



## Yoti Founding Guardians Council Meeting 17 January 2017

**Attendance:** See Table at end      **Location:** Yoti Office & VC      **Date:** 17 January 2017, 1700-1930 GMT      **Recorder:** Eric Levine

|   |  |   |
|---|--|---|
| <b>Agenda</b>   | <ol style="list-style-type: none"> <li>1. Updates from last meeting</li> <li>2. Yoti product/business update</li> <li>3. Topics for discussion with Guardians</li> </ol> | <ul style="list-style-type: none"> <li>• Implications for Yoti of the IP Bill</li> <li>• Progress on third party analytics</li> </ul> <ol style="list-style-type: none"> <li>4. Expanding the Guardian Council</li> </ol> |
| <b>Carry Over Actions from Past Meetings:</b>   |  | <b>Status Update</b>  |
| o Signing up to UN Guidelines on Businesses and Human Rights: Renata to inquire through UN contacts what the best way is for Yoti to engage with the UN towards publicly committing to the Guidelines, and Eric to work with Chris to include Yoti publicly committing to UN Guidelines in public communications planning when we get to public launch. |  | TBD after public launch   |
| o User Analytics: Yoti to transparently communicate the rationale for using third party analytics so that any user or journalist interested in the subject can understand the choices we are making (Paco and Chris).   |  | 15 Feb 2017   |
| 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.   |  | 31 March 2017   |
| o Criminal Use of Yoti: Julie leading the process of gathering input from internal and external audiences, with draft policy how Yoti responds to criminal use of our product to the April Guardian Council meeting.  |  | 30 April 2017   |
| o User Analytics: Yoti to develop a plan and timeline for reducing reliance on third party analytics (Paco).  |  | 30 June 2017  |
| <b>Actions from this Meeting:</b>   |  | <b>Status Update</b>  |
| o IP Bill: Yoti will consult with experts in UK cyberlaw to gather information on the implications for Yoti, and revert to the Guardian Council with further insights (Julie).  |  | 30 June 2017  |
| o IP Bill: Julie will draft a company policy, seeking input from the Guardian Council, on how the company will prepare for, and respond to, the implementation of the IP Bill.  |  | 31 July 2017  |
| o IP Bill: Chris will communicate a blog post on the rationale behind our business model, user promises and system design in relation to the IP Bill.   |  | 15 March 2017   |
| o IP Bill: Renata to connect Julie with civil society organisations who are orienting companies on how to comply with the IP Bill.  |  | 15 March 2017   |
| o Expanding Guardian Council: Eric will facilitate the Founding Guardian Council review process between the January and April Guardian Council meetings, with summary feedback and any corresponding recommendations to be presented at the April meeting (and used to inform the recruitment process for new Guardian candidates).                     |  | 4 April 2017  |
| o Expanding Guardian Council: Eric to draft an updated Founding Guardian role description to use for recruitment purposes, and an outline of the proposed process to use in sourcing candidates, and conducting interviews and vetting of potential candidates.   |  | 10 Feb 2017   |
| <b>Next Council Meeting</b>   | <b>Next Council meeting: 4 April 2017, 1700-1930 UK time</b>   |   |



