place so a line fault, a storm or a wider outage doesn't stop you trading.

8%
of UK payments were made in cash in 2025, down from 45% in 2015 (UK Finance)

23%
of UK SMEs have no backup in place if their internet fails (Zen, 2024)

31 Jan 2027
final date for the analogue phone network switch-off (Openreach, via ISPreview)

About 1 in 5
mobile mast sites have at least an hour of battery backup (Ofcom, via ISPreview)

How to use this guide

Owners and directors should read sections A, B and G. Practice, office and venue managers should add C to F. Technical staff should focus on D, E and the technical checklist in G. Everything here reflects the situation as of 24 October 2026.

Facts are linked to their source. Where a statement is IT Revolution's professional view rather than sourced fact, it carries a JUDGEMENT marker.

What we could not verify.

- Starlink's UK business prices vary widely between published sources, so we quote them only after checking current plans for your address.
- Whether a given card terminal can take payments offline depends on the terminal, the payment provider and its settings. Some can, some can't, and some have the feature switched off.
- The survey figures on SME connectivity were commissioned by an internet provider. We use them as an indication, not a precise measure.
- We have seen no public evidence of any specific, imminent threat to UK internet infrastructure. This guide is about sensible preparation, not a forecast.

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FOR OWNERS AND DIRECTORS

Summary

> **Being ready for three days of disruption now applies to your business as much as your home.** On 22 October 2026 the Cabinet Office launched Be Ready, a three-year campaign asking households to keep water, food, medicines and cash in case of emergencies such as storms, power cuts and outages (ITV News, 23 October 2026).

The cash advice is there because electronic payments can stop. Launching the campaign, Defence Secretary Wes Streeting asked, "How would we cope if the payment systems of the local supermarket went down?" (Tyla, reporting the Daily Mail, 22 October 2026). He said businesses as well as households should ask whether they are ready (ITV News).

For a small business, that question has three practical parts:

- **Can we still take payment?** Card terminals, tills and booking systems almost all need the internet.
- **Can we stay online?** A second internet connection that doesn't share the weaknesses of the first keeps payments, phones and cloud systems running.
- **Can we keep the critical kit powered?** After the analogue phone switch-off, phones run over the internet and stop in a power cut unless they are backed up.

JUDGEMENT The outages a small business is most likely to face are local and ordinary: a damaged line, a dead router, a power cut, or a payment provider having a bad day. The same preparations that cover those also put you in a far better position if something bigger happens. For most small sites, the measures in this guide cost less per year than a single busy day's lost takings.

B

FOR EVERYONE

What has changed this year

2026 has shown how quickly card payments, banking and online services can stop, even without a national crisis. None of the events below was caused by an attack on the UK's internet, yet each one stopped people paying, banking or using services.

Timeline (UK, 2026)

9 April	The Defence Secretary at the time, John Healey, revealed that three Russian submarines had spent more than a month operating above cables and pipelines north of the UK. He said there was no evidence of damage (Capacity, 10 April 2026).
23 June	**A Worldpay outage, which the company linked to a third-party power issue, stopped card payments at pubs, restaurants and supermarkets including Tesco and Morrisons during England's World Cup match against Ghana. Some venues went cash-only (Yahoo News UK, 23 June 2026).**
20 October	A Google Cloud outage affected services including Revolut, Lloyds, HSBC and Screwfix (NationalWorld, 22 October 2026).
21–22 October	A critical flaw in PHP, the language behind millions of websites, led the National Cyber Security Centre (NCSC) to urge immediate updates. Ministers confirmed 32 government services had been taken offline as a precaution (Local Government Lawyer, 23 October 2026).
22 October	**Be Ready launched. The same day, the government set out plans for prison sentences of up to 14 years for damaging subsea cables (The Register, 23 October 2026).**
23 October	Prime Minister Andy Burnham backed the advice, saying "It's not about panic buying" but about sensible preparation (BBC News, 23 October 2026).

Around 60 subsea cables connect the UK to the rest of the world, and damage to them could disrupt international internet traffic and financial transactions (Capacity, 10 April 2026). That is why the government is strengthening the law.

