



# Yoti Guardian Council Meeting Minutes

**Attendance:** See Table at end

**Location:** Google Hangout

**Date:** 7 September 2021, 1700-1930 GMT

**Recorder:** Eric Levine

<b>Agenda</b>	<ol style="list-style-type: none"> <li>1. New joiner introduction</li> <li>2. Accessibility progress</li> <li>3. Consumer marketing updates</li> <li>4. Guardians recruitment</li> </ol>	<ol style="list-style-type: none"> <li>5. Strategy Highlights</li> <li>6. Documenting the story/learnings of our Founding Guardians</li> </ol> <p>AOB</p>
<b>Actions from Previous Meeting:</b>		<b>Status Update</b>
<ul style="list-style-type: none"> <li>○ Share notes from Yoti internal Trust &amp; Ethics Committee re emerging social media platforms and risk assessment</li> <li>○ Publish blog post re cookies and analytics</li> <li>○ Next steps re Yoti Explore to be brought back to Guardians Council when it progresses</li> </ul>		<p>Shared via Yoti newsletter on 1 November.</p> <p>Blog post published June 2021</p> <p>Est 2022</p>
<b>Actions from this Meeting:</b>		<b>Status Update</b>
<ul style="list-style-type: none"> <li>○ Continue the recruitment campaign for new Guardians.</li> <li>○ The Guardians are working on developing the paper gathering the story of our Founding Guardians after six years of involvement in the founding of the Council.</li> </ul>		<p>ONGOING</p> <p>ONGOING</p>
<b>Next Council Meeting</b>	9-12-2021	

*Summary notes from the meeting are provided below, with points of agreement and actions clearly noted.*

Welcome	Meeting began at 1700.
<i>Bolstering our Trust &amp; Policy Team</i>	The new joiners to the Regulation & Policy team introduced themselves to the Guardians.
<i>Age related updates</i>	<p><b>Topic:</b> Information update to Guardians AI Age Estimation.</p> <p><b>Summary:</b> Important updates on AI Age Estimation topics have been discussed regularly in depth with the Guardians in previous Council meetings. Therefore, building on previous updates on the development of Age Estimation Technology to the Guardians, Yoti shared how it is adapting the language in the consent screen, to improve comprehension.</p>
<i>Accessibility Progress</i>	<b>Topic:</b> Information update to Guardians on the progress implementing a number of recent pieces of accessibility legislation.



	<p>Yoti has been working towards implementing a number of recent pieces of accessibility legislation such as the Age Appropriate Design Code, to continue to act alongside its set of principles.</p> <p>Yoti is aiming to achieve a higher WCAG 2.1 level (A, AA, AAA) by reviewing some of its existing content (such as backgrounds and text colours, font sizes, etc.). These extra accessibility steps are becoming increasingly important in the industry, alongside other policies such as modern slavery policies.</p> <p><b>Discussion:</b> The Guardians commended Yoti for its work on accessibility.</p> <ul style="list-style-type: none"> <li>• emphasized how important it is for Yoti to make itself more accessible, and challenged the use of the word 'normal' to make the language we use more inclusive.</li> <li>• discussed the dilemma between the desire to make applications and websites look 'beautiful' while making them less accessible.</li> <li>• The Guardians made the suggestion of researching the emerging concept of users and website visitors belonging to certain 'categories of interests', and on which basis Yoti's products can be marketed.</li> </ul>
<p><i>Consumer marketing</i></p>	<p><b>Topic:</b> Information update to Guardians on Yoti's recent marketing campaigns</p> <p>Further to this Yoti shared with the Guardians its latest marketing campaigns on these topics:</p> <ul style="list-style-type: none"> <li>• The launch of Yoti's EasyID product and the attention it garnered in the media.</li> <li>• The roll out of a Yoti roof of Age Standards Scheme (PASS) Card for those who do not have a driver's licence or passport, which will be priced fairly and designed to help people prove their identity.</li> <li>• A new marketing email campaign centred around the fact that 17 million people a week need to use a proof of identity to collect cash at Post Office locations. On this, stickers and promotional material would be rolled out to Post Office branches and convenience stores.</li> </ul>
<p><i>Discussion Topics</i></p>	<p>The following points were tabled for input and advice from Guardians.</p>
<p><i>Yoti Strategy Highlights</i></p>	<p><b><u>Summary on Open Banking:</u></b> The topic of Open Banking, how it works in the UK, what the benefits for consumers are, and how Yoti is planning to use this technology to better protect people from fraud was presented to the Council.</p> <p><i>Discussion:</i> In discussing this matter, the Guardian Council agreed that Open Banking presents opportunities both for consumers and the industry. Amongst future possible opportunities the Guardians agreed that Open Banking could evolve to include Open Finance. This could represent a good opportunity for Yoti to offer user experience across these different areas while using Yoti app's various products and services.</p> <p><b><u>Summary on External Funding:</u></b> Yoti's plan for funding, and how Yoti is making itself attractive to investors who prioritise both investment returns and making a positive contribution to society was presented to the</p>



	<p>Guardians. A plan on how Yoti will balance revenue generation while inspiring users to trust Yoti with their personal data was also presented.</p> <p><i>Discussion:</i> Guardians supported Yoti's intention to seek funding to grow the business from mission-aligned investors.</p>
<p><i>Documenting the story/learnings of our Founding Guardians</i></p>	<p><b>Summary:</b> The discussion centered on the development of the paper that gathers the story of our Founding Guardians after six years of involvement in the founding of the Council. At the moment the structure and the theme of the paper has been finalised. There is still work to be done to cogently gather all the points of view of the former Guardians. After this, a first step will be to produce a paper to circulate among relevant people. Later on a digestible version will be produced by the marketing team for wider distribution.</p> <p><b>Discussion:</b> The Guardians suggested two elements:</p> <ul style="list-style-type: none"> <li>• Acknowledgement that an ethical governance structure must be based on anti-racism and inclusion and a reference to the UN Human Rights Framework.</li> <li>• The Guardian Council encouraged Yoti to become involved with a Business School to make Yoti a case study in managing the Guardian Council. The case study will be based on Yoti's experience on how to harmonise commercial purposes with social purposes.</li> </ul>
AOB	
<i>Adjournment</i>	The meeting was called to a close at 1930.

2021 Meeting Attendance													
Meeting Dates	1/3	27/5	7/9				Yoti Staff	1/3	27/5	7/9			
Seyi Akiwowo	●	●	●				Robin Tombs	●	○	●			
Renata Avila	●	●	●				Julie Dawson	●	●	●			
Doc Searls	●	●	●				Eric Levine	●	●	●			
Joyce Searls	●	●	●				Florian Chevoppe-Verdier	☒	☒	●			
Gavin Starks	●	●	●				Valentina Dotto	☒	☒	●			
							Chris Field	☒	☒	●			
							Cassandra Stobbs	☒	●	☒			
							John Abbott	☒	●	☒			
							Samuel Rowe	●	●	☒			

● = in attendance ○ = absent/ apologies ☒ = Not scheduled to attend