



Yoti Guardian Council Meeting

Attendance: See Table at end

Location: Google Hangout

Date: 25/03/2024 - 15.00 - 17.00

Recorder: KB

Agenda

- Welcome
- Update on actions from past meetings and Approval of Minutes
- Funding and revenue update
- Update on Templates Policy from Yoti Fraud Team
- Proposed use of publicly available data
- Updates from the R&D Team
- Updates from the DPO Team
- Updates on Guardian recruitment
- AOB
- Close

Funding and Revenue Update 15.00 - 15.12	Technical difficulties meant that the Convenor of Guardians was unable to join for the first couple of minutes, so RT kicked off the meeting by providing an update on Yoti's latest income, funding and revenue figures, along with progress and an outlook for the next few months, by sector, in what is a highly competitive environment. Questions were invited from the Guardians.
Welcome 15.12 - 15.25	The Convenor of Guardians officially opened the meeting and gave a warm welcome to our new and latest Guardian, who gave an introduction to her background and her work, and why she was interested in Yoti's mission. She was also welcomed by Yoti staff and the other Guardians, who also gave brief backgrounds and updates on their work.
Update on Actions from Past Meetings and Approval of Minutes 15.25 - 15.28	Minutes for the Guardian Council meeting in January were approved by the Guardians present. During the last meeting, the Guardians asked about resources for wargaming (a process by which participants are immersed in an environment with the required level of realism to improve their decision making ability). Yoti team notified the

	Guardians that Yoti continue to evaluate wargaming and they will be updated as and when relevant use cases are found.
Update on Templates Policy from Yoti Fraud Team 15.28 - 15.33	<p>The Yoti team referred to an earlier presentation made to the Guardian Council which detailed how we verify newly minted template identity documents submitted during our on-boarding and verification process to ensure that they are bona fide and the process to review templates ahead of one being provided.</p> <p>This process has been in play for the past 16 months with three templates created during this time. There were no questions from the Guardians, with the team commenting in closing that we'll probably not visit this topic again unless the Guardians raise additional questions or concerns, and that we'll provide a summary of the Yoti created template again in a year's time.</p>
Proposed use of publicly available data 15.34 - 16.03	<p>The team informed the Guardians that we'll focus on the ethical issues and park the purely legal issues in this update, and that these were already being looked at by Yoti's legal team.</p> <p>Yoti Head of R&D kicked off the discussion by sharing a short deck outlining the approach and rationale for the work which, in short, was to improve our anti-spoofing model by training it on publicly-available content.</p> <p>The Yoti team outlined the process that the Ethics Committee has been following to determine whether or not this is something we should seriously consider doing, and under what terms.</p> <p>Following a period of internal consultation, the Ethics Committee approved the policy with a number of caveats. Information is to be drafted in terms of how to request to opt-out*, clarity on data use, details will be added to the Yoti website explaining what we were doing and why. This is a significant piece of work for the Committee and one that generated a lot of debate.</p> <p>The Guardians felt this was a good starting point, but made the point that the type of licence matters, and given how many different types there are we should publicly share details of which ones we're looking at and which ones we're not, and why. They also made the point that Yoti approaching this proposal with an abundance of caution underlines our ethical approach and reinforces a commitment to our core principles. In summary, the Guardians were in agreement for the project to continue.</p>
Update from the R&D Team 16.03 - 16.22	<p>The Head of R&D shared an update on the latest R&D Team activities with the Guardians, focusing in particular on the NIST global face matching benchmark¹, preparations for our next Facial Age Estimation model, and improved liveness detection.</p> <p>With NIST, the Yoti team reiterated the need for us to continue evaluating and testing our models, and that it was important that we understand and reduce bias in particular. As part of these efforts, we recently submitted our face matching model to NIST's facial recognition arm, As a result, there has been a dramatic</p>

