

**Oracle Banking
Digital Experience**

Licensing Guide
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Oracle Banking Digital Experience Licensing Guide

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Preface

The Licensing Guide provides the complete list of Oracle Banking Digital Experience 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

Audience

This guide is intended for all purchasers of Oracle Banking Digital Experience.

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>.

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.

Organization of the Guide

This document contains:

Chapter 1, "Overview"

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

Chapter 2, "Oracle Banking Digital Experience Licensing"

This chapter covers the licensing information for Oracle Banking Digital Experience Licensing and Third-Party Licenses.

Appendix A, "Third-Party Licenses"

This appendix covers the licensing and copyright information of third-party products included with the Oracle Banking Digital Experience licensed software.

Related Documents

For more information, see the following documentation:

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

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.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1 Overview

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

1.1 Oracle Banking Digital Experience Licensing

The Chapter 2, "Oracle Banking Digital Experience Licensing" describes the Oracle Banking licensing details including:

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

1.2 Third-Party Licenses

The Appendix A, "Third-Party Licenses" includes licensing and copyright information for third-party products included with the Oracle Banking Digital Experience licensed software.

2 Oracle Banking Digital Experience Licensing

This chapter covers licensing information for Oracle Banking Digital Experience.

2.1 Oracle Banking Digital Experience Base

This section presents the licensing information of Oracle Banking Digital Experience Base.

2.1.1 Oracle Banking Digital Experience Base

The Oracle Banking Digital Experience Base provides the framework and infrastructure components of the omnichannel digital experience platform. It includes functions that enable administrators of the financial institution to configure and manage the application; add and manage its subscribers.

The Oracle Banking Digital Experience Base also includes the UI (User Interface) framework that has been used to build the screens of the application. This UI framework can be used for modifying or tailoring the UI screens as per the bank's needs.

The Oracle Banking Digital Experience Base allows financial services subscribers registered in the application to access the application via two access points or channels - the mobile and online.

2.1.1.1 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

2.1.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking Digital Experience Base.

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Base	Online and Mobile Access Points

2.1.1.3 Restricted Use Licensing

Oracle Banking Digital Experience Base product contains all or portions of the following Oracle products:

Product or Component	Available Features
----------------------	--------------------

NA	NA
----	----

2.1.1.4 General Licensing Information

Oracle Banking Digital Experience Base can be licensed with the Financial Services Subscriber metric.

2.1.2 Option: Oracle Banking Digital Experience One Additional Access Point

If a financial institution needs to enable access to the various services of the application via one additional access point or channel, in addition to the two access points – mobile and online that are provided with the Base, then the Option: Oracle Banking Digital Experience One Additional Access Point would have to be separately licensed along with the Oracle Banking Digital Experience Base.

The additional Access Point would need to be configured, managed and tracked in the application, for the purpose of authorizing subscribers to access the Oracle Banking Digital Experience application. Examples of access points include but are not restricted to Smart TV, Wearable, Kiosk, ATM, Contact Center, Branch, etc.

2.1.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.1.2.2 Components and Features Included

The following table describes the components and features included with a license for the Option: Oracle Banking Digital Experience One Additional Access Point.

Licensed Program	Features / Component Included with License
Option: Oracle Banking Digital Experience One Additional Access Point	NA

2.1.2.3 Restricted Use Licensing

The Option: Oracle Banking Digital Experience One Additional Access Point product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.1.2.4 General Licensing Information

The Option: Oracle Banking Digital Experience One Additional Access Point can be licensed with the Financial Services Subscriber metric.

2.1.3 Option: Oracle Banking Digital Experience Unlimited Access Points

If a financial institution needs to enable access to the various services of the application via two or more additional access points or channels, in addition to the two access points – mobile and online that are provided with the Base, then The Option Unlimited Access Points would have to be separately licensed.

The Additional Access Points would need to be configured, managed and tracked in the application, for the purpose of authorizing subscribers to access the Oracle Banking Digital Experience application. Examples of access points include but are not restricted to Smart TV, Wearable, Kiosk, ATM, Contact Center, Branch, etc.

