

Yoti Misuse Policy

Version 1.2, October 2021

- We want to make clear that use of the Yoti and Post Office EasyID platform does not guarantee that the user is in any way vetted or trusted by Yoti.
- We are not a character reference service, we are an identity verification platform. We might take action against users who have misused the Yoti service but we are not accepting a duty of care to other users of Yoti services.
- However, where there is proven misuse of our service we reserve the right to suspend that user or restrict that user to certain Yoti services. Our decision is final. Misuse of the Yoti and Post Office EasyID service might include use of it to commit serious criminal offences (violence or 'significant' financial harm), creating or operating an account fraudulently or breach of our Consumer Terms and Conditions. In the event that new, valid evidence is provided, that proves a person was not guilty of the misuse, that would be reviewed and we may revoke a suspension.
- We will generally only take action where there was misuse of the Yoti and Post Office EasyID service, this could be, but not limited to committing a crime, coercion, false representation or a user tried to onboard an identity document fraudulently. Where we are made aware of misuse we will take into account all evidence available to us to reach a fair decision depending on the type and level of misuse.
- We will try to act proportionately to the misuse; both in deciding the length of the suspension and which Yoti services we restrict access to.
- At account creation and when a User adds a document, we undertake a number of activities to ensure the User is genuine. However, we do not proactively monitor our services for misuse on an ongoing basis. We will act on reputable, strong and credible reports of misuse. Examples of evidence we would ordinarily act on include court judgements and reports from reputable police forces.
- If a user reports misuse of Yoti or Post Office EasyID apps by another user to us, we will advise them to contact the police or other relevant body.
- We aim to be transparent and will publish reports every three months of the number of suspensions in that period - though of course we will not publish any personal data or information that could identify an individual.
- Yoti's directors are ultimately responsible for the decisions made under this policy but will take advice from the Yoti Guardian Council and trusted third parties; who may bring specific expertise and understanding of different territories.
- This policy is subject to our App Terms and Conditions and nothing in this policy diminishes our rights in the App Terms and Conditions.
- We may revise this policy from time to time.

Julie Dawson



Peter Violaris

