

License Guide

Oracle FLEXCUBE Universal Banking

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Licensing Guide
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1. Preface

1.1 Introduction

This document helps you understand the guiding rules for Oracle FLEXCUBE Universal Banking licensing, the components included in the license and the units that are separately licensed.

This document also provides information on the third party software that are packaged with Oracle FLEXCUBE Universal Banking.

1.2 Audience

This document is intended for the following audience:

- Customers
- Partners

1.3 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>.

1.4 Organization

This manual is organized into the following chapters:

Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this license guide.
Chapter 2	<i>Oracle FLEXCUBE Universal Banking Licensing</i> provides information on Oracle FLEXCUBE Universal Banking licensing.
Chapter 3	<i>Software Pre-requisites</i> consists of the technology pre-requisites required for Oracle FLEXCUBE Universal Banking.
Chapter 4	<i>Third Party Licenses</i> provides information on licensing of third party software that are packaged with Oracle FLEXCUBE Universal Banking.

1.5 Related Documents

For more information, refer to the following documents:

- End user license agreement
- Oracle FLEXCUBE User Manuals

2. Oracle FLEXCUBE Universal Banking Licensing

2.1 Introduction

This chapter provides information on Oracle FLEXCUBE Universal Banking licensing. It contains the following sections:

- General licensing rules
- Components included in the license
- Separately licensed pre-requisite products and licensing metric
- Restricted use license

2.2 General Licensing Rules

Oracle FLEXCUBE Universal Banking has 14 modules that can be licensed by either account metric or by application user metric.

The following table lists out the modules which are primarily retail or corporate. The licensing rule against each of them defines how these modules would get licensed based on the usage of the bank.

Sl. No.	Module Description	Licensing Rule(s)
Retail Modules		
1	Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	If the customer is using Universal Banking for Retail programs, these applications may only be licensed by the Account metric. However, if the customer is using Universal Banking for Corporate, and is not using Universal Banking for Retail, then a customer may license these programs under the Application User metric.
2	Oracle FLEXCUBE Universal Banking Payments and Collections	
3	Oracle FLEXCUBE Universal Banking Standing Instructions	
4	Oracle FLEXCUBE Universal Banking Collections	
5	Oracle FLEXCUBE Universal Banking Loans*	
6	Oracle FLEXCUBE Universal Banking Account Origination	
7	Oracle FLEXCUBE Universal Banking Retail Loan Origination	

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1 Oracle FLEXCUBE Universal Banking Loans module is available as (i) Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans, licensable by the Account metric, in the Enterprise Price List; and as (ii) Oracle FLEXCUBE Universal Banking Commercial Loans, licensable by the Application User metric, in the Component Price List.

Sl. No.	Module Description	Licensing Rule(s)
Corporate Modules		
8	Oracle FLEXCUBE Universal Banking Funds Transfer	If the customer is using Universal Banking for Corporate programs, these applications may only be licensed by the Application User. However, if the customer is using Universal Banking for Retail, and is not using Universal Banking for Corporate, then a customer may license these programs under the Account metric.
9	Oracle FLEXCUBE Universal Banking Electronic Messaging Service	
10	Oracle FLEXCUBE Universal Banking Nostro Reconciliation	
11	Oracle FLEXCUBE Universal Banking Cash Management	
12	Oracle FLEXCUBE Universal Banking Commercial Leasing	
13	Oracle FLEXCUBE Universal Banking Integration Gateway	
14	Oracle FLEXCUBE Universal Banking Commercial Loans Origination	

2.3 Components Included in License

The following components are included in the Oracle FLEXCUBE Universal Banking license:

1. **Signature Verification:** is included with FLEXCUBE Universal Banking Current Accounts and Savings Accounts license.
2. **Utility Payments:** is included with Oracle FLEXCUBE Universal Banking Branch license.
3. **Islamic Banking Support:** The following Oracle FLEXCUBE Universal Banking module licenses have support for Islamic Banking.
 - Oracle FLEXCUBE Universal Banking Base
 - Oracle FLEXCUBE Universal Banking Asset Management
 - Oracle FLEXCUBE Universal Banking Bills and Collection
 - Oracle FLEXCUBE Universal Banking Cash Management
 - Oracle FLEXCUBE Universal Banking Collections
 - Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts
 - Oracle FLEXCUBE Universal Banking Fixed Assets
 - Oracle FLEXCUBE Universal Banking Letters of Credit
 - Oracle FLEXCUBE Universal Banking Money Markets
 - Oracle FLEXCUBE Universal Banking Relationship Pricing
 - Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans
 - Oracle FLEXCUBE Universal Banking Retail Loan Origination
 - Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements
 - Oracle FLEXCUBE Universal Banking Term Deposits

2.4 Separately Licensed Pre-requisite Products and Licensing Metric

The module wise list of separately licensed products and the licensing metric is given below.