2.1.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.1.3.2 Components and Features Included

The following table describes the components and features included with a license for the Option: Oracle Banking Digital Experience Unlimited Access Point.

Licensed Program	Features / Component Included with License
Option: Oracle Banking Digital Experience Unlimited Access Point	NA

2.1.3.3 Restricted Use Licensing

The Option: Oracle Banking Digital Experience Unlimited Access Point product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.1.3.4 General Licensing Information

The Option: Oracle Banking Digital Experience Unlimited Access Point can be licensed with the Financial Services Subscriber metric.

2.2 Oracle Banking Digital Experience Origination

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

2.2.1 Oracle Banking Digital Experience Retail Origination

The Oracle Banking Digital Experience Retail Origination includes functionalities that enable prospects or existing users of the financial institution to register for the Oracle Banking Digital Experience application.

It enables applicants, both existing customers as well as prospects to apply for products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted. The Oracle Banking Digital Experience Retail Origination also includes functionalities to enable new retail customer opening and origination of retail deposit products offered by the financial institution.

2.2.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.2.1.2 Components and Features Included

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

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Retail Origination	Cross-Channels Originations

2.2.1.3 Restricted Use Licensing

Oracle Banking Digital Experience Retail Origination product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.2.1.4 General Licensing Information

Oracle Banking Digital Experience Retail Origination can be licensed with the Bank Account metric.

2.2.2 Option: Oracle Banking Digital Experience Personal Loans Originations

The Oracle Banking Digital Experience Personal Loans Originations provides the functionalities to both prospects and existing customers to originate personal loans. Based on the personal loan product requirements it has functionalities to capture data from the applicants and then use them during the loan origination process. It also includes functionalities to track, manage and monitor the submitted personal loan applications.

2.2.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Retail Originations

2.2.2.2 Components and Features Included

The following table describes the components and features included with a license for the Option: Oracle Banking Digital Experience Personal Loans Originations.

Licensed Program	Features / Component Included with License
Option: Oracle Digital Experience Personal Loans Originations	NA

2.2.2.3 Restricted Use Licensing

Option: Oracle Banking Digital Experience Personal Loans Originations product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.2.2.4 General Licensing Information

Option: Oracle Banking Digital Experience Personal Loans Originations can be licensed with the Bank Account Application metric.

2.3 Oracle Banking Digital Experience Servicing

This section presents licensing information for Oracle Banking Digital Experience Servicing Applications.

2.3.1 Oracle Banking Digital Experience Retail Servicing

The Oracle Banking Digital Experience Retail Servicing enables the financial services subscribers that are retail customers of the financial institution to conduct various transactions and inquiries for the retail products of the bank.

The Oracle Banking Digital Experience Retail Servicing includes functionalities related to account inquiries, customer services, customer inquiries, credit cards, loans, and term deposits. The Oracle Banking Digital Experience Retail Servicing also contains functionalities for fund transfers across own accounts, domestic and international transfer.

It also contains functionalities for bill payments and the related maintenances.

The functionalities for bulk transfer for retail are also present in Oracle Banking Digital Experience Retail Servicing.

2.3.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.3.1.2 Components and Features Included

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

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Retail Servicing	Retail (Retail Inquires, Retail Customer Services, Retail Term Deposits, Retail Transfer and Payments, Retail Bill Payments), Retail Loans, Retail Credit Cards, Retail Bulk Payments

2.3.1.3 Restricted Use Licensing

Oracle Banking Digital Experience Retail Servicing product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.3.1.4 General Licensing Information

Oracle Banking Digital Experience Retail Servicing can be licensed with the Financial Services Subscriber metric.

2.3.2 Oracle Banking Digital Experience Corporate Servicing

The Oracle Banking Digital Experience Corporate Servicing enables the financial services subscribers that are SME or Corporate customers of the financial institution to conduct various transactions and inquiries for the corporate products of the bank.

