THE SOFTWARE CODE RESEARCHERS' INCENTIVE LOYALTY PROGRAM PROVISIONS

1. General conditions for participation in the Program;

2. Evaluation criteria and Errors classification;

3. Procedure of the Error message submission;

4. Bonus rate for Participants of the program;

5. Procedure and time for consideration, declaration of the Error message test results;

6. Procedure of bonus payment;

7. Personal data of the Participant of the program;

8. Introduction of amendments and alterations to terms and conditions of the Program. Termination of the Program;

9. Confidentiality policy;

10. Other terms and conditions.

Enclosure No. 1

The present Provisions (hereinafter referred to as "the Provisions") should govern the procedure of the program code researches' incentives.

The QIWI International Processing Services (QIPS) LLC (hereinafter referred to as "the Company") should deploy the software code researches incentive loyalty program provisions (hereinafter referred to as "the Program") over the whole territory of the Russian Federation for the purpose of attracting attention to the problems of remote facades cyber security and for stimulating researches in this sphere as well.

The following terms should be used in the Program:

Confidential information: any data which can come to notice of any Participant of the Program in the course of the software code research within the framework of participation in the present Program, including but not limited to the Software code error.

Software code error (hereinafter referred to as "the Error"): any technical vulnerability in remote interfaces and their functional implementation, logical errors in software implementation which are able to break such special features as integrity, availability or confidentiality of any information belonging to the Company and its clients; the said outstanding faults can give rise to financial, reputational and any other risks for the Company.

Bonus: any remuneration payable to Participants of the Program in cases and under terms and conditions prescribed by the present Provisions.

The software code researchers' loyalty program: an action item designated to attract attention to the problems of remote interfaces cyber security and for stimulating researches in this sphere which is carrying out at the initiative of the Company and attended by bonus payment to Participants under terms and conditions of the Program.

Participants of the Program: any individual person having a transactional capacity aged 18 and older.

1. General conditions for participation in the Program

1.1. Any individual person having a transactional capacity aged 18 and older and has no labour or any other contractual relationships with the Company or its affiliated persons, who is not an author of the suspected software code where the Error has been detected, who informed the Company about the detected Error in accordance with the requirements of the present Provisions can get involved with the Program.

1.2. Participation in the Program should mean that Participants will search for Errors in implementation of remote interfaces of software and hardware resources or for information systems of the Company which are providing access for using services, including to those that are keeping, processing or in any other way using any confidential information belonging to the Company and its clients, and will send up error messages to the address of the Company for further checking and Bonus payment.

1.3. The Program should be carried into effect in accordance with the present Provisions. The current conditions for performance of the Program are available on web-site of the Company: visa.qiwi.com.

1.4 Resources of the Company subjected to the terms of the Program consist of the following:

w.qiwi.com

visa.qiwi.ru

visa.qiwi.com

ishop.qiwi.ru

m.qiwi.ru

pda.qiwi.ru

qiwi.com

2. Evaluation criteria and Errors classification

2.1. For to evaluate the Error about notification of which has been sent by any Participant of the Program, the Company should form a Core team from employees of the Company.

2.2. For to make the decision concerning Bonus payment to Participants of the Program the Core team should evaluate the Error subject to the following criteria:
2.2.1. Possibility to recall the Error;
2.2.2. Estimated monetary value of financial, reputational and any other risks arising as a result of the Error.

2.3. The Errors classification is specified in Enclosure No. 1 to the present Provisions.

3. Procedure of the Error message submission

3.1. Any Participant must send the Error message under the following e-mail address: hack@qiwi.ru; configuration of such message must contain a delivery report function. The Error message should be deemed to be received by the Company on day when the Participant of the Company will receive the delivery report.
3.2. Participant must provide bug reports in the following form:
• vulnerable host
• type of vulnerability
• Where it is located
• That allows
• Recalling path
• Fixing recommendations
Message header must contain [vulnerability] {vulnerable host}.
3.4. In the course of consideration of the Error message the Company should have a right to ask for the following data relating to the Participant of the Program:
- Full name;
- E-mail address;
- Contact telephone number;
- Additional data and explanations on each referred Error.
3.4. Messages formed by the shape that does not meet bullet 3.1-3.2, will not be accepted.
3.5. Any Participant of the Program must submit data specified in item 3.2 of the present Provisions within 3 (three) working days of the request.

