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Licensing Guide

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1. Preface

The Licensing Guide provides the complete list of Oracle Banking APIs licensed products and the Third-Party licenses included with the license. It provides the product-wise licensing options and rules in terms of prerequisite licenses and the included features and license components.

If you have a question about your licensing needs, please contact your Oracle sales representative or contact the License Management Services representative listed at this URL: http://www.oracle.com/us/corporate/license-management-services/index.html.

This preface contains the following topics:

- Audience
- Documentation Accessibility
- Organization of the Guide
- Related Documents
- Conventions

1.1 Audience

This guide is intended for all purchasers of Oracle Banking APIs.

1.2 **Documentation Accessibility**

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs_if you are hearing impaired.



1.4 Organization of the Guide

This document contains:

Chapter 2 "Overview"

This chapter provides an overview of Oracle Banking APIs Licensing and Third-Party Licenses.

Chapter 3 "Oracle Banking APIs Licensing"

This chapter covers the licensing information for Oracle Banking APIs Licensing.

Chapter 4 "Third-Party Licenses"

This chapter covers the licensing and copyright information of third-party products included with the Oracle Banking APIs licensed software.

1.5 Related Documents

For more information, see the following documentation:

- For installation and configuration information, refer the Oracle Banking APIs Installation Guide
- For a comprehensive overview of security for Oracle Banking APIs, refer the Oracle Banking APIs Security Guide
- For information on the functionality and features of the Oracle Banking APIs product licenses, refer the respective Oracle Banking APIs User Manual documents

1.6 **Conventions**

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.



2. Overview

This chapter presents an overview of the licensing details of Oracle Banking APIs and its associated third-party products.

2.1 Oracle Banking APIs Licensing

The "Oracle Banking APIs Licensing" describes the Oracle Banking licensing details including:

- Separately licensed prerequisite products
- Components and Features included
- Restricted use licensing
- General licensing information

2.2 Third-Party Licenses

The "Third-Party Licenses" includes licensing and copyright information for third-party products included with the Oracle Banking APIs licensed software. For more information refer Chapter 4 Third-Party Licenses.

Home



3. Oracle Banking APIs Licensing

This chapter covers licensing information for Oracle Banking APIs.

3.1 Oracle Banking APIs Infrastructure

This section presents the licensing information of Oracle Banking APIs Infrastructure.

3.1.1 Oracle Banking APIs Infrastructure

The Oracle Banking APIs Infrastructure provides the framework and infrastructure components of the omni channel Banking APIs platform. It includes capabilities that enable users of the financial institution to configure and manage the application.

The Oracle Banking APIs Infrastructure allows the bank to build applications using the APIs, collaborate with third party providers or offer banking as a service. Oracle Banking APIs enables the bank customers to access the banking services through any access point which has been built on top of the APIs exposed by Oracle Banking APIs

Oracle Banking APIs also provides you with user interfaces for administrator capabilities for various set ups and maintenances offered by the application.

The User Interface for Oracle Banking APIs suite also provides you with following

- UI code for implementing responsive web design using Oracle JavaScript Extension Toolkit (JET. You will be free to modify the UI as per your requirements, however the support will be provided for the UI shipped out of the box
- Reference code for consuming Oracle Banking APIs.

3.1.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Database Enterprise Edition
- Oracle Weblogic Server Standard Edition or Oracle Weblogic Server Enterprise Edition or Oracle Weblogic Suite for Oracle Applications



3.1.1.2 Restricted Use Licensing

Oracle Banking APIs Infrastructure product contains all or portions of the following Oracle products:

Product or Component	Available Features
Oracle JavaScript Extension	UI (User Interface) framework
Toolkit (JET) 6.2	Note that Oracle JavaScript Extension Toolkit (JET) 6.2 shall be used only for building and modifying UI (User Interface) provided within Oracle Banking APIs for administrators capabilities. It shall not be used for building UI (User Interface) for applications outside Oracle Banking APIs.

3.1.1.3 General Licensing Information

Banking APIs Infrastructure is licensed on the basis of instance matric. One instance of Banking APIs Infrastructure should be licensed for running Live, DR, UAT or Sandbox environments.