JUDGEMENT A deliberate attack on the UK's cables is a low-likelihood, high-impact risk, and the UK has many cables and routes. For a business, the right response is the same calm preparation that protects against everyday failures, rather than anything dramatic.

C

FOR OWNERS AND MANAGERS

How dependent you already are

> **Almost every sale, call and booking now depends on a working internet connection and mains power.** Cash has become a small share of how people pay, and the old copper phone network is about to disappear.

How the UK paid in 2025

Measure	2025
Share of all payments made in cash	8% (9% in 2024, 45% in 2015)
Share of all payments made by card	64%
Share of all payments that were contactless	39%
UK adults registered for a mobile wallet	65% (57% in 2024)

Source: UK Finance, UK Payment Markets 2026 press release, August 2026; card share from FStech, August 2026.

Cash still matters to some customers. Around 3% of UK adults rely mainly on cash for day-to-day spending (FStech, reporting UK Finance). JUDGEMENT With the government now telling households to keep some cash at home, more customers may carry it, so being able to take cash is part of resilience too.

Most small businesses have no plan B for the internet

In a 2024 survey of UK SMEs, 72% agreed that failover internet is critical to their operations, yet 23% had no backup at all (Zen Internet, November 2024).

The phone switch-off changes your power risk

Openreach's analogue phone network (PSTN) reaches its final closure date on 31 January 2027 (ISPreview, 24 September 2026). Old copper lines were powered from the exchange. Digital phone lines are not, so they stop working in a power cut (Worcestershire County Council). Alarm lines, lift phones and some older card terminals may also depend on the old network.

FOR MANAGERS AND TECHNICAL STAFF

What goes wrong, and what fixes it

Backup internet fixes the most common failure but not every one, so match each risk to the right remedy. If your payment provider or a cloud service goes down, a second internet line won't help. Offline modes, cash and simple paper procedures will.

Failure	Real example	Does backup internet help? JUDGEMENT	What keeps you trading JUDGEMENT
Your own line or router fails	Fibre cut by roadworks, an Openreach fault, a dead router	Yes, fully	Automatic 4G/5G or satellite failover
Local power cut	Storm damage or a substation fault	Partly	Battery backup (UPS) for network kit and phones; satellite if local mobile masts also lose power
Payment provider outage	Worldpay, 23 June 2026	No	Terminal offline mode, a second way to take payment, and a cash float
Cloud service outage	Google Cloud, 20 October 2026	No	Knowing which systems work offline, and printed copies of the day's bookings
Wider national or international disruption	Damage to subsea cables	Partly	A path that doesn't share local infrastructure, plus offline payments, cash and paper procedures

Examples from section B sources. Remedies are IT Revolution's professional view.

Mobile backup can fail in a power cut. Ofcom's analysis found that about 20% of UK mast sites have at least an hour of battery backup (ISPreview, February 2025). Its June 2026 guidance sets expectations for operators but no fixed number of hours (ISPreview, 16 June 2026). If your area loses power, a 4G/5G backup may not last long.

Offline card payments carry a risk you should understand. In offline ("store and forward") mode, the terminal saves the payment and sends it for approval once the connection returns. If the card is then declined, the business usually loses that sale (Epos Now, June 2025). Not every terminal supports offline mode, and where it does it may need switching on (Paysafe help centre). Agree a sensible limit per transaction with your provider.

E

FOR MANAGERS AND TECHNICAL STAFF

The resilience stack, in priority order

Start with payments and a second internet path, then add power and satellite where the risk justifies it. The order below puts the cheapest, most effective steps first.

JUDGEMENT Priority tiers

P0	This week	**Payments continuity** Check whether each card terminal supports offline mode and whether it is switched on. Find out whether terminals have their own SIM as a fallback. Keep a cash float and change, and write a one-page “card machines down” procedure for staff.
P1	This month	**A second internet path** Add a 4G/5G router with automatic failover, ideally using a SIM that can roam across mobile networks. Give card payments and phones priority on the backup link so they keep working even if bandwidth is limited.
P2	This month	**Power for the critical kit** Fit an uninterruptible power supply (UPS) to the router, firewall, network switches, phone system and terminal chargers. Size it to ride out short cuts and give time to close down safely. Check alarm and lift lines ahead of the January 2027 switch-off.
P3	This quarter	**An independent path** Add satellite internet, such as Starlink, where mobile signal is weak, where downtime is very costly, or where you need a route that doesn’t depend on local cables and masts. It needs power and a clear view of the sky, and it complements a mobile backup rather than replacing it.