The Oracle Banking Digital Experience Corporate Servicing includes functionalities related to account inquiries, customer services, corporate loans, and term deposits.

It includes functionalities related to Foreign Exchange, Cash Management for corporate users. It supports corporate to bank connectivity by allowing server to server connectivity for bulk file processing.

The Oracle Banking Digital Experience Corporate Servicing also contains functionalities for fund transfer and the related maintenances across domestic, internal and international networks.

It also contains functionalities for bill payments and the related maintenance in Oracle Banking Digital Experience.

It supports bulk file maintenance and support for the corporate customers of the financial institution.

2.3.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.3.2.2 Components and Features Included

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

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Corporate Servicing	Corporate (Corporate Inquires, Corporate Customer Services, Corporate Term Deposits, Corporate Transfer and Payments, Corporate Bill Payments, Corporate Bulk Payments), Corporate Loans, Corporate Credit Cards, Corporate E-Factoring, Corporate Supply Chain Management, Corporate Cash Management, Corporate Foreign Exchange, Corporate to Bank Connectivity

2.3.2.3 Restricted Use Licensing

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

Product or Component	Available Features
NA	NA

2.3.2.4 General Licensing Information

Oracle Banking Digital Experience Corporate Servicing can be licensed with the Financial Services Subscriber metric.

2.3.3 Option: Oracle Banking Digital Experience Corporate Trade Finance

The Option Oracle Banking Digital Experience Corporate Trade Finance contains functionalities related to Trade Finance.

Some of these available functionalities are related to Letters of Credit, Outward Guarantees, as well as Import and Export bills.

2.3.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Corporate Servicing

2.3.3.2 Components and Features Included

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

Licensed Program	Features / Component Included with License
Option: Oracle Banking Digital Experience Corporate Trade Finance	Corporate Trade Finance

2.3.3.3 Restricted Use Licensing

Option: Oracle Banking Digital Experience Corporate Trade Finance product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.3.3.4 General Licensing Information

Option: Oracle Banking Digital Experience Corporate Trade Finance can be licensed with the Financial Services Subscriber metric.

2.4 Oracle Banking Digital Experience Wealth Management

This chapter includes licensing information for Oracle Banking Digital Experience Wealth Management Applications.

2.4.1 Oracle Banking Digital Experience Retail Mutual Funds

The Oracle Banking Digital Experience Retail Mutual Funds provides functionalities to buy, redeem, or switch mutual funds in the application.

The Oracle Banking Digital Experience Retail Mutual Funds also includes other mutual fund- related functionalities such as details for the mutual fund portfolio and dividend information of the mutual funds.

2.4.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.4.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking Digital Experience Retail Mutual Funds.

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Retail Mutual Funds	Retail Mutual Funds

2.4.1.3 Restricted Use Licensing

Oracle Banking Digital Experience Retail Mutual Funds product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.4.1.4 General Licensing Information

Oracle Banking Digital Experience Retail Mutual Funds can be licensed with the Financial Services Subscriber metric.

2.5 Oracle Banking Digital Experience Convenient Payments

This chapter includes licensing information for Oracle Banking Digital Experience Convenient Payment Applications.

2.5.1 Oracle Banking Digital Experience Retail Peer-to-Peer Payments

The Oracle Banking Digital Experience Retail Peer-to Peer (P2P) Payments includes functionalities to transfer funds, using an email id or mobile number or to a facebook ID. The sender uses the application to initiate the payment. The beneficiary can or cannot be a customer of the bank to receive the payment. The beneficiary registers his details with the bank to receive the payment.

2.5.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.5.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking Digital Experience Retail Peer-to-Peer Payments.

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Retail Peer-to-Peer Payments	Retail Peer-to-Peer Payments

2.5.1.3 Restricted Use Licensing

Oracle Banking Digital Experience Retail Peer-to-Peer Payments product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.5.1.4 General Licensing Information

Oracle Banking Digital Experience Retail Peer-to-Peer Payments can be licensed with the Financial Services Subscriber metric.