3.2 Oracle Banking APIs Development Kit

This section presents licensing information for Oracle Banking APIs Development Kit.

3.2.1 Oracle Banking APIs Development Kit

The Oracle Banking APIs for Development Kit enables the banks to create new APIs and repurpose backend product processor APIs as Open API.

3.2.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

Oracle Banking APIs Infrastructure

3.2.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs Development Kit.

Licensed Program	Features / Component Included with License
Oracle Banking APIs Development Kit	 Create new APIs Repurpose backend product processor APIs as Open API.



3.2.1.3 Restricted Use Licensing

Oracle Banking APIs Development Kit contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.2.1.4 General Licensing Information

Oracle Banking APIs for Development Kit can be licensed with API calls Application User.

3.3 Oracle Banking APIs for Retail Banking

This section presents licensing information for Oracle Banking APIs for Retail Banking.

3.3.1 Oracle Banking APIs for Retail Banking

The Oracle Banking APIs for Retail Banking enables the financial institutes to expose APIs for retail banking products and services for integrating with various application built for Retail customers of the financial institution

The Oracle Banking APIs Retail Banking includes APIs for functions listed below-

- Account Inquiries
- Customer services
- Customer Inquiries
- Credit Cards
- Loans
- Term Deposits
- Payee Maintenance
- Fund Transfers to
 - Own Accounts
 - Domestic Accounts
 - International Accounts
- Peer to Peer Payments
- Merchant Payments
- Bill Payments
- APIs for Helpdesk User

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.



3.3.1.1 <u>Separately Licensed Prerequisite Products</u>

The following prerequisite products require separate licenses:

Oracle Banking APIs Infrastructure

3.3.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs Retail Banking.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for Retail Banking	Account Inquiries
Retail Darking	Customer services
	Customer Inquiries
	Credit Cards
	• Loans
	Term Deposits.
	Payee Maintenance
	 Fund Transfers to
	 Own Accounts
	Domestic Accounts
	 International Accounts
	 Peer to Peer Payments
	Merchant Payments
	Bill Payments
	APIs for Helpdesk User

3.3.1.3 Restricted Use Licensing

Oracle Banking APIs Retail Banking product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.3.1.4 General Licensing Information

Oracle Banking APIs for Retail Banking can be licensed with API calls metric.



3.4 Oracle Banking APIs Customer Financial Insights

This chapter includes licensing information for Oracle Banking APIs Customer Financial Insights Applications.

3.4.1 Oracle Banking APIs Customer Financial Insights

The Oracle Banking APIs for Customer Financial Insights enables the financial institution to expose APIs of Personal Financial products and services for integrating with various application built for Retail customers of the financial institution. It also supports Aggregation Services that enables the banks to provide aggregated view to the customers for accounts maintained across banks. The capability enables retail users of the bank to link their external banks accounts with their subscriber id. The Bank fetches the external bank accounts information using the public APIs published by external banks.

The Oracle Banking APIs Customer Financial Insights includes functionalities listed below-

- Personal Finance Management
 - Creation of Personal Financial goals
 - Managing of Personal Financial goals
 - Spending Analysis
 - Budget Maintenance
- Aggregation Services
 - Aggregated view of customer's accounts across banks

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

3.4.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

Oracle Banking APIs for Retail Banking

3.4.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs Customer Financial Insights.



Licensed Program	Features / Component Included with License
Oracle Banking APIs for Customers Financial Insights	 Personal Finance Management Creation of Personal Financial goals Managing of Personal Financial goals Spending Analysis Budget Maintenance Aggregation Services Consolidated view of all accounts on an Aggregation dashboard,

3.4.1.3 Restricted Use Licensing

Oracle Banking APIs Customers Financial Insights product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.4.1.4 General Licensing Information

Oracle Banking APIs for Customer Financials Insights can be licensed with API calls metric.



3.5 Oracle Banking APIs Origination

This section presents the licensing information of Oracle Banking APIs Origination Applications.