4. Bonus rate for Participants of the Program

4.1. The bonus rate payable to Participants of the Program for detected Errors should depend on their classification (item 2.3 of the present Provisions) and is specified in Enclosure No. 1 to the present Provisions.

4.2. The Bonus amount fixed in Enclosure No. 1 to present Provisions should be specified before individual income tax which should be charged and paid by the Company which is a tax agent under the current legislation of the Russian Federation. The income tax should be deducted from the Bonus amount and is not subject to additional compensations by the Company.

5. Procedure and time for consideration and declaration of the Error message test results

5.1. The Core team should consider and check all received Error messages which have been sent to the Company by Participants of the Program in accordance with item 3.1. of the present Provisions within 15 (fifteen) working days of receiving such message from the Participant.

5.2. The received Error message should be analysed for its validity in accordance with criteria specified in item 2.2 of the present Provisions. Based on the analyse results the Core team should make the following decisions:
5.2.1. To carry out an additional check and to request from the Participant, without fail, any further information concerning the Error message and on the grounds of submitted documents to carry out re-analysis;
5.2.2. To refuse to accept the Error message;
5.2.3. To award a bonus to the Participant of the Program.

5.3. The decision to pay a Bonus should be fixed in the Protocol.

5.4. If the Core team made a decision to award a bonus, in this case a relevant notification should be sent by e-mail to the Participant of the Program; the said notification should contain information about classification assigned to the Error and the list of documents subject to submission by the Participant of the Program.

5.5. The Core team should make a final decision to award bonus to the Participant of the Program on following grounds:
5.5.1. The Participant of the Program submitted all documents requested by the Company in accordance with sub-items 3.2., 6.5 of the present Provisions;
5.5.2. Possibility to recall the Error;
5.5.3. The Core team confirmed classification of the Error.

6. Procedure of Bonus payment

6.1. The Bonus should be paid for each Error message which has been checked up by the Core team and on which the decision has been made in accordance with provisions on sub-item 5.2.3 of the present Provisions, except as described in p.10.2. hereof.

6.2. The number of the Error messages sending by one Participant of the Program should not be limited.

6.3. Bonus payment to Participants of the Program should be effected in Roubles of the Russian Federation within 15 (Fifteen) working days after the Core team will make the decision to award a bonus and if the following events take place:

6.3.1. All documents prescribed by sub-items 3.2., 6.5 of the present Provisions have been submitted;
6.3.2. The Error has been removed;

6.4. Bonus payment to Participants of the Program should be effected as follows:
6.4.1. Payment by transfer of funds to the bank account;
6.4.2. Payment by transfer of funds under details on Bank Card Association "Visa International" and "MasterCard Worldwide" (provided that the payable Bonus amount should not exceed 15.000 (Fifteen thousand) Roubles.

6.5. For to get Bonus payment, the Participant of the Program should submit to the Company all banking details necessary for funds transfer.

7. Personal data of the Participant of the Program

7.1. When sending the Error message in accordance with the procedure prescribed by item 3.1 of the present Provision and joining to the Program as Participant of the Program, the last-mentioned consents to processing of his/her personal data by the Company in accordance with the Federal Law No.152-FZ "Concerning Personal Data" dated 27.07. 2006, more specifically, among other things, to take the following actions: collection, classification, accumulation, storage, rectification (updating, change), usage, distribution (including disclosure), depersonalization, blocking and destruction.

7.2. The said consent should take effect within 10 (Ten) years and can be withdrawn by the Participant of the Program; for this purpose he/she must send a written notification concerning withdrawal the consent to processing personal data under the following address: 117587, the City of Moscow, Warsawskoje Chaussee, 125, QIWI International Processing Services (QIPS) LLC.

