



Yoti Guardian Council Meeting Minutes

Attendance: See Table 1
Date: 29-09-25 - 15:00-17:00

Location: Google Meet
Recorder: OG

Proposed Agenda:

Agenda:

- Welcome and approval of previous minutes
- Yoti financial progress & performance update - L2
- Update on Online Safety Act with lessons learnt - L2
- Yoti Foundation - L1
- AI Governance Group - L2
- Internal Ethics Committee - L1
- R&D - L2
- AOB
- Close

Welcome and approval of minutes from the previous meeting	Yoti staff opened the meeting and welcomed the Guardians. The minutes from the Guardian Council meeting in June (Q2 2025) were reviewed and approved by the Guardians present.
Yoti financial progress & performance update RT	Financial Performance Update The Council received an update on Yoti's financial performance. The business continues to perform strongly and remains ahead of targets. The Council discussed emerging opportunities, including developments in proof-of-age initiatives internationally. It was noted that private age assurance providers are likely to continue operating alongside government ID schemes, offering individuals choice. The potential impact of digital ID wallets or age credentials offered by major technology platforms and by government ID schemes was discussed. The Council noted that competition dynamics in this area may attract regulatory scrutiny where appropriate. Yoti's privacy-first position was reaffirmed, including its commitment not to operate in markets that require access to user data in ways that compromise security principles. Online Safety Act – Lessons Learnt The Council reviewed lessons from the implementation of the UK Online Safety Act. Concerns were noted regarding the emergence of low-standard age verification approaches in parts of the market. Yoti continues to advocate for higher-assurance solutions incorporating a range of measures including liveness detection and independent certification to prevent a “race to the bottom”. The Council heard that a growing proportion (circa 25%) of age checks are now conducted using reusable digital ID wallets or tokens, indicating that consumers are needing to check their age more frequently and showing increasing user trust and adoption in these approaches. The risks posed by fraudulent age or identity verification sites and the resulting potential for low-quality age checking practices were discussed.



Yoti Foundation	The Council received an update on the Yoti Foundation, established in 2017 following Yoti's commitment to donate 1% of revenue and 2.5% of profit. The Foundation has awarded grants since 2023 and, in Spring 2025, the Board committed to a further two years of funding through 2026. The Council welcomed the development of an employee engagement programme supporting young social innovators through mentoring, pitch practice and collaborative sessions. Guardians were invited to participate.
AI Governance Group	The Council reviewed Yoti's AI governance framework, which consists of: • A strategic AI Committee overseeing responsible development; and • An AI Governance Forum ensuring ethical and lawful deployment. The Council noted that Yoti is pursuing ISO 42001 certification to formalise its AI governance standards. Discussion covered AI tool selection, responsible adoption and workforce impact. It was reported that AI is being used to augment and reshape roles rather than replace them, with no evidence of AI-related job losses within the company. The Council welcomed the structured governance approach as enabling innovation while maintaining transparency and accountability.
Internal Ethics Committee	The Council received an update on the Internal Ethics Committee's work to embed ethical considerations earlier within the product development lifecycle. Plans are underway to refine the committee's scope and outputs, broaden ethical review coverage and provide a structured forum for employees to raise concerns. The Council discussed the introduction of a bias and transparency question framework for product testing, building on existing review processes. The Council discussed a product development and posed questions in terms of data use, deletion rights, potential misuse scenarios and diversity considerations.
Research & Development	The Council was briefed on a recent ethical hacking initiative conducted in collaboration with students from a digital skills college. The programme was designed to test and strengthen anti-spoofing measures in response to increased attack activity following regulatory changes. Participants worked in diverse teams to identify potential vulnerabilities in a controlled environment. The majority of simulated attacks were successfully prevented. The Council noted the creativity demonstrated by participants and welcomed the initiative as an example of proactive security strengthening and community engagement.
16:35 to 16:40 AOB	Dates in 2025: Guardian council Q4 - 2025 Thursday, 4 December 2025
Close	The meeting was called to a close at 16:40.



Table 1: Meeting Attendance

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

Guardians							Yoti staff							
Seyi Akiwowo	●						JD	●						
Dorothy Gordon	●						RT	●						
Sindhu Joseph	●						AB	●						
Jerry Michalski	●						AH	●						
							OG	●						

ACTION	OWNER	DUE DATE / NOTES
Send details to the Guardians, opportunities for mentoring, pitch practice, and brain trusts.	CW	In due course
Share the work in progress working document of approach for Ethics & Trust Committee, drafted by TB	JD	minutes shared
Send a Verified Video call link for the next Guardians meeting.	OG / AH	Next Guardians meeting