3.5.1 Oracle Banking APIs for Origination of Liability Accounts

The Oracle Banking APIs for Origination of Liability Accounts enables applicants, both existing customers as well as prospects to apply for savings, checking and deposit products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

3.5.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

Oracle Banking APIs Infrastructure

3.5.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs for Origination of Liability Accounts.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for	Savings Account Origination
Origination of Liability Accounts	Checking Account Origination
Accounts	Term Deposit Origination

3.5.1.3 Restricted Use Licensing

Oracle Banking APIs for Origination of Liability Accounts contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.5.1.4 General Licensing Information

Oracle Banking APIs for Origination of Liability Accounts can be licensed with API calls metric.



3.5.2 Oracle Banking APIs for Origination of Credit Cards

The Oracle Banking APIs for Origination of Credit Cards enables applicants, both existing customers as well as prospects to apply for credit card products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

3.5.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

Oracle Banking APIs for Infrastructure

3.5.2.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs for Origination of Credit Cards.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for Origination of Credit Cards	Credit Cards

3.5.2.3 Restricted Use Licensing

Oracle Banking APIs for Origination of Credit Cards contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.5.2.4 General Licensing Information

Oracle Banking APIs for Origination of Credit Cards can be licensed with API calls metric.



3.5.3 Oracle Banking APIs for Origination of Loans and Mortgages

The Oracle Banking APIs for Origination of Loans and Mortgages enables applicants, both existing customers as well as prospects to apply for unsecured personal loan, payday loan, auto/vehicle loan, and mortgage loan products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

3.5.3.1 <u>Separately Licensed Prerequisite Products</u>

The following prerequisite products require separate licenses:

Oracle Banking APIs Infrastructure

3.5.3.2 Components and Features Included

The following table describes the components and features included with a license for the Oracle Banking APIs for Origination of Loans and Mortgages.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for Origination of Loans and Mortgages	Unsecured Personal Loan
	Auto/Vehicle Loan
	Mortgage Loan
	Payday Loan

3.5.3.3 Restricted Use Licensing

Oracle Banking APIs for Origination of Loans and Mortgages contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.5.3.4 General Licensing Information

Oracle Banking APIs for Origination of Loans and Mortgages can be licensed with API calls metric.



3.6 Oracle Banking APIs for Corporate Banking

This section presents licensing information for Oracle Banking APIs for Corporate Banking.

3.6.1 Oracle Banking APIs for Corporate Banking

The Oracle Banking APIs of Corporate Banking enables the financial institutions to expose these API's of Corporate Banking Products and Services for integration with various applications built for their SME and Corporate customers.

The Oracle Banking APIs Corporate Banking includes APIs for functions listed below-

- Account Inquiries
- Customer Services
- Corporate Facility Origination
 - Request a New Credit facility under an existing liability
 - Request a Sub Facility under an existing facility
 - Amendment of Existing Facility
 - Request for new Collateral Evaluation
 - Revaluation of an existing collateral
 - Credit Facility Application Tracker
- Corporate Facility Servicing
 - Overview of Facilities and Collaterals
 - View Summary and Details of Facilities
 - View Summary and Details of Collaterals
- Corporate Loans Origination
 - Request for New Term Loan
 - New Working Capital loan
 - New Equipment Loan
 - New Real Estate Loan
 - Corporate Loan Drawdown
 - Request initiation
 - Loan Application Tracker
- Corporate Loans Servicing
 - Loans Accounts Overview
 - Loan Accounts Summary i.e. Details and Account Activity
 - Loan Repayment
 - Schedule Inquiry and Disbursement Inquiry
- Term Deposits.
- Payee Maintenance
- Fund Transfers to
 - Own Accounts



- Domestic Accounts
- International Accounts
- Bill Payments
- Bulk Payments
- Line Limit /facility inquiries
- APIs for Helpdesk User
- Virtual Account Management
 - Maintenance and View of Virtual Entity
 - Maintenance and View of Virtual Accounts
 - Maintenance and View of Virtual Account Structure
 - Maintenance and View of Remitter List
 - Bulk Upload for Creation of Virtual Account Structure and Virtual Accounts
 - Movement of money between Virtual Accounts
 - Manage and View Virtual Multi-Currency Account
 - Payments & Transfers using Virtual accounts
 - Bulk File upload option for creating Remitter lists, virtual accounts & structures
 - Dashboard widgets for quick info & insights
 - Alerts & notifications (edited)
- Liquidity Management
 - Account Structure Summary
 - Account Structure Detail
 - Create Account Structure
 - Edit Account Structure
 - Sweep Log
- Supply Chain Finance
 - Dashboard for SCF
 - On-board Counter party
 - View Associated Party
 - Create, Edit and View Programs
 - Create Edit and View Invoices
 - Bulk File Upload Invoice
 - Accept/Reject Invoice
 - Cancel Invoice
 - Request Finance
 - View Finances
 - Repayment of Finance