**Yoti Founding Guardians Council Meeting  
17 January 2017**

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

**Yoti Founding Guardian Council Meeting Minutes – 17 Jan 2017**

|   |   |
|---|---|
| <p><i>Welcome</i></p>                                 | <p>Meeting began at 1700.</p>   |
| <p><i>1. Update on Actions from Past Meetings</i></p> | <p><b>Draft Individual Terms &amp; Conditions:</b> Incorporating the input from Guardians received, we now have Actions from past meetings that are still in motion – updates to be given at this meeting:</p> <ul style="list-style-type: none"> <li>● <b>Privacy Policy</b> – Guardians reviewed and fed back on the draft Privacy Policy following our October meeting. This feedback was incorporated into the text of the Privacy Policy that has gone live with the Yoti app in the App Stores. We will be revisiting our Terms &amp; Conditions and Privacy Policy going forward as we continue to make them more user friendly, and will continue to welcome recommendations of good practice in this area that Guardians come across (including recently shared work to simplify the Instagram Terms &amp; Conditions which was forwarded by Renata).</li> <li>● <b>Criminal Use of Yoti:</b> We are continuing to gather input and advice on these issues, and will bring the input from these steps back to the Guardian Council along with our draft policy in this area at the April Guardian Council meeting.</li> <li>● <b>Social Partnerships Agenda:</b> Following our session with Ken, we have continued to make progress with the social partnerships agenda, while remaining mostly focussed on the current commercial and technological priorities of the business. Our first social partner signed up to deliver a pilot is Teach First. More broadly, as the basis of our long-term social partnerships agenda we have identified six broad areas in which we think Yoti has the potential of making a transformative contribution on a global scale (in addition to Yoti’s ability to help any social purpose organisation with internal use cases similar to our commercial use case offerings):             <ul style="list-style-type: none"> <li>a) international aid direct payments/asset distribution</li> <li>b) refugee services in Europe</li> <li>c) humanitarian emergency response</li> <li>d) labour migration across borders</li> <li>e) social development programme monitoring</li> <li>f) IDs for stateless persons</li> </ul> </li> </ul> <p>To ensure that we are making steady progress based on sound assumptions, we are pursuing the following process in relation to these six areas:</p> <ul style="list-style-type: none"> <li>○ Drafting short narratives outlining our current understanding of the problem statements and possible Yoti use cases in each area (from the point of view of the person that we are seeking to benefit, not from the technologist’s perspective) to use as an engagement tool with potential partners.</li> <li>○ Using these draft narrative stories, we will then engage in learning conversations with experts and potential partners working in each area, where possible involving people who would benefit from any proposed Yoti solution, to make sure that we are focussing on developing potential partnerships and solutions that contribute to real problems, and are designed in partnership with the organisations and people who will use them.</li> <li>○ From this process we hope to be able to bring back more detail and recommendations on priorities and potential partnerships as we move forward in 2017.</li> <li>○ As trial balloons in this approach, we have: a) spoken at a House of Lords event with 25+ organisations serving refugees across Europe, resulting in a handful of organisations expressing interest in working with Yoti to develop solutions together; b) organising a <a href="#">Hack day</a> on 7th February with <a href="#">Founders and Coders</a> to explore non-profit uses of the platform with interested charities.</li> </ul> |
| <p><i>2. Yoti Company</i></p>                         | <p><b>Most Recent Release.</b> Our most recent release, available in the app stores for iOS and Android, has: improved levels of security through holograph detection; improved PIN login speed; the first stages of adding</p>   |

**Yoti Founding Guardian Council Meeting Minutes – 17 Jan 2017**

|                                 |  |
|---------------------------------|--|
| Update                          | an email for sharing; logos in mobile connect; and embedding QR codes in 3rd party web pages. We are planning for small, organic growth through friends and family in Q1, with our push for user acquisition starting in Q2.   |
| 3. Discussion Topics            | The following points were tabled for input and advice from Guardians.  |
| 3a. Implications of IP Bill     | <p><b>Issue:</b> We have discussed the Investigatory Powers Bill in previous Guardian Council meetings. The IP Bill received Royal Assent on 29<sup>th</sup> November 2016. Summary implications of the UK IP Bill are available <a href="#">online</a>. Basic headlines are that the Bill when brought fully into force will:</p> <ul style="list-style-type: none"> <li>● Reform the regime under which UK law enforcement and intelligence agencies can be authorised by warrant to conduct interception, equipment interference and/or bulk communications data acquisition.</li> <li>● Broadens definitions of ‘communications providers’ to include any data storage provider, and broadens the definition of ‘communications’ to include any person-to-person, person-to-machine, machine-to-person, machine-to-machine communications.</li> <li>● Empower the Secretary of State to serve a data retention notice (approved by a Judicial Commissioner), directing private and public communications operators to generate, obtain and retain data about users, and to require maintenance of permanent capabilities (including removal of encryption applied by a service provider).</li> <li>● Prohibit communications operators and others from disclosing the existence of a warrant or notice.</li> </ul> <p><b>Discussion:</b> In discussing how we are approaching the new regulatory regime, the Guardian Council encouraged Yoti to undertake the following:</p> <ul style="list-style-type: none"> <li>● The processes and structures that will define in detail the implementation of the IP bill are still very much in draft form. Therefore Yoti should stay abreast of developments as these draft policies and structures are finalised to be able to accurately assess the potential impact on Yoti’s business (and to be able to accurately communicate any implications to its users).</li> <li>● Yoti should continue to be engaged with Tech UK and other industry associations and bodies that provide a platform for collective action to push for clarity on the processes and structures that will implement the IP Bill, and articulate a collective voice regarding how the UK Government can avoid doing damage to technology companies such as Yoti.</li> <li>● Yoti should continue to articulate the rationale for its business model, user promises and system design, making clear why we are making the choices we are as a business, and why Yoti believes that it is important for a digital ID system like Yoti to be available for individuals, organisations, businesses and government institutions to use. This rationale should be publicly communicated to make sure that Yoti’s user community can easily understand our position on these issues.</li> <li>● Yoti should consider developing simple language, and a title to describe the category that our Privacy Policy fits in to, so that we are promoting an approach and underlying principles, rather than just promoting our own Privacy Policy.</li> </ul> <p>Agreed actions include:</p> <ul style="list-style-type: none"> <li>● <b>Action:</b> Yoti will consult with experts in UK cyberlaw to gather information on the implications for Yoti, and revert to the Guardian Council with further insights.</li> <li>● <b>Action:</b> Yoti will draft a company policy, seeking input from the Guardian Council, on how the company will prepare for, and respond to, the implementation of the IP Bill.</li> <li>● <b>Action:</b> Yoti will communicate a blog post on the rationale behind our business model, user promises and system design in relation to the IP Bill.</li> </ul> |
| 3b. Analytics and User Tracking | <p><b>Issue:</b> Follow-on discussion from the same topic discussed at the October 2016 Council meeting, regarding the choices Yoti is making at this early stage to balance respect for our users’ privacy, staying true to our promise to our users, and gathering enough data to ensure that we can acquire users and provide a good service to our users.</p> <p><b>Points of Agreement from Last Meeting included:</b></p> <ul style="list-style-type: none"> <li>● In light of Yoti’s essential business needs to understand user activity registering for and interacting with our soon-to-be launched apps, we recognise that Yoti needs to gather and analyse data from our</li> </ul>  |