¹ https://pages.nist.gov/frvt/html/frvt_age_estimation.html

	<p>improvement. Yoti has also submitted its model to the new Facial Age Estimation benchmark.</p> <p>The Head of R&D added that this work is about determining whether our model is representative of the real world. Using graphs and tables, he then took the Guardians through a detailed explanation of the latest NIST test results. The Guardians reminded the Council of a question at earlier meetings about how we might crowdsource training data, and whether minority groups may be motivated to submit images because of the improvements that would make not just for them, but across the board, for everyone. Yoti Head of R&D explained all the different ways we make use of the data we currently have, but figuring out how to crowdsource the most useful kind of data has not been found to be the most efficient approach. Yoti continues its efforts to expand its data set, following ethical guidelines..</p>
<p>Update from the DPO Team</p> <p>16.22 - 1637</p>	<p>Yoti detailed its responses to requests for information and the approach undertaken to support these.</p> <p>The DPO team updated the Guardians as to how the Internal Fraud Database works and went through the DPIA - and how this work helps us better detect and prevent fraud by comparing all incoming documents with previous instances of fraud.</p> <p>Following a lengthy discussion, no questions from the Guardians were forthcoming.</p>
<p>Update on Guardian Recruitment</p> <p>16.37 - 16.44</p>	<p>The Convenor of Guardians provided an update on Guardian recruitment following his earlier welcome to our latest Guardians . We now have four Guardians in total, with one due to retire after the next quarterly meeting. A new Guardian will join later in the year should that call go well, and based on what happens we will then consider moving to the second stage with two additional people, but these would be for Council seats available from mid-2025.</p> <p>There were also some suggested amendments/clarifications proposed to the wording of the Guardian Articles of Association, including the Absence Policy:</p> <p><i>We understand that there may be exceptional circumstances preventing a Guardian from attending a quarterly meeting. Should this happen we would ask them, wherever possible, to review the agenda and pre-reads and send any comments to the Chair/Convenor, ahead of time. They will also be requested to arrange a call with the Convenor of the Guardians to review decisions and actions which they will have missed. If it is not possible to attend two sessions within a twelve month period, the Guardian may be asked to review their involvement. This may result in them either standing down, or should they have a temporary or ongoing conflict in their scheduling, for example, or a temporary or ongoing health or other issue which would make it difficult for them to continue their role as a Guardian, considering pausing their tenure and remuneration.</i></p> <p>There were also other proposed amendments to Guardians Contract requested by incoming Guardians:</p>

	<ul style="list-style-type: none"> • <i>Clause 2.2</i> - In addition to the existing clause there was a proposed addition: <i>'the number of workdays expected from the Guardians is capped to 8 days per annum'</i> • <i>Clause 5.2</i> - 'On the last working day of each quarter during their Engagement the Guardian shall submit to the Company an invoice detailing the Services provided and the amount of the fee payable (plus VAT, if applicable) for the Services during that quarter.' Proposed amendment to <i>'no breakdown of the Guardians Services is required'</i>. The Guardians typically only list 'Guardians services' in the detail of their invoices - we don't require any additional detail. • <i>Clause 13.3</i> - Rather than 'The Guardian shall further indemnify the Company against all reasonable costs, expenses and any penalty, fine or interest incurred or payable by the Company in connection with or in consequence of any such liability, deduction, contribution, assessment or claim.' Proposed clarification that the role does not create any personal liability on the Guardian that justifies an indemnity.
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<p>AOB</p> <p>16.44 - 17.00</p>	<p>The Convenor took the Guardians through AOB, including an earlier suggestion from former Guardians for there to be more time to raise issues, and have discussions, about topics set by them, not just via Yoti's set agenda. Minutes were also discussed, including the internal and external versions that are released.</p> <p>One Guardian brought up challenges of deep fakes, and what Yoti are doing to deal with this growing threat. The Yoti team shared a little information on what Yoti are doing in these areas, why, and working with HackerOne, an ethical hacking service</p> <p>More generally, the Yoti team reminded the Guardians - in particular - that they can contact Yoti at any time with any questions, issues or concerns, and that they didn't need to wait for Council meetings to raise them.</p> <p>The Guardians asked how Yoti prevented young people (< 13) from asking an older sibling to do the initial age check. The team responded by using the example of Yubo, who reserved the right to do age estimation on posted videos to ensure that the content generator was old enough to be using the site (most users post videos of themselves regularly). The Yoti team added that the issue of collusion is one that the regulators have been looking at, including shared access to devices in a household and how you can be sure that age-restricted sites remain restricted.</p> <p>Finally, one Guardian asked whether or not it might be helpful for Yoti to share details of anticipated (future) concerns, things such as AI, so that the Guardians may be able to better contribute to the discussion.</p>
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Meeting Dates							Yoti Staff						
Gavin Starks (GS)	•						RT	•					
Ken Banks (KB)	•						JD	•					
Sindhu Joseph (SJ)	•						FCV	•					

Seyi Akiwowo (SA)	○						ML	•					
							ED	•					
							AB	•					
							PG	•					

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