- Cash Management Service
 - Dashboard for CMS
 - On-board Associated party
 - View Associated Party
 - Create Edit and View Invoices
 - Bulk File Upload Invoice
 - Accept/Reject Invoice
 - Cancel Invoice
 - Cash Flow Forecast

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

3.6.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure
- Oracle Banking Payments or any other third-party system for payments
- Oracle Banking Credit Facility Process Management System (Mid Office) and Oracle Banking Enterprise Limits and Collateral Management (Back Office) or any other third-party system for limits/facility management.
- Oracle Banking Corporate Lending Process Management (Mid Office) and Oracle Banking Corporate Lending (Back Office) or any other third-party system for loan management.
- Oracle Banking Virtual Account Management or any other third-party system for Virtual Account Management.
- Oracle Banking Liquidity Management or any other third-party system for Liquidity Management.
- Oracle Banking Cash Management Service or any other third-party system for Cash Management Services
- Oracle Banking Supply Chain Finance or any other third-party system for supply chain finance.



3.6.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs Corporate Banking.

Licensed Program	Features / Co	omponent Included with License
Oracle Banking APIs for Corporate Banking	• /	Account Inquiries
Corporate Banking	• (Customer Services
	• (Corporate Facility Origination
		 Request a New Credit facility under an existing liability
		 Request a Sub Facility under an existing facility
		Amendment of Existing Facility
		Credit Facility Application Tracker
		Request for new Collateral Evaluation
		Revaluation of an existing collateral
	• (Corporate Facility Servicing ¹
		Overview of Facilities and Collaterals
		View Summary and Details of Facilities
		View Summary and Details of Collaterals
	• (Corporate Loans Originations
		Request for New Term Loan
		New Working Capital Loan
		New Equipment Loan
		New Real Estate Loan
		Loan Application Tracker
		 Corporate Loan Drawdown Reques initiation and
		Application Tracker
	• (Corporate Loans Servicing ²
		Loans Accounts Overview
		 Loan Accounts Summary i.e. Details and Account Activity
		Loan Repayment
		Schedule Inquiry and
		Disbursement Inquiry
	• 7	Term Deposits
	• F	Payee Maintenance
		Fund Transfers to
	·	Own Accounts
		C WIT / 1000 WITHO



- Domestic Accounts
- International Accounts
- Bill Payments
- Bulk Payments
- Line Limit /facility inquiries
- APIs for Helpdesk Users
- Virtual Account Management ³
 - Maintenance and View of Virtual Entity
 - Maintenance and View of Virtual Accounts
 - Maintenance and View of Virtual Account Structure
 - Maintenance and View of Remitter List
 - Bulk Upload for Creation of Virtual Account Structure and Virtual Accounts.
 - Movement of money between Virtual Accounts.
 - Manage and View Virtual Multi-Currency Account
 - Payments & Transfers using Virtual accounts
 - Bulk File upload option for creating Remitter lists, virtual accounts & structures.
 - Dashboard widgets for quick info & insights
 - Alerts & notifications (edited)
- Liquidity Management ⁴
 - Account Structure Summary
 - Account Structure Detail
 - Create Account Structure
 - Edit Account Structure
 - Sweep Log
- Supply Chain Finance⁵
 - Dashboard for SCF
 - On-board Counter party
 - View Associated Party
 - Create, Edit and View Programs
 - Create Edit and View Invoices
 - Bulk File Upload for Invoice
 - Accept/Reject Invoice
 - Cancel Invoice
 - Request Finance