2.5.2 Oracle Banking Digital Experience Merchant Payments

The Oracle Banking Digital Experience Merchant Payments application provides the facility of interfacing with third party merchants. To perform Merchant Payment transactions, a Merchant URL is provided. Merchants can login through this URL using merchant details. The financial service subscribers can then login to the application can carry out funds transfers to the merchants as payments.

2.5.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.5.2.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking Digital Experience Merchant Payments.

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Merchant Payments	External Payment Interface

2.5.2.3 Restricted Use Licensing

Oracle Banking Digital Experience Merchant Payments product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.5.2.4 General Licensing Information

Oracle Banking Digital Experience Merchant Payments can be licensed with the Financial Services Subscriber metric.

2.6 Oracle Banking Digital Experience Customer Financial Insights

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

2.6.1 Oracle Banking Digital Experience Personal Finance Management

The Oracle Banking Digital Experience Personal Finance Management includes functionalities for creation and managing of personal financial goals.

The Oracle Banking Digital Experience Personal Finance Management also contains functionalities related to spending analysis and budget maintenance for individuals.

2.6.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.6.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking Digital Experience Personal Finance Management.

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Personal Finance Management	Personal Finance Management

2.6.1.3 Restricted Use Licensing

Oracle Banking Digital Experience Personal Finance Management product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.6.1.4 General Licensing Information

Oracle Banking Digital Experience Personal Finance Management can be licensed with the Financial Services Subscriber metric.

2.7 Oracle Banking Digital Experience Wallets

This chapter includes licensing information for Oracle Banking Digital Experience Wallets.

2.7.1 Oracle Banking Digital Experience Wallets

The Oracle Banking Digital Experience Wallets provides the user with digital wallets.

It allows the user to open a wallet, fund a wallet, pay money to friends and family, merchants and other using the wallet. Receive funds from other into the wallet. It can also allow the financial institution to display the context offers to the customer in the wallet.

2.7.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

2.7.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking Digital Experience Wallets.

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Wallets	NA

2.7.1.3 Restricted Use Licensing

Oracle Banking Digital Experience Wallets product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.7.1.4 General Licensing Information

Oracle Banking Digital Experience Wallets can be licensed with the Financial Services Subscriber metric.

A. Third-Party Licenses

This appendix includes licensing and copyright information for third-party products included with the Oracle Banking Digital Experience licensed software.

A.1 Android SDK 2.2-4.0.x

See license terms overview at <http://developer.android.com/license.html>

There are three licenses that need to be approved:

- 1) Standard Apache 2.0 license (<http://www.apache.org/licenses/LICENSE-2.0>): cover most of the documentation and sample code
- 2) Standard Creative Commons Attribution 2.5 license (<http://creativecommons.org/licenses/by/2.5/>): cover documentation/sample code/articles not specifically covered under Apache 2.0 license.
- 3) Google custom license at <http://developer.android.com/sdk/terms.html>: cover SDK general use (tools, simulator, etc.)

The text of license #3 as of Dec-27-2011 is below:

Terms and Conditions

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1. Introduction

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A.3.9 HttpCore 4.2.2

Apache HttpComponents Core

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A.3.14 Xalan 2.7.1

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A.3.15 xercesImpl.jar 2.8.1

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15. Use of MPEG-4; H.264/AVC Notice.

(a) The iOS Software contains MPEG-4 video encoding and/or decoding functionality. The iOS Software is licensed under the MPEG-4 Visual Patent Portfolio License for the personal and non-commercial use of a consumer for (i) encoding video in compliance with the MPEG-4 Visual Standard ("MPEG-4 Video") and/or (ii) decoding MPEG-4 video that was encoded by a consumer engaged in a personal and non-commercial activity and/or was obtained from a video provider licensed by MPEG LA to provide MPEG-4 video. No license is granted or shall be implied for any other use.

Additional information including that relating to promotional, internal and commercial uses and licensing may be obtained from MPEG LA, LLC. See <http://www.mpegla.com>.