For other separately licensable software pre-requisites, refer to the section Software Pre-requisites.

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Base	<ul style="list-style-type: none"> Oracle FLEXCUBE Development Workbench for Universal Banking 	<ul style="list-style-type: none"> Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Process Framework Base	<ul style="list-style-type: none"> Oracle FLEXCUBE Development Workbench for Universal Banking 	<ul style="list-style-type: none"> Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Relationship Pricing	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base Either Oracle FLEXCUBE Universal Banking Current Accounts & Savings Accounts OR Oracle FLEXCUBE Universal Banking Term Deposits 	<ul style="list-style-type: none"> Account
Oracle FLEXCUBE Universal Banking Term Deposits	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Account
Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Account
Oracle FLEXCUBE Universal Banking Payments and Collections	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Funds Transfer	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Application User Custom Suite User Account

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Electronic Messaging Service	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking Nostro Reconciliation	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking Standing Instructions	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking Cash Management	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking Branch	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Account
Oracle FLEXCUBE Universal Banking ATM Interface	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Account
Oracle FLEXCUBE Universal Banking Point of Sale Interface	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Account
Oracle FLEXCUBE Universal Banking Interactive Voice Response Interface	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Account
Oracle FLEXCUBE Universal Banking Mortgages	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Account
Oracle FLEXCUBE Universal Banking Consumer Leasing	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Account
Oracle FLEXCUBE Universal Banking Commercial Leasing	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking Inventory Management	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base • Oracle FLEXCUBE Universal Banking Current Accounts & Savings Accounts 	<ul style="list-style-type: none"> • Account

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Collections	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking Microfinance	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base • Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans 	<ul style="list-style-type: none"> • Account
Oracle FLEXCUBE Universal Banking Safe Deposit Box	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Account
Oracle FLEXCUBE Universal Banking Corporate Deposits	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Commercial Loans	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Loan Syndication	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Bills & Collection	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Letters of Credit	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Foreign Exchange	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Money Markets	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Commodities Futures and Options	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Currency Futures and Options	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Equity and Index Futures and Options	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Interest Rate Futures and Options	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Over the Counter Currency Options	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Over the Counter Interest Rate Options	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Securities	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Fixed Assets	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Asset Management	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base and EITHER of the below modules <ul style="list-style-type: none"> – Oracle FLEXCUBE Universal Banking Securities – Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Interest Rate Futures and Options, – Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Currency Futures and Options – Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Equity and Index Futures and Options – Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Commodities Futures and Options – Oracle FLEXCUBE Universal Banking Over the Counter Currency Options – Oracle FLEXCUBE Universal Banking Over the Counter Interest Rate Options – Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements 	<ul style="list-style-type: none"> • Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Expense Processing	<ul style="list-style-type: none"> • Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> • Application User • Custom Suite User

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Origination		
Oracle FLEXCUBE Universal Banking Account Origination	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Process Framework Base 	<ul style="list-style-type: none"> Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Term Deposits Origination	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Process Framework Base 	<ul style="list-style-type: none"> Account
Oracle FLEXCUBE Universal Banking Credit Lines Origination	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Process Framework 	<ul style="list-style-type: none"> Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Letters of Credit Origination	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Process Framework Base 	<ul style="list-style-type: none"> Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Retail Loan Origination	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Process Framework Base 	<ul style="list-style-type: none"> Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Commercial Loans Origination	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Process Framework Base 	<ul style="list-style-type: none"> Application User Custom Suite User Account
Oracle FLEXCUBE Open Development Tools		
Oracle FLEXCUBE Development Workbench for Universal Banking	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Application User
Oracle FLEXCUBE Testing Workbench for Universal Banking	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Application User
Oracle FLEXCUBE Interfaces and Tools		
Oracle FLEXCUBE Universal Banking Integration Gateway	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Application User Custom Suite User Account Processor

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Connector for Oracle Identity Manager	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Connector
Oracle FLEXCUBE Information Server		
Oracle FLEXCUBE Information Server Base for Universal Banking	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Base 	<ul style="list-style-type: none"> Account
Oracle FLEXCUBE Information Server Retail Liabilities Data Mart for Universal Banking	<ul style="list-style-type: none"> Oracle FLEXCUBE Information Server Base for Universal Banking Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts Oracle FLEXCUBE Universal Banking Term Deposits 	<ul style="list-style-type: none"> Account
Oracle FLEXCUBE Information Server Retail Assets Data Mart for Universal Banking	<ul style="list-style-type: none"> Oracle FLEXCUBE Information Server Base for Universal Banking Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprises Loans 	<ul style="list-style-type: none"> Account

2.5 Restricted Use License

Not applicable for the FLEXCUBE Universal Banking Products.

