

Security and data protection at Yokoy

Yokoy's Technical and Organizational Measures (TOMS) according to Art. 8 FADP (Federal Act on Data Protection) and Art. 32 GDPR as well as a detailed technical system description according to the requirements of the GOBD Principles for the Proper Keeping and Retention of Books, Records and Documents in Electronic Form and for Data Access are part of our publicly accessible compliance documentation. The compliance documentation is supplemented by our Privacy Policy and our Cookie Policy and our [AI Policy](#)

The accessibility of our platform is transparently visible on Yokoy's [Status page](#)

Information about the security of data centers of our partner Google Cloud Platform (Data Storage in Germany, Belgium and Switzerland (invoice only) can be found [here](#) as well as the data center [certifications](#). Google Cloud Platform also published a Whitepaper on AI ensuring that Customer data is not used to train AI models as you can read here. [Google AI Whitepaper](#)

Documentation of the processing of customer data

Yokoy's customers also receive a Data Processing Agreement as an appendix to the SaaS Agreement, which details and explains Yokoy's handling of customer data, including the categories of data processed, the Sub-Processors used, the TOMs applied and additional information on the Yokoy Pay cards.

Third-party verification

Our data security is certified according to the internationally recognized ISO 27001 standard by Attesta Schweizer Zertifizierungsgesellschaft AG. Furthermore, an independent third party performs annual penetration tests to check both the web and mobile app for security. The relevant recommendations are implemented, and the system is then retested. Our internal processes are also ISO 9001 certified.

The corresponding certificates can be downloaded from our compliance documentation on our website (ISO 27001, 9001 and 14001 and PCI-DSS 4.0).

Internal Resources

Early on, Yokoy appointed an internal Data Protection Officer with in-depth knowledge of Swiss, European and US data protection law. This happened to be well-equipped for the future in this rapidly changing area of law and as a testament to the importance of data protection to the company.

As part of the onboarding process and in annual training sessions as well as with ad-hoc notices, employees are regularly updated on topics of data security and data protection.

Cooperation with partners

Data security practices of our partners are also important to us. Before we engage with a new partner, the partner is thoroughly examined both data protection and data security aspects. A Data Processing Agreement (DPA) is concluded with all partners, which clearly regulates responsibilities. The [Yokoy Partner Code of Conduct](#) reflects our expectations of our partners on issues such as data protection, ethical sourcing, human rights, anti-corruption, and environmental protection and is available on the website.

Continuous Improvement

Data security and data protection are not static but are subject to continuous improvement. It is important to us to regularly inform customers, partners, and other stakeholders about our latest developments. This is done via Yokoy's [blog](#) or [newsletter](#).

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