Yoti Consultation Response

Competition and Markets Authority - Algorithms, competition and consumer harm

<u>About Yoti</u>

1. This response is made on behalf of an organisation, Yoti.

2. Yoti owns and operates a free digital identity app and wider online identity platform that allows organisations to verify who people are, online and in person. This could be using the Yoti app, which allows individuals to share verified information about themselves on a granular basis or it could be using Yoti's 'embedded' services which allow organisations to add a white label identity verification flow into their website or app.   It could also be using Yoti's authentication algorithms such as facial recognition, age estimation, voice recognition or lip reading.

3. Yoti has a team of around 300 based in London, with offices in Bangalore, Los Angeles, Melbourne and Vancouver. There have been over 9.8 million installs of the Yoti app globally, following its launch in November 2017. Similarly, over 450 million checks have been conducted using the Yoti age estimation algorithm since February 2019.

4. Yoti holds the ISO 27001 certification and continues to be audited every year. Further, Yoti is certified to SOC 2 Type 2 for its technical and organisational security controls by a top four auditing company. The SOC 2 standard is an internationally recognised security standard. Yoti also holds the Age Verification Certificate of Compliance, issued by the BBFC. Yoti is certified to the publicly available specification PAS:1296 Age Checking.

5. If there are any questions raised by this response, or additional information that would be of assistance, please do not hesitate to contact Yoti at:

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6. Yoti is happy for this response to be published.

Question 8: Are there other ideas or approaches that we should consider as part of our role?

1. Yoti provides the following suggestions of areas that the CMA may wish to consider.

Review of harms of existing and proposed solutions

2. A thorough review should be undertaken as to the potential harms of existing solutions when assessing algorithmic options and their predecessor manual options; considering positive and negative intended and unintended consequences of each option. The Doteveryone Consequence Scanning model could be used as a framework for carrying out this review.[1]

3. In particular, an algorithmic bias review should be undertaken, as should a bias review of the existing manual options in place. This should be informed by the IEEE P7000 Global Initiative on the Ethics of Autonomous and Intelligent Systems and specifically P7003 on algorithmic bias, as led by UK expert Dr Allison Gardner of Keele University.

Independent benchmarking

4. Independent benchmarking of the proposed algorithmic technologies should be required where the government or an authorised body provides a dataset as the benchmark. This will engender public confidence and make auditing more effective.

Regular public reporting

5. Organisations should be required to regularly publish statistics on topics such as the evolution of their algorithms, bias levels and false positive and false negatives rates. This will also engender public confidence and make auditing more effective.

Algorithm usage within government for audit functions

6. Government departments should consider the utility to them of using algorithmic review as part of their audit function.

7. For example, the BBC documentary #Nudes4Sale[2] used Yoti's age estimation to review if the age approaches by the platform Only Fans were effective, on a given day, the BBC using the Yoti solution found that 32.9% of users on an 18+ platform were under the age of 17 years.

AI education

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[1] https://doteveryone.org.uk/project/consequence-scanning/

[2] https://www.yoti.com/blog/nudes4sale-supporting-bbc-expose-underage-porn-anonymous-age-estimation-technology/

8. One useful role would be encouraging education as to how algorithms are built, can be built with privacy and ethics by design, bias mitigation, consented data sets. Education modules should be created for the civil service in general and key departments such as ICO, DCMS, OFCOM, FCA, EHRC as well as policing.

9. Building on the Unicef Policy Guidance on AI for Children,[3] where algorithms are going to be used in services that impact children, then age appropriate educational materials should be both delivered by providers to children, parents and educators and also by the government as part of the school ICT educational curriculum. This is already happening in the out of school informal education organisations - such as Teens in AI, Code Club, CoderDojo, Apps for Good.

10. An example of this is Yoti's work in terms of education about age estimation based on facial analysis, undertaken as part of our work in the ICO Sandbox[4] launched on Safer Internet Day.[5] People frequently mistake facial analysis where there is no matching either one to one or one to many (1:1 or 1:many) with facial recognition, where an individual is 'recognised'.

<u>Downstream use of algorithms by clients</u>

11. The downstream use of algorithmic systems by clients should also be considered. The Safe Face Pledge, which has sadly been sunsetted as there was insufficient uptake from large platforms, was nonetheless adopted voluntarily by 100 individual champions and three launch partners (Yoti, Simprints, Robbie.ai) keen to uphold the 4 principles below:
    a. Show Value for Human Life, Dignity, and Rights
    b. Address Harmful Bias
    c. Facilitate Transparency
    d. Embed Commitments into Business Practices

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[3] https://www.unicef.org/globalinsight/media/1171/file/UNICEF-Global-Insight-policy-guidance-AI-children-draft-1.0-2020.pdf

[4] https://ico-newsroom.prgloo.com/news/ico-supports-projects-to-strengthen-childrens-privacy-rights

[5] https://www.yoti.com/blog/protecting-kids-safer-internet-day-2021/