3. Software Prerequisites

Following are the separately licensable software prerequisites for Oracle FLEXCUBE Universal Banking Products.

3.1 Software Prerequisites

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEX-CUBE Universal Banking	UI-Host and centralized	Application server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.7 Update 51
				Open Symphony Quartz	2.1.7
				IBM websphere Application Server with inbuilt JVM (IBM JDK)	8.5.5.1
				IBM Websphere MQ Server	7.5.1
				Oracle WebCenter Imaging	11.1.1.7.0
		Database Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle 11g R2 RDBMS Enterprise Edition	11.2.0.3.0

Component	Deployment option	Machine	Operating System	Software	Version
		Reporting Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle BI Publisher 11g	11.1.1.7.0
		FLEX-CUBE Information server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle Business Intelligence Enterprise Edition 11g (OBIEE)	11.1.1.7.0
		Client Machines	Windows 7	Internet Explorer	8.0/9.0/10.0/11.0
				Mozilla Firefox	26
				Opera	18.0.1284.68
				Apple Safari	5.1.7
				Google Chrome	31.0.1650.63
			Windows 8	Internet Explorer	11.0
		Single Sign On Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	JDK 1.7	JDK 1.7 Update 51
				Weblogic	10.3.6
				RCU Utility (Windows)	11.1.1.7.0_32
				Oracle Identity Management	11.1.1.5.0
				Oracle SOA	11.1.1.7.0
				Oracle Identity And Access Management	11.1.1.5.0
				Oracle Webtier Utilities	11.1.1.6

Component	Deployment option	Machine	Operating System	Software	Version
		Database Branch for Decentralized mode	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle 11g R2 RDBMS Enterprise Edition	11.2.0.3.0
Oracle FLEX-CUBE Universal Banking BPEL/ BPMN Processes and Process Framework	UI	Application server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
				Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	11.1.1.7.0_32
				Oracle SOA Suite 11gR1, Oracle BPM Suite 11gR1	11.1.1.7.0
Oracle FLEX-CUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
	HTTP Servlet (incoming)			IBM websphere Application Server with inbuilt JVM (IBM JDK)	8.5.5.1
	EJB (incoming)				
	MDB (incoming)	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
				IBM Websphere MQ Server	7.5.0
	Notifications (outgoing)	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
				IBM Websphere MQ Server	7.5.0

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEX-CUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Java HotSpot™ JDK Apache Ant	JDK 1.7 Update 51 1.7.1

3.2 Module-wise Software Prerequisites

Product Name	Product Version	Requirements
Oracle Jdeveloper	11.1.1.7.0	Optional – Required only if Originations are licensed
Oracle WebCenter Imaging	11.1.1.7.0	Optional - Required only if Document Management System (DMS) integration is required.
Oracle Weblogic Server	10.3.6.0	Optional - Oracle FLEXCUBE supports both Weblogic and Web-sphere
Java HotSpot(TM) JDK	JDK 1.7 Update	Standard Oracle FLEXCUBE requirement
Oracle SOA Suite	11.1.1.7.0	Optional – Required only if Originations are licensed
Oracle BPM suite	11.1.1.7.0	Optional – Required only if Originations are licensed
Oracle Business Intelligence Publisher	11.1.1.7.0	Standard Oracle FLEXCUBE requirement
Oracle Identity and Access Management	11.1.1.5.0	Optional – Only if SSO is required
Oracle identity Management	11.1.1.5.0	Optional – Only if SSO is required
Oracle Repository Creation Utility	11.1.1.5.0	Optional – Required only if Originations are licensed

Product Name	Product Version	Requirements
Oracle Business Intelligence Enterprise Edition	11.1.1.7.0	Optional - Required only if FLEX-CUBE Information Server is installed or if metadata repository based adhoc reporting is needed.

4. Third Party Licenses

4.1 Introduction

This chapter provides information on licensing of third party software that are packaged with Oracle FLEXCUBE Universal Banking. It contains the following sections:

- Apache License 2.0
- Apache License 1.1
- GNU Lesser General Public License 2.1
- MIT License
- BSD-Style License
- SUN License
- Third Party Libraries

4.2 Apache License 2.0

Apache Xalan (Xalan serializer)

Copyright 1999-2006 The Apache Software Foundation

This product includes software developed at The Apache Software Foundation (<http://www.apache.org/>).

Portions of this software was originally based on the following:

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Apache log4j

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- commons-logging-1.0.4.jar
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