



## Yoti Founding Guardians Council Meeting 10 October 2017

**Attendance:** See Table at end

**Location:** Yoti Office & VC

**Date:** 10 October 2017, 1700-1930 GMT

**Recorder:** Eric Levine

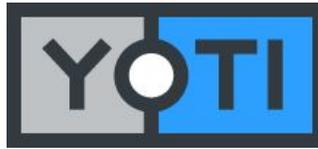
<b>Agenda</b>	<ol style="list-style-type: none"> <li>1. Yoti product/business update</li> <li>2. Progress on Social Purpose Agenda</li> <li>3. Public concerns with the Aadhaar system</li> </ol>	<ol style="list-style-type: none"> <li>4. Progress on Response to Criminal Use of Yoti</li> <li>5. Yoti's likely funding plans</li> <li>6. Dates for 2018 Council meetings</li> </ol>
<b>Carry Over Actions from Past Meetings:</b>		<b>Status Update</b>
o Digital ID for Development: Duncan to lead drafting of a white paper for the Chair of ID2020 on how Yoti could potentially contribute to the global effort to deliver IDs for the 1.5 billion people who do not yet have an ID.		TBD
o User Analytics: Yoti to develop a plan and timeline for reducing reliance on third party analytics (Paco).		15 Jan 2018
o Yoti and Guardians to agree schedule for writing a quarterly Guardian blog post on issues related to digital identity.		15 Jan 2018
<b>Actions from this Meeting:</b>		<b>Status Update</b>
o Yoti Foundation: Guardians to schedule follow-on calls for discussion of Yoti Foundation priority areas, potential partners and experts to engage with.		20 Dec 2017
o FAQs: Guardians to review Yoti's recently updated FAQs for users, businesses and developers, and feedback on any flagging anything that does not communicate our values and principles, is unclear, or is missing.		31 Oct 2017
o Council Meetings: Guardians to confirm proposed 2018 Guardian Council meeting schedule or flag date conflicts.		31 Oct 2017
<b>Next Council Meeting</b>	<b>Next Council meeting: proposed for 22 January 2017, 1700-1930 UK time</b>	

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



## Yoti Founding Guardians Council Meeting 10 October 2017

Welcome	Meeting began at 1700.
1. Yoti Product Update	In addition to the product and company updates provided via Yoti's internal weekly newsletter, the group discussed the upcoming Yoti Public Launch on 9 November. Doc, Joyce and Renata are scheduled to be in London and will be joining for the launch.
2. Progress on Social Purpose Agenda	<p><b>Issue:</b> Yoti has made some structural changes in how we seek to deliver our social purpose agenda, to ensure clarity of purpose and allocation of staff resources, as well as to provide effective independent governance for the Yoti Foundation. Under the umbrella of Yoti's Social Purpose Strategy, we now have delineation between the activities contributing to the strategy which are housed under Yoti the company, and those housed within the Yoti Foundation, summarised as:</p> <div style="text-align: center;"> </div> <p>The Yoti Foundation has been set up as an independent grant-making entity, regulated by the Charity Commission (as opposed to making grants directly through the company), to support charitable work, while maintaining the highest levels of transparency and accountability. As part of the set up of the Yoti Foundation, we have identified three focus areas for initial exploration – people without registered ID, online safety and digital inclusion. We will be researching these three areas in advance of the December Foundation Board Meeting to try to determine where the respective resources of the Foundation and the expertise and networks of the Company can achieve the most impact.</p> <p><b>Discussion:</b> The plan for the initial set-up phase of the Yoti Foundation was presented to Guardians for discussion, advice from their experience, and suggestions for potential partners, and experts to connect with to assist with the exploration period in the coming months. Key points from the discussion included:</p> <ul style="list-style-type: none"> <li>Guardians support Yoti's thoughtful approach to delivering on its social purpose ambition. All Guardians offered time for follow-up calls to help think through potential partners and networks to inform the Yoti Foundation's work.</li> </ul>



