



## Yoti Guardians Council Meeting External Minutes Q2 2023

**Attendance:** See table at end

**Location:** Google Meet

**Date:** 24/07/2023 - 14.00 - 16.00

**Recorder:** Ken Banks

### Agenda

- Approve internal minutes from the last meeting
- Funding and investment update
- Research and Development update
- Status of current Guardian recruitment drive
- Update on anticipated risks of supporting certain new product areas
- For information:
  - Upcoming Fraud Signals partnership work

<b>Welcome</b> <b>14.00 - 14.05</b>	KB welcomed everyone to the meeting and invited the Guardians and staff to introduce themselves to each other. The Guardians shared some latest news on their work.
<b>Update on actions from past meetings</b> <b>14.05 - 14.15</b>	<b>Updates on actions from past meetings:</b>  The Yoti team talked through brief actions from the last meeting, including reading for the Guardians of the 'Good AI legislation' paper. KB provided an update on Guardian recruitment and tenure extension ahead of the wider agenda item later in this meeting. The minutes of the last meeting were approved by those present.

<p><b>Funding and investment update</b></p> <p><b>14.15 - 14.30</b></p>	<p>The Yoti team stated that there wasn't a huge amount of progress to report on funding and that the investment landscape remained challenging. The Guardians also shared news of their own challenges seeking funding for their own work.</p>
<p><b>R&amp;D update:</b> For recommendation and information</p> <p><b>14.30 - 14.55</b></p>	<p>The Yoti R&amp;D lead joined the meeting to explain more about GAN (Generative Adversarial Network) models, how their use has grown and show with examples how Yoti is using technologies such as Style GANs. They asked for Guardian feedback and sought advice on red lines they felt might need to be drawn in its use.</p> <p>Yoti updated the Guardians as to their continued investment in building a diverse data training set.</p> <p><b>Discussion:</b></p> <p>The Guardians asked about the ethical considerations and governance around purchasing data sets e.g. of specific skin tones. The Guardians advised that more conversation is needed to better understand and assess regional differences in image creation. The Guardians asked about the procedures for deletion of images.</p> <p>The Guardians advised that there might be a really good story here about due diligence, and how Yoti is approaching things. e.g. to be able to say that Yoti is only buying images with thought and consideration, which is key for reputation, and transparency. The Guardians believe that Yoti is leading in terms of best practice and its efforts to invite scrutiny and do the right thing. The Yoti team added that Yoti has already done work to try and determine where there may be red lines and be mindful when they get close to them. The Yoti team encouraged the Guardians to keep challenging them and to keep on asking probing questions.</p>
<p><b>Status of current Guardian recruitment drive</b></p> <p><b>14.55 - 15.10</b></p>	<p>The Convenor of the Guardians gave the Council an update on progress with Guardian recruitment, in particular about reaching out to previous nominees when the Guardians who nominated them had left their post. One question for the Guardians was whether they felt nominees should also be able to nominate potential Guardians. The Guardians felt this might help open up the pool of people, and bring in Guardians we may have otherwise not considered. This was agreed and so will be considered after the current nominees have been reviewed. With a wider, open call for Guardians it would be crucial to triage for sufficiently qualified candidates.</p>

<p><b>Update on anticipated risks of supporting new online sectors</b></p> <p>15.10 - 15.45</p>	<p>Yoti staff joined the meeting to provide an update on risks and mitigation approaches taken in Yoti’s work supporting new market offerings which are being reviewed on an ongoing basis. The Guardians were invited to provide feedback.</p> <p><b>Presentation summary:</b></p> <p>Previous discussions have revolved around whether or not this product area should be built and taken to market. Yoti is now looking at the potential risks posed to different stakeholders and how they can be managed. Yoti is also engaging with certain regulators and NGOs on this topic.</p> <p><b>Discussion:</b></p> <p>The Guardians stated that this was a complex area and believed that an open communications strategy might help people better understand their position, and help them recognise that Yoti is proactively thinking about how they might deal with associated challenges. The Guardians advised that Yoti needs to be clear on the boundaries they set. The Guardians advised that Yoti should initially let the customers figure out their use cases and let them shape and set some of the boundaries.</p> <p>The Yoti team outlined that they believe there will be increasing regulatory guidelines and ‘Mastercard/Visa-type guidelines’ for operators using this kind of technology to comply with regulations. This regulatory clarity will ultimately be helpful to Yoti and the industry in general.</p> <p>The Guardians shared concerns around how certain tools may be created and managed. They were also interested in the income potential of making this kind of tool available, and the effort, risk and opportunity vs. the financial reward. They were also interested in how safety tech tools might more broadly be used in the public interest. e.g. to help empower people to report and remove certain images. The Guardians agree that this is a complex area and suggested various NGO bodies which may be useful to engage with. The Guardians suggested that Yoti should consider and evaluate routes in terms of risk mitigation.</p> <p><b>Yoti action:</b></p> <p>Yoti will take on board all thoughts and comments and report back in due course.</p>
<p><b>Progress update and news</b></p> <p>15.45 - 15.55</p>	<p><b>Fraud signals update:</b></p> <p>Yoti is commencing a Proof of Concept based on the detection of Fraud Signals. In short, this is the sharing of signals around KYC and anti-laundering, looking at how</p>

	different parties work together to share signals and information around fraud and how that is shared in ways that makes it quicker, easier and more efficient. Yoti will provide a DPIA with risks and mitigations as work progresses over the next 6 months.
<b>AOB</b>  <b>15.55 - 16.00</b>	<b>AOB</b>  The Guardians had a number of questions around the running of the Guardian Council including roles, chairing, recruiting and term dates, amongst others. It was agreed that time would be allocated at the next meeting to review all of this.
<b>Close</b>  <b>16.00</b>	<b>Conclusion</b>  With no other business, the meeting was called to a close at 16.00.

<b>Meeting Attendance</b>														
Meeting Dates								Yoti Staff						
Gavin Starks	●							Robin Tombs	●					
Seyi Akiwowo	●							Julie Dawson	●					
Jerry Michalski	●							Erlend Davidson	●					
Ken Banks	●							Omari Rodney	●					
								Amba Karsondas	●					

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