



## Responsibility Disclosure Policy

### Aggrepay Payment Solutions

Aggrepay Payment Solutions Private Limited (“**Aggrepay**” or “**We**”) takes the security of our systems and our data very seriously. We are continuously striving to maintain and ensure that our digital environment is safe and secure for everyone to use. If the customer (“**You**” or “**User**” or “**Your(s)**”) has discovered any security vulnerabilities associated with any of Aggrepay services, We would highly appreciate if You can disclose it to us in a responsible manner. This responsibility disclosure policy (the “**Policy**”) is made to facilitate disclosure of any security vulnerabilities by the User.

### Responsible Disclosure Policy

Aggrepay shall engage with You as external security researchers (the “**Researcher(s)**”) when vulnerabilities are reported to us in accordance with this Policy.

If a Researcher follows the rules set out in this Policy when reporting a security vulnerability to us, unless prescribed otherwise by law or the payment scheme rules, We commit to:

- a) Promptly acknowledging receipt of Researcher vulnerability report and work with the Researcher to understand and attempt to resolve the issue quickly;
- b) Validating, responding and fixing such vulnerability in accordance with our commitment to security and privacy. We shall notify You when the issue is fixed;
- c) Unless prescribed by law otherwise, not pursuing or take legal action against You or the person who reported such security vulnerabilities; and

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CIN: U74999MH2017PTC296237

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- d) Not suspending or terminating access to our service(s) if You are a merchant. If You are an agent, not suspending or terminating merchants' access to our services to which the agent represents.

### **Scope**

This Policy shall be applicable to any of the Aggrepay services, which process, store, transfer or use personal or sensitive personal information, such as customer card data and authentication data.

### **Services out of scope**

- a) Price manipulation without successful transaction;
- b) Any services hosted by third party providers and services not provided by Aggrepay ;
- c) Any service that is not mentioned in the scope domain section
- d) Duplicate submissions which have to be remediated;
- e) Issues which are known to us;
- f) Different reports for the same issue and vulnerability type with minor differences (only one will be rewarded);
- g) Any form of open redirect messages;
- h) Any form of issues pertaining to clickjacking;
- i) Any vulnerability directly attributable to merchant websites;

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- j) Any form of session cookies;
- k) Other forms of security issues;
- l) Vulnerabilities regarding the access to the victim's unlocked device;
- m) Any formula injection or CSV (comma separated values) injection.

### **Testing**

A Researcher can test only against a merchant account if they are an account owner or an agent authorized by the account owner to conduct such testing.

As a Researcher, in no event are You permitted to access, download or modify data or reverse engineer any form of data residing in any other account or that does not belong to You or attempt to do any such activities.

In the interest of the safety of our merchants, users, employees, the internet at large and You as a Researcher, the following test types are expressly excluded from scope and testing: any findings from physical testing (office access, tailgating, open doors) or DOS or DDOS vulnerabilities. A responsible disclosure also does not include identifying any spelling mistakes, or any UI and UX bug.

### **Rules**

#### **All Researchers must:**

- a) Make every effort to avoid privacy violations, degradation of user or merchant experience, disruption to production systems, and destruction of data during security testing;

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- b) Not attempt to gain access through any methods to any other person's account, data or personal information;
- c) Use the identified email address to report any vulnerability information to us;
- d) Keep information about any vulnerabilities You've discovered confidential between yourself and Aggrepay. Aggrepay shall take reasonable time to remedy such a vulnerability (approximately 1 (One) month as a minimum but this is dependent on the nature of the security vulnerability and regulatory compliance by Aggrepay). The Researcher shall not publicly disclose the bug or vulnerability on any online or physical platform before it is fixed and prior written approval to publicly disclose from Aggrepay;
- e) Not perform any attack that could harm the reliability, integrity and capacity of our services. DDoS/spam attached not allowed;
- f) Not use scanners or automated tools to find vulnerabilities (noisy and We may automatically suspend Your account and ban Your IP address); and
- g) As a Researcher, You represent and warrant that You have the right, title and interest to disclose any vulnerability found and to submit any information, including documents, codes, among others, in connection therewith. Once You inform a vulnerability, You grant Aggrepay, its subsidiaries and affiliates an irrevocable, worldwide, royalty-free, transferrable, sublicensable right to use in any way Aggrepay deems appropriate for any purpose, such as: reproduction, modification, distribution, adaptation among other uses, the information related with the vulnerabilities. Further, You hereby waive all other claims of any nature, including express contract, implied-in-fact contract, or quasi-contract, arising out of any disclosure accepted by Aggrepay. Remember that You must never attempt non-technical attacks such as social engineering, phishing, or physical attacks against our employees, users, or infrastructure.