## Yoti Founding Guardians Council Meeting 10 October 2017

	<ul style="list-style-type: none"> <li>Guardians discussed the choice to give the Yoti Foundation a name that closely affiliates it with Yoti the company, and suggested that Yoti consider how best to ensure clear brand differentiation between the company and the foundation.</li> <li>Guardians suggested that one way the Yoti Foundation could make a valuable contribution in the identity space would be to focus on highlighting the 'foundational' problems faced by specific groups of people, bringing them to light so that others with additional resources can help in addressing them.</li> <li>Guardians supported the Yoti Foundation's openness to a range of ways to achieve impact including co-funding projects and initiatives alongside other funders, and supporting non-Yoti identity options where they are a better solution for a particular issue/situation.</li> </ul>
<p><b>3. Public Concerns with the Aadhaar System</b></p>	<p><b>Issue:</b> Guardians flagged public concerns expressed by academia and civil society related to the Aadhaar identity system to help Yoti understand the range of public views on India's core digital ID system (which Yoti integrates with to verify the identity of its Indian user community). The group discussed a range of issues which have been raised about the Aadhaar system, which can be summarized under the following headings:</p> <ol style="list-style-type: none"> <li>Security of the System – reports of significant levels of fraudulent and duplicate accounts being created within the Aadhaar system, especially in India's border states.</li> <li>Data Security – centralization of data making Aadhaar a high potential target for data breaches, compromising sensitive personal data.</li> <li>Privacy Concerns – compulsory nature of the ID system requiring citizens to input their valuable biometric data into centralised and interlinked databases. Concerns that this could result in profiling of citizens by the State on religious, political or other criteria.</li> <li>Specific groups being adversely affected by Aadhaar implementation – difficulties reported by specific groups in Aadhaar registration (e.g., no self-identification of gender attributes for transgendered persons, fingerprint registration for manual labourers, women from traditional cultures having difficulties interacting with men in the registration process), reports of some populations being excluded from the delivery of basic services which now require Aadhaar to receive (e.g., pension payment delivery).</li> </ol> <p><b>Discussion:</b> In general, the group reconfirmed that it is important for Yoti to stay closely informed of public concerns being expressed in relation to Aadhaar, or any other major ID system that Yoti accepts attributes from, and that the Guardian Council can be particularly valuable in this area. There is a high likelihood of litigation coming in relation to Aadhaar in the near future, following the Supreme Court ruling on a fundamental right to privacy, and Yoti will need to stay aware of developments.</p> <p>Specific points of agreement in relation to the public concerns discussed by the group included:</p> <ul style="list-style-type: none"> <li><b>Accepted IDs:</b> Yoti is a consumer platform in India, accepting attributes from a range of different types of ID including Aadhaar, passports, drivers licenses, and PAN cards, and therefore not dependent on Aadhaar exclusively to provide a service in India.</li> <li><b>Brand Separation:</b> While Yoti offers Indian citizens a service to share attributes from their Aadhaar IDs (and other sources), Yoti's brand and credibility is in no way linked to/dependent on Aadhaar.</li> <li><b>Essential Status of Aadhaar:</b> Given the levels of use by different types of ID in India – 1.1b Aadhars, 100m drivers licenses, 70m passports, 20m PAN cards – for Yoti to provide a valuable service for the majority of people in India, it is essential that Yoti accept attributes from Aadhaar (while being fully aware of the concerns expressed about security of the system).</li> <li><b>Clearly Communicating Confidence Levels:</b> It will be important for the Yoti platform to clearly communicate to users where the credentials for ID attributes come from, so that users can judge for themselves the confidence levels they want to give to attributes from Aadhaar (or other IDs). While</li> </ul>



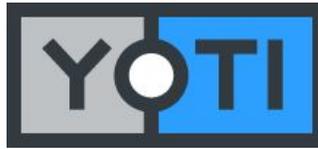
## Yoti Founding Guardians Council Meeting 10 October 2017

	<p>Yoti can offer additional services (e.g., the ability to share specific ID attributes without having to share unnecessary attributes), Yoti cannot improve the confidence of the underlying ID systems that attributes are drawn from.</p> <ul style="list-style-type: none"> <li>● <b>Understanding and Mitigating Security Risks:</b> Yoti’s security measures such as liveness detection will help to mitigate risks of fraudulent IDs entering the Yoti system, and Yoti’s biometric system will prevent any individual from creating multiple IDs (using attributes from duplicate Aadhaar IDs). Further, Yoti’s ability to offer users the ability to confirm their ID attributes from multiple ID sources, can provide a valuable way for Indian users to build a digital ID that has a higher level of confidence than the Aadhaar ID by itself (and facilitate businesses and organisations wanting to accept digital IDs with a higher level of confidence).</li> <li>● <b>Opportunities for Yoti to Provide a Superior Service:</b> It is beyond the ability and scope of Yoti to change the fundamental nature of the Aadhaar system, or to address the concerns being reported by specific groups being adversely affected by the implementation of Aadhaar; however, each of these concerns provides a potential opportunity for Yoti to provide a superior, safer service (e.g., providing a secure, voluntary identity verification service that does not allow the State to track user behavior, allowing users to self-assert gender attributes, etc.).</li> </ul>
<p><i>4. Potential Criminal Misuse of Yoti</i></p>	<p><b>Issue:</b> Follow-up discussion on the complicated issues involved in how Yoti approaches and responds to criminal misuse of our product. In recent months, Yoti has taken a number of steps to develop an informed view for our initial policy in this area, including:</p> <ul style="list-style-type: none"> <li>● Reviewing the approach and policies of a wide range of technology companies;</li> <li>● Conducted internal surveys of Yoti’s staff and leadership team;</li> <li>● Engaged with external bodies and organisations focused on these issues including: Doteveryone, Ombudsman, Consumers International, Operation Sterling, Online Dating Association, the Royal Foundation;</li> <li>● Secured the assistance of experts at De Montford University to conduct a series of working sessions exploring the issues and policy options, and an academic policy review in this area; and</li> <li>● Sought legal advice to make sure that Yoti’s approach and policies are compliant with legal obligations and not exposing Yoti to any undue risks or liability.</li> </ul> <p>From all of this consultation, advice and effort, Yoti is now in a position to develop a draft policy on how Yoti approaches and responds to criminal misuse of our product. The main points of this policy were presented to Guardians for discussion and feedback, including:</p> <ul style="list-style-type: none"> <li>● Yoti’s position as an identity verification service, not a character reference service.</li> <li>● Yoti will only consider action where the Yoti service was used to facilitate or commit a serious crime (violence or ‘significant’ financial harm), or a user tried to onboard an identity document fraudulently.</li> <li>● Yoti reserves the right to take proportionate action on reputable, strong and credible reports of misuse (e.g., court judgements, reports from reputable police forces).</li> <li>● In cases of one user reporting misuse by another user to Yoti, we will generally advise them to contact the police or other relevant body.</li> <li>● Yoti will be transparent and will publish regular reports of the number of bans or suspensions in response to misuse of our product.</li> </ul> <p><b>Discussion:</b> The main points of agreement from the group included:</p> <ul style="list-style-type: none"> <li>● Guardians appreciated the process Yoti has undertaken to grapple with these complicated issues, and endorse the core principles and direction of the draft policy.</li> </ul>