users, and in the initial stages this means using third party analytics providers (at present this is Google Analytics) while launching our product to be able to provide a good service to our users.

- Given Yoti's principles related to transparency and user privacy, Yoti should take steps to communicate publicly about the choices we are making to use third party analytics (in our Privacy Policy and through our website).
- This presents an opportunity for Yoti to play a leadership role, communicating the challenges for businesses needing good analytics for their products, while also wanting to protect users' privacy – both in communicating the challenges publicly and in utilising/developing alternative methods of getting analytics for the use of our product that could benefit other companies in a similar position.

**Progress Since our Last Meeting:**

Moving forward from those points of agreement from the last meeting, Yoti is moving forward to experiment in using another analytics platform ([Adjust](#)), which does not have access to the vast amount of third-party tracked information about our users that Google does, and therefore is less able to combine Yoti user data with other data sets to potentially compromise our users' privacy.

We will use Adjust to monitor the early stages of user journeys and to measure the efficacy of our marketing activity in terms of numbers of: adverts clicked upon, apps downloaded, selfie / mobiles submitted, passports submitted and driving licences submitted. Yoti will also use aggregated anonymous reporting on a small number of descriptive indicators so that we can ensure the provision of a stable service for our user community, including operating system, country of mobile and device model (and gender, age in years and nationality if an identity document is added).

We are currently assessing how to minimise analytics from Adjust, Google Analytics and Yoti Core, while still getting sufficient reporting to allow us to monitor our app in its early stages, and guarantee a stable service for our user community. In the short-term, it is likely that we will use some combination of third party analytics services, such as Google Analytics for product development purposes, and Adjust for marketing purposes.

In all scenarios, we will have an opt-out checkbox in the Yoti app settings for any users who do not wish to contribute to minimal aggregated, anonymous data collection and analytics, and will pro-actively inform users of this opt-out option during the registration process. Activation of the opt-out by a user will result in no further tracking of that user's activity.

Discussion: In discussing this matter, the Guardian Council agreed:

- Yoti is taking appropriate steps to respect its users' privacy concerns, while maintaining a minimal necessary amount of anonymous data collection to allow Yoti to refine and improve the performance and user experience of its product.
- In communicating the rationale for Yoti's choices and course of action in this area, Yoti should make sure to communicate: a) what information we do not collect compared with many other businesses; b) that Yoti's business model is not based on tracking user behaviour and selling targeted access or advertisements to third parties (differentiated from Google, Facebook, etc.); c) recognise that doing right by our users is not easy, and can be more expensive, but that we are committed to doing it anyway. Suggestion to review the Apple Health Privacy Policy as a starting point.
- Over time, Yoti should find simple language, like 'natural anonymity', and a category/title to describe the approach that we are taking to respecting user privacy (with a clear definition of this approach so that it can be referred to in short, single sentences, non-legal language and clearly understood by interested users).
- Consider coming up with simple symbols (similar to iconography developed by Creative Commons) to visually capture and represent the different principles of our approach to user privacy (and other core principles of our business model).
- This areas represents a significant opportunity for Yoti to define, and lead, a whole new way to share and make sense of how user data is used, and transparently communicated with our users as a competitive advantage and key differentiation for our business and product.