How automatic failover works

A dual-connection router, such as the Cisco Meraki and Ubiquiti equipment IT Revolution already installs, watches your main line. If the line stops responding, the router moves traffic to the backup within seconds and moves it back once the main line recovers. Card terminals and phones on your network follow automatically, so staff don’t need to do anything. The router can also send an alert, so you know the backup is in use and can chase the fault.

What good looks like. Unplug the main broadband at 11:00 on a quiet weekday. Card payments, phones and email carry on, someone receives an alert within minutes, and service switches back on its own when you plug the line in again. Repeat the test every quarter and record the result.

F

FOR SECTOR MANAGERS

Notes for hospitality, dental and schools

Each sector loses something different when the internet stops, so the priorities shift. The table below shows where we would start for the three sectors we support most.

Sector	What stops first	Where to start JUDGEMENT
Hotels, pubs and venues	Card payments, booking and property systems, key cards, guest Wi-Fi	P0 and P1 first. Satellite for larger hotels and venues where an evening's lost trade would be costly.
Dental practices	Cloud practice management, NHS systems, phones for appointments, imaging PCs talking to the server	P1 and P2 first. Print the next day's appointment list each evening so reception can still work.
Schools	Phones for parents and safeguarding contacts, the management information system, cashless catering, alarm lines	P1 and P2 first, plus an audit of every line that still uses the analogue network before January 2027.

Based on IT Revolution's experience supporting these sectors.

G

FOR OWNERS, MANAGERS AND TECHNICAL STAFF

Checklists

Each checklist takes under an hour to work through and turns this guide into actions. Tick items off as you go, and note who owns anything that needs follow-up.

Owners and directors

- [ ] Decide how long the business could trade without card payments or internet, and what that would cost.
- [ ] Approve a cash float and change, and decide where it is kept.
- [ ] Ask your IT provider for a resilience check covering internet, power and payments.
- [ ] Confirm every phone, alarm and lift line is moved off the analogue network before 31 January 2027.

Practice, office and venue managers

- [ ] List every card terminal and note whether it supports offline mode and has its own SIM.
- [ ] Write and print a one-page “card machines down” procedure, and brief staff on it.
- [ ] Keep printed contact numbers for your IT provider, internet provider, payment provider and landlord.
- [ ] Print or export the next day’s bookings or appointments at the end of each day.

Technical staff

- [ ] Map each internet connection and which devices and services depend on it.
- [ ] Configure dual-connection failover with alerting, and give payments and voice priority on the backup.
- [ ] Fit and test a UPS for the router, firewall, switches and phone system; record the runtime.
- [ ] Run a failover test every quarter and log the result.
- [ ] Identify any alarm, lift, telecare or terminal lines still using the analogue network.

FOR EVERYONE

How IT Revolution can help

> **We can review your set-up in about an hour, then install and look after the pieces you need for a fixed price.** As with all our projects, you get a written report and a fixed quote before any work starts.

- **Resilience check.** Part of our free IT health check: we map what stops when the internet or power stops, and give you a written list of what to fix first.
- **Mobile failover.** A 4G/5G backup router with automatic switchover, set up so payments and phones come first.
- **Satellite failover.** Starlink or a similar service, surveyed, mounted and connected to your failover router, for sites that need a route independent of local infrastructure.
- **Power resilience.** UPS units for your network, phone system and payment kit, sized to your site.
- **Payments continuity review.** We check your terminals, help you work with your payment provider on offline mode and SIM backup, and write your staff procedure.
- **Monitoring and testing.** Alerts when the backup is in use, and a quarterly failover test with a written result, as part of your managed IT.

We are based next to Heathrow and work on site across the UK, with remote support everywhere else.

Book a free IT health check (itrev.co.uk/book) or call **020 8133 3222**

FOR EVERYONE

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All sources accessed 24 October 2026. “Summary” means the source was reviewed through search summaries rather than read in full.

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