



Yoti Guardians Council Meeting 22 January 2018

Attendance: See Table at end
Date: 22 January 2018, 1700-1930 GMT

Location: Yoti Office & VC
Recorder: Eric Levine

Agenda	1. Updates on Items from Previous Meetings: <ul style="list-style-type: none"> • User tracking and data analytics • Engaging with potential mission-aligned investors 	2. Update on product portfolio and roadmap 3. Preparing to be a government identity provider 4. Age verification in the online adult sector 5. Guardian priorities for 2018
Actions from this Meeting:		Status Update
o Share Product Description Overviews with Guardians.		Done
o Share current list of attributes that can be shared via Yoti with Guardians.		Done
o Yoti to draft and publish blog on privacy priorities.		Done
Next Council Meeting	Next Council meeting: 16 April 2018, 1700-1930 UK time	

Summary notes from the meeting are provided below, with points of agreement and action clearly noted.

<i>Welcome</i>	Meeting began at 1700.
<i>1. Update on User Tracking and Data Analytics</i>	<p>Summary: Discussion was a check-in on progress around how Yoti approaches user tracking and data analytics in ways that stay true to our core principles and allow Yoti to understand user interaction with our apps to be able to provide a good service. In line with previous discussions on this topic, Guardians agreed that:</p> <ul style="list-style-type: none"> • Yoti has an essential business need to understand user activity registering for and interacting with our apps, and in the short-term needs to make use of third party analytics in the initial stages of 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), which Guardians are satisfied that we have done. • 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, which Guardians are also satisfied that we are doing. <p>Progress in this area which was brought back to Guardians included:</p> <ul style="list-style-type: none"> • Yoti has progressed our in-house analytics ingestion, processing and reporting engines to support a specific number of non-personally identifiable and aggregated data points related to the different stages of an individual user journey from Installing the App, through Registering an Account, Uploading a Document, Adding an Address, and then core use of Yotis in terms of Log-Ins, Quick Scans, and Shares. The full list of the data points was shared with Guardians. • Yoti continues to use Adjust for attribution of marketing campaigns • Yoti continues to use Google analytics for the yoti.com marketing website, and for some mobile client events that are not migrated yet or difficult to track by the in-house system. <p>Our plans going forward are to continue to add new events to the in-house system as much as possible to continue to decrease dependency on third-party analytics as business and marketing</p>



Yoti Guardians Council Meeting 22 January 2018

	<p>departments get more comfortable with the in-house data. Guardians agreed that the direction and pace of travel in this area was solid and encouraged Yoti to continue to communicate publicly about Yoti's approach in this area and seek to use it as a point of differentiation in the sector.</p>
<p><i>2. Update on Engaging Mission-Aligned Investors</i></p>	<p>Discussion: Following on from previous Council discussions about future capital raising plans for Yoti, Guardians were updates on a number of positive exploratory conversations with potential mission aligned investors.</p> <p>Guardians also suggested that Yoti look into Ethical Initial Coin Offerings (ICOs) to inform any future planning for capital raising.</p>
<p><i>3. Update on product portfolio and roadmap</i></p>	<p>Discussion: Discussion included a summary of Yoti's current product portfolio and roadmap to ensure the Guardian Council has a solid understanding of Yoti products and functionality that will be available to users over the next six months. This included the following products currently available:</p> <ol style="list-style-type: none"> 1. Create Yoti with Any Passport (and UK DL) from countries. <ul style="list-style-type: none"> ● Prove your Age and Identity with verified attributes for Government Issued Documents ● Share Details with businesses and other people securely online and offline (including Night Clubs and Retail Stores) ● Biometrics (Face) backed Multi-Factor Authentication ● Allow Organisations to specify verified Attributes required from Customers 2. Yoti Password Manager (YPM) <ul style="list-style-type: none"> ● Save your Usernames and Passwords securely, generate strong passwords to replace weak passwords, available on Android and iOS, Chrome and Firefox browsers 3. Yoti Keys v1 <ul style="list-style-type: none"> ● Basic NFC tags, companion product to Yoti ● ID Platform to prove ID in night clubs/venues with poor internet access ● Great solution for building access, replacing traditional access cards 4. Organization Verification <ul style="list-style-type: none"> ● Verify businesses and their key management personnel so Consumers have comfort that they are sharing data with verified businesses 5. Doc Capture <ul style="list-style-type: none"> ● Companion product to Yoti ID Platform ● Users can upload their document images and control sharing / permission for businesses to access. 6. Biometric Auth with Fingerprint <ul style="list-style-type: none"> ● Users can register and use their fingerprint in addition to facial biometric in Yoti for authentication. <p>The Council was also updated on a range of other products and functionality that are still in development.</p> <p>Guardians requested discussion topics for future meetings on: a) GDPR requirements; and b) marketing language used to distinguish Yoti in its category.</p> <p>Actions: Guardians asked for further detail to better understand the product portfolio which will be shared in the next two weeks:</p> <ul style="list-style-type: none"> ● Product Description Overviews.