Your report must include the following:

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- a) Detailed description of the steps required to help us reproduce the vulnerability ( scripts, screenshots, and compressed screen captures are all helpful to us); and Your email address.

### **Focus Areas**

Use of any form of automated tools or scripts are strictly prohibited, and any report submitted to us should have a proper step-by-step guide to reproduce the issue. Abuse of any vulnerability found shall be liable for legal actions. The focus areas in terms of vulnerabilities are:

- a) Able to bypass payment flow;
- b) Price manipulation with a successful transaction (transaction id required);
- c) SQL Injections;
- d) Remote Code Execution (RCE) vulnerabilities;
- e) Shell upload vulnerabilities ;
- f) Authentication and authorization vulnerabilities including horizontal and vertical escalation. (Use 2 different test accounts created by you);
- g) Domain take-over vulnerabilities;
- h) Stored XSS;
- i) Bulk user sensitive information leak;
- j) Descriptive error messages (e.g., Stack Traces, application or server errors); and

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- k) Any vulnerability that can affect the Aggrepay Brand, User (Customer/Merchant) data and financial transaction

### **System and Infrastructure Related**

- a) Patches released within the last 30 (Thirty) days
- b) Networking issues or industry standards
- c) Password complexity
- d) Email related:
  - i. SPF or DMARC records
  - ii. Gmail "+" and "." acceptance
  - iii. Email bombs
- e) Information Leakage:
  - i. HTTP 404 codes/pages or other HTTP non-200 codes/pages
  - ii. Fingerprinting / banner disclosure on common/public services
  - iii. Disclosure of known public files or directories, (e.g. robots.txt)
- f) Cacheable SSL pages

### **Login and Session Related**

- a) Forgot password page brute force and account lockout not enforced
- b) Lack of Captcha

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- c) Presence of application or web browser 'autocomplete' or 'save password' functionality
- d) Session timeouts

### **Indemnification**

Researcher shall fully indemnify, hold harmless and defend (collectively “**indemnify**” and “**indemnification**”) Aggrepay, its subsidiaries and affiliates, its directors, officers, employees, agents, and stockholders (collectively, “**Indemnified Parties**”) from and against all claims, demands, actions, suits, damages, liabilities, losses, settlements, judgments, costs and expenses (including but not limited to reasonable attorney’s fees and costs), whether or not involving a third party claim, which arise out of or relate to:

- a) Any breach of any representation or warranty contained in this Policy made by the Researcher;
- b) Any breach or violation of the terms of this Policy or any obligation or duty of the Researcher referred therein or under applicable law;
- c) Any breach of the confidentiality;
- d) Any misuse of data, including personal data;
- e) Any breach of any waiver granted;
- f) Any attempt to contact Aggrepay’s clients, users or third parties to inform the existence of the vulnerability. It includes any reference or message in social media making reference to the finding; and
- g) Any attempt to bring direct or indirect claims, lawsuits, demands, actions, judgments against Aggrepay or any other Indemnified Parties, in each case whether or not caused by

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the negligence of Aggrepay or any other Indemnified Parties and whether or not the relevant claim has merit.

**Contact us**

Please send a mail to [support@aggrepay.in](mailto:support@aggrepay.in).

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