## **Yoti Founding Guardians Council Meeting 10 October 2017**

- |  |   |
|--|---|
|  | <ul style="list-style-type: none"><li>• The Guardian Council sees this area of work as pioneering, emphasizing what a digital identity is (and what it is not), and developing appropriate methods of responding to new ways of interaction in a digital world.</li><li>• Guardians fully support Yoti's plan to write a user-friendly blog about the process of developing the initial policy in this area, as well as the initial policy, to explain how we came to this approach for users, journalists, and others.</li></ul> |
|--|---|



## Yoti Founding Guardians Council Meeting 10 October 2017

5. Yoti's Likely Funding Plans	<p><b>Issue:</b> Yoti is starting to plan for potential future capital raising, and is exploring the feasibility of securing investment from high-net worth mission-aligned individual investors (or their associated foundations or investment vehicles), in addition to exploring more traditional venture capital avenues. The interest in exploring mission-aligned investment options is driven by Yoti's desire to secure long-term investors committed to Yoti's commercial success and social purpose, as well as the credibility/brand value of having publicly recognised mission-oriented individuals and organisations back Yoti.</p> <p><b>Discussion</b> in the group included:</p> <ul style="list-style-type: none"> <li>• Guardians encouragement and support for Yoti's approach to capital raising, prioritising impact oriented investors, as a reinforcement for Yoti staying true to its core principles and promises to its user community.</li> <li>• Suggestion for Yoti to investigate the feasibility of an Initial Coin Offering (ICO) as a means, or partial means, of capital raising.</li> <li>• Suggestions of mission-aligned potential partner organisations and funding institutions for Yoti to connect with.</li> <li>• Continued willingness of Guardians to speak to any interested potential investors or strategic partners wishing to understand the role of the Guardian Council, or Guardians' views on Yoti's principles and conduct.</li> </ul>
6. AOB	<p>Follow on from discussion in the last Council meeting, Yoti's new FAQs are now live on the <a href="#">Yoti help website here</a> – with FAQs for developers, general and businesses in separate buckets. As this is one of the key initial interfaces we have with our user community, Guardians agreed to review the updated FAQs, and flag anything that does not communicate our values and principles, is unclear, or is missing.</p> <p>The following are dates proposed for 2018 Guardian Council meetings, all 5-730pm UK time:</p> <ul style="list-style-type: none"> <li>• 22 Jan 2018</li> <li>• 16 April 2018</li> <li>• 16 July 2018</li> <li>• 15 Oct 2018</li> </ul> <p>Guardians to confirm availability or flag any schedule conflicts with those dates by the end of October.</p>
Adjournment	The meeting was called to a close at 1940.

### 2017 Meeting Attendance

Meeting Dates	17/1	4/4	6/7	10/10		Yoti Staff	17/1	4/4	6/7	10/10			
Ken Banks	●	●	●	●		Robin Tombs	●	○	●	●			
Renata Avila	●	●	●	●		Duncan Francis	●	●	●	●			
Doc Searls	●	●	●	●		Paco Garcia	●	●	●	○			
Joyce Searls	●	●	●	●		Julie Dawson	●	●	●	●			
						Eric Levine	●	●	●	●			
Emma Butler	●	☒	☒	☒		Madhu Nori	☒	☒	●	●			
Anna de Pulford	☒	●	☒	●		Chris Field	●	●	○	○			
Ana Castanheira	●	☒	☒	☒		Chris White	☒	☒	☒	●			

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