- View Finances
- Cash Management Service⁶
 - Dashboard for CMS
 - On-board Counter party
 - View Associated Party
 - Create Edit and View Invoices
 - Bulk File Upload Invoice
 - Accept/Reject Invoice
 - Cancel Invoice
 - Cash Flow Forecast
- ¹ Prerequisite Oracle Banking Corporate Lending Process Management
- ² Prerequisite Oracle Banking Credit Facilities Process Management
- ³ Prerequisite Oracle Banking Virtual Account Management
- ⁴ Prerequisite Oracle Banking Liquidity Management
- ⁵ Prerequisite Oracle Banking Supply Chain Finance
- ⁶ Prerequisite Oracle Banking Cash Management Services

3.6.1.3 Restricted Use Licensing

Oracle Banking APIs Corporate Banking product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.6.1.4 General Licensing Information

Oracle Banking APIs Corporate Banking can be licensed with API calls metric.

3.7 Oracle Banking APIs for Bulk Transactions

This section presents licensing information for Oracle Banking APIs for Bulk Transactions.

3.7.1 Oracle Banking APIs for Bulk Transactions

The Oracle Banking APIs for Bulk Transactions includes APIs for functions listed below-

- Internal Payments
- Domestic Payments
- International Payments
- Demand Drafts



- Mixed Payments
- Payee Creation
- Virtual Account Creation for VAM
- Virtual Account Structure Creation for VAM
- Remitter ID Creation for VAM
- Invoice File Upload for SCF

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

3.7.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

Oracle Banking APIs for Corporate Banking

3.7.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs Bulk Transactions.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for	Internal Payments
Bulk Transactions	 Domestic Payments
	 International Payments
	 Demand Drafts
	 Mixed Payments
	 Payee Creation
	 Virtual Account Creation for VAM¹
	 Virtual Account Structure Creation for VAM¹
	 Remitter ID Creation for VAM¹
	 Invoice File Upload for SCF²
	 Prerequisite Oracle Banking Virtual Account Management Prerequisite Oracle Banking Supply Chain Finance



3.7.1.3 Restricted Use Licensing

Oracle Banking APIs Bulk Transactions contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.7.1.4 General Licensing Information

Oracle Banking APIs for Bulk Transactions can be licensed with API calls metric.

3.8 Oracle Banking APIs for Trade Finance

This section presents licensing information for Oracle Banking APIs for Trade Finance.

3.8.1 Oracle Banking APIs for Trade Finance

The Option Oracle Banking APIs for Trade Finance contains functionalities related to Trade Finance listed below -

- Initiate Letter of Credit
- Amend Letter of Credit
- View Import and Export Letter of Credit
- Initiate Outward Bank Guarantee
- View Inward and Outward Bank Guarantee
- Amend Bank Guarantee
- Initiate Export Bill under LC
- View Import and Export Bills under LC
- Initiate Export Collection

View Import and Export Collection

Customer Acceptance – LC and BG Amendment and Bill Discrepancies

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.



3.8.1.1 <u>Separately Licensed Prerequisite Products</u>

The following prerequisite products require separate licenses:

- Oracle Banking APIs for Corporate Banking
- Oracle Banking Trade Finance or any other third-party Trade Finance back office
- Oracle Banking Trade Finance Process Management or any other third-party system for Trade Finance Process Management

3.8.1.2 Components and Features Included

The following table describes the components and features included with a license for Option: Oracle Banking APIs Trade Finance.

Licensed Program	Features / Component Included with License	
Oracle Banking APIs for	Initiate Letter of Credit ^{1, 2}	
Trade Finance	 Amend Letter of Credit^{1, 2} 	
	 View Import and Export Letter of Credit¹ 	
	 Initiate Outward Bank Guarantee^{1, 2} 	
	 View Inward and Outward Bank Guarantee¹ 	
	 Amend Bank Guarantee^{1, 2} 	
	 Initiate Export Bill under LC¹ 	
	 Settlement of Bill under LC² 	
	 View Import and Export Bills under LC¹ 	
	 Initiate Export Collection¹ 	
	View Import and Export Collection ¹	
	 Customer Acceptance – LC and BG Amendment and Bill Discrepancies^{1, 2} 	
	¹ Prerequisite Oracle Banking Trade Finance	
	² Prerequisite Oracle Banking Trade Finance Process Management.	