7.3. Any Participant of the Program should be responsible for reliability of all submitted personal data. Any Participnt of the Program should have a right to make alterations to his/her personal data by sending a written request under the following address: 117587, the City of Moscow, Warsawskoje Chaussee, 125, QIWI International Processing Services (QIPS) LLC.

8. Introduction of amendments and alterations to terms and conditions of the Program. Termination of the Program

8.1. The Company should reserve the right at any time and at its reasonable discretion, without any additional written notification of Participants of the Program, to make alterations or amendments to terms and conditions of the Program. The said alterations or amendments to the Contract should take effect in 10 (Ten) working days after the date when a new version of the said alterations will be posted to Web-site of the Program.

8.2. The Company should reserve the right at any time and at its reasonable discretion, without any additional written notification of Participants of the Program, to terminate the Program.

8.3. If the Program has been terminated, the Company at least 15 (Fifteen) working days prior termination of the Program should post to the Web-site of the Program a message concerning termination of the Program.

8.4. If the case specified in item 8.2 of the present Provisions took place, the rights of the Participants to get Bonus should be preserved if they send the Error message before the notification concerning termination of the Program had been published and took legal effect.

9. Confidentiality policy

9.1. The fact that the Participant has sent the Error message in accordance with the procedure prescribed by the present Provision should mean an unreserved consent of the Participant with all terms and conditions of the Program, including to the privacy policy (hereinafter referred to "Confidentiality policy").

9.2. Any Participant of the Program should undertake to maintain confidentiality and to protect Confidential Information, including not to post any Confidential Information to Internet (blogs, social networks, forums, etc.), not to pass it to any third persons, not to disclose any Confidential Information in any other way except for the cases expressly permitted by the present Privacy policy.

9.3. If any Participant of the Program disclosed any Confidential Information before the Core team of the Company will remove the Error, no Bonus will be paid to the said Participant of the Program.

9.4. No obligations of the Participant the Programs specified in item 9.2 of the present Provisions should be applied to the Confidential Information which:
- Is or in the future became publicity known from other sources but not as a result of violation the present Confidentiality policy by the Participant of the Program;

9.5. Any Participant of the Program should undertake not to disclose the Confidential Information within 5 (Five) years after the Error message will be sent to the Company.

9.6. After the period of time specified in item 9.5 of the present Provisions will expire, the Participant of the Program should return to the Company or destroy all Confidential Information.

9.7. If any Participant of the Program failed to observe obligations prescribed by item 9.2 of the present Provisions, the said Participant of the Program must pay to the Company for actual damage arising from such violation of obligations.

10. Other terms and conditions

10.1. As regards all other problems that failed to be covered by the present Provisions the Company and Participants of the Company should be governed by legislation of the Russian Federation.

10.2. All Error messages are accepted for consideration under terms of the present Program. . If one Error message is received from two and / or more Participants of the Program, only the first one (by the time of delivery to the Company) will be subjected for review. The second and all subsequent messages will not be accepted and Participants forwarded them are not eligible to receive Bonuse for such Error.

10.3. All disputes arising out of or in due to participation in the Program should be resolved by negotiations. Disputable issues which do not resolved by negotiation shall be resolved by the court at the location of the Company in accordance with the laws of the Russian Federation.

Errors and bonus amounts

OWASP top-10	Payment (RUR)
A1 Injection	60000
A2 Broken Authentication and Session Management	30000
A3 Cross-Site Scripting (XSS) (Stored XSS)	6000
A3* Cross-Site Scripting (XSS) (Reflected XSS, other XSS)	3000
A4 Insecure Direct Object References	15000
A5 Security Misconfiguration	15000
A6 Sensitive Data Exposure	15000
A7 Missing Function Level Access Control	6000
A8 Cross-Site Request Forgery (CSRF)	3000
A9 Using Known Vulnerable Components	6000
A10 Unvalidated Redirects and Forwards	3000
Other (OWASP)	
Testing for Business Logic - Bypassable business logic	150000
Testing Multiple Factors Authentication - Weak Multiple Factors Authentication	150000