**Yoti Founding Guardian Council Meeting Minutes – 17 Jan 2017**

|  |  |
|--|--|
|  | <p>Actions in this area are a continuation from the October 2016 Guardian Council meeting.</p>   |
| <p>3c.<br/><i>Expanding Guardian Council</i></p> | <p><u>Issue:</u> We are now slightly more than a year into the creation of our Founding Guardian Council. We have reached a stage with our technological development, and public launch of Yoti in the UK, where we want to expand our Founding Guardian Council, adding skills, perspectives, networks and profiles that will help ensure that ensure that our digital identity service stays true to our ambitions to build trust and serve our user community faithfully and transparently while growing a successful global business. As part of this process, we would also like to conduct a process of review and feedback with our existing Founding Guardians to capture lessons for improving the functioning of the Guardian Council, and to set a precedent for review and feedback at the end of each term of service.</p> <p><u>Discussion:</u> Points of discussion and agreement from the group included:</p> <ul style="list-style-type: none"> <li>● Our initial 18-month Founding Guardian terms are due to conclude in May 2017. We will conduct a review and feedback process, gathering input from each of our Founding Guardians, the Yoti team members who have worked most closely with them, on the first year of the Council's operation to inform the process of expanding the Guardian Council.</li> <li>● In the latter stages of the review process, we will discuss with each Founding Guardian their interest and fit for continuing to serve on the Guardian Council. As outlined in our original Guardian Role &amp; Code guidelines, Founding Guardian Council members are eligible to serve an additional three-year term after their initial Founding term.</li> <li>● The upcoming recruitment process to bring on additional Founding Guardians will be driven and facilitated by Yoti staff, with input from existing Guardians.</li> <li>● We are seeking to add three additional Founding Guardians to the Council, aiming to have these new Guardians recruited by the end of 2017, taking in new Guardians in a staggered fashion over the year as we confirm suitable candidates.</li> <li>● In recruiting these additional Guardian roles, we will prioritise profiles, skills, networks and geographic focus areas including:             <ul style="list-style-type: none"> <li>○ Expertise areas adding depth to our current Founding Guardian Council, such as: Data Security/Encryption; Collaborative API systems and open source communities, SaaS systems; Business models that balance social purpose and profit; Successful entrepreneurs in global business; Participatory user communities and open governance; early technology/Yoti adopter; cyber ethics; protection of children online.</li> <li>○ Geographic and gender balance to ensure that the Guardian Council as a whole represents an appropriate balance of global and gender perspectives.</li> <li>○ One of the members of the expanded Council will very likely be asked to serve as Chair of the Guardian Council, and will need corresponding experience for the role. The Chair of the Guardian Council will have an ex-officio position on the Board of the Yoti company to ensure a direct connection between the Guardians and the governance of the company.</li> </ul> </li> </ul> <p>Yoti will:</p> <ul style="list-style-type: none"> <li>● <b>Action:</b> Eric will facilitate the Founding Guardian Council review process between the January and April Guardian Council meetings, with summary feedback and any corresponding recommendations to be presented at the April meeting (and used to inform the recruitment process for new Guardian candidates).</li> <li>● <b>Action:</b> Eric to draft an updated Founding Guardian role description to use for recruitment purposes, and an outline of the proposed process to use in sourcing candidates, and conducting interviews and vetting of potential candidates.</li> </ul> |
| <p><i>Adjournment</i></p>                        | <p>The meeting was called to a close at 1935.</p>  |

**2017 Meeting Attendance**

| Meeting Dates | 17/1 |  |  |  |  | Yoti Staff     | 17/1 |  |  |  |  |  |
|---------------|------|--|--|--|--|----------------|------|--|--|--|--|--|
| Ken Banks     | ●    |  |  |  |  | Robin Tombs    | ●    |  |  |  |  |  |
| Renata Avila  | ●    |  |  |  |  | Duncan Francis | ●    |  |  |  |  |  |

**Yoti Founding Guardian Council Meeting Minutes – 17 Jan 2017**

|              |   |  |  |  |  |  |                 |   |  |  |  |  |  |  |
|--------------|---|--|--|--|--|--|-----------------|---|--|--|--|--|--|--|
| Doc Searls   | ● |  |  |  |  |  | Paco Garcia     | ● |  |  |  |  |  |  |
| Joyce Searls | ● |  |  |  |  |  | Chris Field     | ● |  |  |  |  |  |  |
|              |   |  |  |  |  |  | Ana Castanheira | ● |  |  |  |  |  |  |
|              |   |  |  |  |  |  | Julie Dawson    | ● |  |  |  |  |  |  |
|              |   |  |  |  |  |  | Eric Levine     | ● |  |  |  |  |  |  |
|              |   |  |  |  |  |  | Emma Butler     | ● |  |  |  |  |  |  |

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