3.8.1.3 Restricted Use Licensing

Oracle Banking APIs Trade Finance product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.8.1.4 General Licensing Information

Oracle Banking APIs Trade Finance can be licensed with API calls metric.



4. Third-Party Licenses

This chapter includes licensing and copyright information for third-party products included with the Oracle Banking APIs licensed software.

4.1 Apache License, Version 2.0

The following technologies from the Apache Software Foundation are based on Apache License, Version 2.0, January 2004.

- Commons Lang3 3.8.1
- Cordova Device Plugin 2.0.2
- Cordova Plugin File 6.0.1
- Cordova Geolocation Plugin 4.0.1
- Cordova Globalization Plugin 1.11.0
- cordova-plugin-android-fingerprint-auth 1.5.0
- Cordova Whitelist Plugin 1.3.3
- jackson-annotations 2.9.8
- jackson-core 2.9.8
- jackson-databind 2.9.8
- jackson-jaxrs-base 2.9.8
- jackson-jaxrs-json-provider 2.9.8
- jackson-module-jaxb-annotations 2.9.8

Apache License, Version 2.0, January 2004

http://www.apache.org/licenses/

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4.1.2 cordova-plugin-facebook4 – 4.2.1

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4.1.3 Cordova File Transfer Plugin – 1.7.1

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4.1.4 Google HTTP Client Library for Java – 1.29.0

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jackson-core-asl 1.9.13

jackson-core 2.9.6

gson 2.1

guava-testlib 20.0

org.apache.httpcomponents:httpclient 4.5.5

google-http-client-android 1.25.0

google-http-client-protobuf 1.25.0

google-http-client-gson 1.25.0

google-http-client-xml 1.25.0

google-http-client-test 1.25.0

j2objc-annotations 1.1

google-http-client-assembly 1.25.0



google-http-client 1.25.0

google-http-client-appengine 1.25.0

commons-codec 1.6

google-http-client-jackson 1.25.0

google-http-client-jackson2 1.25.0

google-http-client-jdo 1.25.0

guava 24.1

jdo2-api 2.3-eb

datanucleus-core 3.2.2

datanucleus-api-jdo 3.2.1

datanucleus-rdbms 3.2.1

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4.1.7 jackson-dataformat-yaml – 2.9.8

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4.1.8 Javapoet - 1.11.1

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4.2 A File Opener Plugin for Cordova – 2.2.0

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4.3 Cordova Plugin for Barcode Scanner – 8.0.1

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4.4 <u>cordova-plugin-otp-auto-verification – 1.0.2</u>

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Below 4th party dependencies are optional (except slf4j-api, json-smart)



+++++++++++++++++++++++++++++++++++++++
jackson-databind, 2.6.3, apache 2.0, no copyright info found.
+++++++++++++++++++++++++++++++++++++++
gson 2.3.1, apache 2.0
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Oracle JET

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js/libs/history/history.iegte8.js	MIT			
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js/libs/webcomponents/custom-elements.min.js custom-elements

scss/oj/v5.1.0/3rdparty/normalize/normalize.scss MIT

/*!

Knockout Fast Foreach v0.6.0 (2016-07-28T11:02:54.197Z)

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*/

/**

* webcomponents/custom-elements - v1.0.8

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/* This component is based on original code from:
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"Copyright (c) 2010 Ivan Bozhanov (vakata.com)
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* v0.12.0 (2013/01/21 13:47)
*/
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* Support: IE8+, FF3+, Opera 9+, Safari, Chrome and other
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* Update: 2014-03-24 13:14
*/
/*! jQuery UI - v1.11.4 - 2015-03-18
* http://jqueryui.com
* Includes: core.js, widget.js, mouse.js, position.js, draggable.js, sortable.js
* Copyright 2015 jQuery Foundation and other contributors; Licensed MIT */
/*!
* jQuery JavaScript Library v2.2.3
* http://jquery.com/
* Includes Sizzle.js
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* Version: 1.0.0 - Build: 268 (2012/11/29 05:48 PM)

* Author: Miller Medeiros

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/*!									
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4.12 cordova-plugin-firebase - 2.0.5

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4.13 cordova-plugin-wkwebview-file-xhr - 2.1.1

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