



Yoti Guardian Council Meeting
Pre-Meeting Materials and Agenda

Attendance: See Table 1
Date: 04-12-25 - 15:00-17:00

Location: Google Meet
Recorder: OG

Agenda:

- Welcome and approval of previous minutes
- Landscape Update
- New Product update
- Data containment update & update anti-spoofing
- Internal Ethics Committee Update
- Age Assurance update re tokens
- Partnerships update
- 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 (Q3 2025) were reviewed and approved by the Guardians present. Action review from previous meeting (see summary at document end).
Landscape Update	Yoti staff reported on the UK government's announcement of a mandated digital identity framework for right-to-work checks. The announcement drew notable public attention, highlighting considerations around implementation and digital exclusion for those without smartphones. Proposed Law Changes and Age Verification: Updates on upcoming alcohol policy adjustments are expected by the end of March. Yoti staff also noted a recent regulatory fine by Ofcom in the adult content sector issued for inadequate verification (allowing static photo uploads without liveness checks). The Ofcom ruling helpfully confirms that basic photo uploads do not meet Ofcom's 'Highly Effective' age assurance standards. Legal and Regulatory Discussion: The Guardians and Yoti staff discussed the importance of consistent digital identity frameworks that support a healthy digital identity ecosystem, meeting public sector requirements, offering choice for citizens as to where they put their credentials and still allowing for investor confidence in private sector investments. The Guardians also inquired about the range of global models and how centralised, government led and mandated digital identity frameworks operate in other countries. Government ID Implementation Frameworks: Yoti staff noted progress on public sector authentication approaches (like one login in the UK) and that more countries are introducing digital wallets, either with digital credentials or with one off upload of documents supported by NFC chip passport checks and secure liveness verification. It was discussed that success from the perspective of the central government relies heavily on both modernising legacy infrastructure as well as ensuring interoperability across public departments.
New product update	Yoti staff shared Go-to-Market (GTM) planning for new products.



Data containment & update anti-spoofing	Data Containment Update: Yoti staff provided an update on a recent internal data incident, noting that a comprehensive review had been completed. The Guardians acknowledged the report and thanked the team for their transparent approach to data governance. Yoti staff confirmed the actual operational impact of the incident was zero. Anti-Spoofing and Certification Progress: Yoti staff reported on anti-spoofing certification assessments with an accredited independent testing laboratory. Yoti successfully achieved top marks across initial levels with zero errors, and work is now focused on advanced evaluation tiers involving sophisticated, complex spoofing artifacts.
Internal Ethics Committee	Ethical Policy Context and Self-Serve Monitoring: Yoti staff summarised pre-read materials regarding policies for engaging with online platforms and managing exposure to emerging operational risks. The team highlighted the need to strengthen Yoti's ethical framework for self-serve products where entities onboard without direct administrative oversight. Key concerns included preventing product misuse and ensuring adherence to recommended deployment guidelines. The internal ethics committee agreed to develop a structured monitoring framework, incorporating watchlists and targeted spot checks to balance ethical responsibility with commercial viability. AI Tools and Deployment Effectiveness: Yoti staff noted that a developed set of AI prompts is being introduced to support processes for identifying potential ethical issues. Managing ethical alignment remains complex, particularly when clients opt to deploy less effective verification methods despite Yoti's promotion of highly robust alternatives. Yoti staff noted that several sector-wide compliance clarifications from regulators may prompt broader industry reassessments of deployment strategies. Risk Mitigation and Ethical Assurance Services: Discussions touched upon the operational challenges of independently auditing downstream activity within third-party businesses. To mitigate risk, a clear monitoring trigger was proposed. A Guardian proposed that providing active compliance monitoring could represent an opportunity through an "ethical assurance" model or trust rating system. Yoti staff agreed this warrants exploration, noting that a "service of trust" built on working exclusively with clients committed to effective technology use could deliver significant long-term value. Ethical Reach and Consequences Analysis: The Guardians discussed the limits of ethical responsibility when services are integrated into third-party modular frameworks where direct corporate control is reduced. Yoti staff responded that the company conducts a thorough consequences analysis during the product lifecycle to evaluate deployment scenarios and is focused on extending this framework further into downstream use cases.
Age Assurance update	Verified Agents and Fake Reviews: Yoti staff highlighted the complexities surrounding verified digital agents, noting the importance of ensuring they act in an authorised user's true interests. Within the trust and safety sector, automated agents are increasingly deployed to generate fraudulent reviews, prompting major e-commerce platforms to focus heavily on verifying whether contributors are real individuals. The team suggested returning to this topic at a future meeting before developing dedicated services. Rebranding Age Tokens to Keys: Yoti staff provided an update on rebranding age tokens to dedicated authentication keys, which utilise device- or browser-controlled passkeys for robust authentication. This update ensures that the individual using an age-verified device is the intended user, facilitating seamless verification across the internet. The architecture minimises data sharing by exposing only the verified status and metadata without revealing



	personal identifiers like phone numbers, names, or biometric templates. Governance, Liability, and Regulation: Yoti staff emphasised the need for fair pricing models and robust governance mechanisms. Managing liability and risk allocation remains a core consideration; while relying platforms ultimately hold regulatory liability, Yoti is closely involved in supporting compliance frameworks.
Partnerships update	Strategic Partnerships Update: Yoti staff provided updates on strategic partnerships. Ethical Considerations in Partnerships and Contracts: Yoti staff asked the Guardians to continue identifying potential restricted sectors, noting that areas like public voting infrastructure had previously been deemed too sensitive for involvement. Future Opportunities and Branding: The Guardians discussed wide ranging opportunities. Given generative AI trends and deepfake concerns, could there be demand for human-attested transactions. There were discussions of how wearable manufacturers use on-device biometrics for continuous identity attestation, offering credentials presentation systems to smart home hardware. A Guardian also suggested that Yoti position itself broadly as a custodian of public trust frameworks to host critical discussions.
16:35 to 16:40 AOB	Dates for 2026 Yoti Guardian Council meetings: Q1 - Thursday 19th March 2025 15:00 to 17:00 GMT Q2 - Thursday 25th June 2025 - 15:00 to 17:00 GMT Q3 - Thursday 24th September - 15:00 to 17:00 GMT Q4 - Monday 7th December - 15:00 to 17:00 GMT
Close	The meeting was called to a close at 17:00.

Table 1: Meeting Attendance ● = in attendance ○ = absent/apologies ☒ = Not scheduled to attend													
Guardians							Yoti staff						
Seyi Akiwowo	●						JD	●					
Dorothy Gordon	●						RT	●					
Sindhu Joseph	●						AH	●					
Jerry Michalski	●						AH	●					
							PG	●					
							MP	●					
							OR	●					
							JA	●					
							OG	●					



ACTION	OWNER	DUE DATE / NOTES
The Guardians will send the feedback to AH about verified video calls offline.	Guardians	Before the next meeting
The internal ethics committee agreed to develop a structured monitoring framework, incorporating watchlists and targeted spot checks to balance ethical responsibility with commercial viability.	MP	Progress