Yoti Guardians Council Meeting 22 January 2018

	<ul style="list-style-type: none"> • Current list of attributes that can be shared via Yoti.
<p>4. <i>Preparing to be a government identity provider</i></p>	<p>Issue: Yoti has been successful in winning the tender to supply identification & authentication services to support the Tactical Digital ID Project for the States of Jersey (SoJ). This starts a new phase with Yoti being involved in the interaction between citizens and their governments, and the delivery of/access to public services. Guardians were made aware of the service model and commitments that Yoti will be taking on, and advice was solicited from the Guardians on implications for Yoti, how to uphold our principles in the context of being a government digital identity provider.</p> <p>Discussion: The State of Jersey is been looking to create a digital identity as a way of accessing their planned e-government platform, namely online registration for services (including voting), online tax returns, and logging into their citizens portal for various other services. Their drive towards becoming a world leader in digital services is partly based on attracting new business to the island, wanting to diversify and be active in the digital economy.</p> <p>Guardians discussed Yoti's commitments to the State of Jersey, include the following functionality:</p> <ul style="list-style-type: none"> • The citizens of SoJ will be invited to download and onboard with Yoti adding either a passport or SoJ driving license. • With their Yoti they will be able to register with the SoJ by sharing key information such as Name, DOB and potentially Address which will link them to an account in the People's Directory (SoJ's citizen database), and then give access to the SoJ eGov program. • Use cases for SoJ eGov range from applying for student finance to filing a tax return, or even applying for a scallop diving permit. • This service will be provided across three main channels: Web, Mobile and Assisted Digital (for which we will partner with Jersey Post using our Yoti Key solution). <p>Guardians agreed that this opportunity for Yoti is significant, and that there are significant new considerations of being a government digital identity provider, including:</p> <ul style="list-style-type: none"> • Yoti will essentially become the State-sponsored digital identity and will need to manage this responsibility carefully to ensure that our service is something people want to use for the benefit it provides and the user experience (rather than being mandated by the government). • Our service must be accessible to a range of different users, from those who aren't tech savvy to those who don't have access to a smartphone, or those who can't use a smartphone due to disabilities. We must begin to think about minority and accessibility use cases sooner in our roadmap and how we can help these groups. • Public relations will need to take into account any political drivers in the local context in Jersey, which Yoti has not had to consider in the same way before. • We will need to build the necessary systems to support a government ID system requires such as, an assisted digital channel for in person interactions. • Some features and platform development will need to be brought forward in our development plans (e.g., change address function, add another ID doc, etc).



Yoti Guardians Council Meeting 22 January 2018

	Guardians expressed comfort with Yoti's understanding of the risks associated with the expansion into Jersey, and that plans were being put in place to mitigate those risks for users and in line with Yoti's principles. Guardians requested that further opportunities for Yoti to be involved between citizens and their governments be brought to the Council for discussion.
5. Age Verification in the Online Adult Sector	<p>Issue: The UK Government will be requiring age verification as mandatory to access all online pornographic content at some point in 2018 (current target is April but this is unlikely to be achieved), to be regulated by the British Board of Film Classification (BBFC). There are not yet publicised details on the exact requirements for age verification and how the enforcement mechanism will work; however, the government has said that it will be up to industry to figure out how to comply with the new requirements. Topics was to update Guardians on recent developments and seek advice from Guardians on navigation of this sensitive area.</p> <p>Discussion in the group included:</p> <ul style="list-style-type: none"> Updated Guardians on potential solutions that Yoti could provide for age verification which would likely meet the upcoming requirements, with the intention of providing a solution for online adult sectors as well as in sectors where businesses are not regulated but want reliable evidence of age verification. Discussion with the Guardians about potential implications of Yoti being prominently associated with the online adult sector early in its growth. Guardians expressed that Yoti should be open and transparent about our solutions in this area, agreeing that they are very much in line with Yoti's protection of peoples' privacy (and that Yoti is not in the business of judging where people choose to exercise their privacy). <p>Action:</p> <ul style="list-style-type: none"> Guardians suggested that Yoti produce a blog offering a more detailed and nuanced view of Yoti's commitment to personal privacy, to pro-actively communicate our principles that are relevant in this area.
6. Guardian Priorities for 2018	<p>Summary: Guardians discussed and agreed the following as potential priority areas for Guardians' attention and expertise likely to feature in 2018 (in addition to emerging issues):</p> <ul style="list-style-type: none"> Accessibility: How we ensure that Yoti is accessible for the many different types of users, with different circumstances and abilities, who can benefit from Yoti. Guardian-User Communication: Testing and ensuring the smooth functioning of channels for users, journalists and others wanting to communicate with, and receive communication from, the Guardians. Integrity of Principles: Helping Yoti consider the best options and implications for its users when assessing strategic partnerships, raising capital and other steps which can have a significant impact on the trajectory of the company. Messaging: Helping to highlight the unique features of Yoti, so that they are visible to users, potential partners and investors, etc. as the ultimate privacy tool. Growth: Preparing for rapid growth as a technology company. GDPR Implications for Yoti itself, and in sectors where Yoti can help less progressive organisations comply with GDPR in relation to their users/customers.
Adjournment	The meeting was called to a close at 1930.

2018 Meeting Attendance

Meeting Dates	22/1	16/4	23/7	15/10		Yoti Staff	22/1	16/4	23/7	15/10			
---------------	------	------	------	-------	--	------------	------	------	------	-------	--	--	--



**Yoti Guardians Council Meeting
22 January 2018**

Renata Avila	•						Robin Tombs	•						
Doc Searls	•						Duncan Francis	•						
Joyce Searls	•						Julie Dawson	•						
							Eric Levine	•						
							John Abbot	•						
							Madhu Nori	•						

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