(b) The iOS Software contains AVC encoding and/or decoding functionality, commercial use of H.264/AVC requires additional licensing and the following provision applies: THE AVC FUNCTIONALITY IN THE iOS SOFTWARE IS LICENSED HEREIN ONLY FOR THE PERSONAL AND NON-COMMERCIAL USE OF A CONSUMER TO (i) ENCODE VIDEO IN COMPLIANCE WITH THE AVC STANDARD ("AVC VIDEO") AND/OR (ii) DECODE AVC VIDEO THAT WAS ENCODED BY A CONSUMER ENGAGED IN A PERSONAL AND NON-COMMERCIAL ACTIVITY AND/OR AVC VIDEO THAT WAS OBTAINED FROM A VIDEO PROVIDER LICENSED TO PROVIDE AVC VIDEO. INFORMATION REGARDING OTHER USES AND LICENSES MAY BE OBTAINED FROM MPEG LA L.L.C. SEE [HTTP://WWW.MPEGLA.COM](http://WWW.MPEGLA.COM).

16. Yahoo Search Service Restrictions. The Yahoo Search Service available through Safari is licensed for use only in

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Ireland, Italy, Jamaica, Japan, Latvia, Lithuania, Luxembourg, Malaysia, Malta, Mexico, Netherlands, New Zealand,

Nicaragua, Norway, Panama, Peru, Philippines, Poland, Portugal, Puerto Rico, Romania, Singapore, Slovakia, Slovenia,

South Korea, Spain, St. Lucia, St. Vincent, Sweden, Switzerland, Taiwan, Thailand, The Bahamas, Trinidad and

Tobago, Turkey, UK, Uruguay, US and Venezuela.

17. Microsoft Exchange Notice. The Microsoft Exchange mail setting in the iOS Software is licensed only for over-the-air synchronization of information, such as email, contacts, calendar and tasks, between your iOS and Microsoft Exchange Server or other server software licensed by Microsoft to implement the Microsoft Exchange ActiveSync

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Google Maps for mobile is designed to be used in conjunction with Google's Maps services and other Google services.

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Miscellaneous Provisions

These Terms and Conditions will be governed by and construed in accordance with the laws of the State of California, without giving effect to the conflict of laws provisions of California or your actual state or country of residence. If for any reason a court of competent jurisdiction finds any provision or portion of these Terms and Conditions to be unenforceable, the remainder of these Terms and Conditions will continue in full force and effect.

These Terms and Conditions constitute the entire agreement between you and Google with respect to the subject matter hereof and supersede and replace all prior or contemporaneous understandings or agreements, written or oral, regarding such subject matter. Any waiver of any provision of these Terms and Conditions will be effective only if in writing and signed by Google.

September 2007

YOUTUBE TERMS OF SERVICE

1. Your Acceptance

A. By using and/or visiting this website (collectively, including all content and functionality available through the

YouTube.com domain name, the "YouTube Website", or "Website"), you signify your agreement to (1) these terms and conditions (the "Terms of Service"), (2) YouTube's privacy notice, found at <http://www.youtube.com/t/privacy> and incorporated here by reference, and (3) YouTube's Community Guidelines, found at http://www.youtube.com/t/community_guidelines and also incorporated here by reference. If you do not agree to any of these terms, the YouTube privacy notice, or the Community Guidelines, please do not use the YouTube Website.

B. Although we may attempt to notify you when major changes are made to these Terms of Service, you should periodically review the most up-to-date version (<http://www.youtube.com/t/terms>). YouTube may, in its sole discretion, modify or revise these Terms of Service and policies at any time, and you agree to be bound by such modifications or revisions. Nothing in this Agreement shall be deemed to confer any third-party rights or benefits.

2. YouTube Website

A. These Terms of Service apply to all users of the YouTube Website, including users who are also contributors of video content, information, and other materials or services on the Website. The YouTube Website includes all aspects of YouTube, including but not limited to all products, software and services offered via the website such as the YouTube channels, the YouTube "Embeddable Player," the YouTube "Uploader" and other applications.

B. The YouTube Website may contain links to third party websites that are not owned or controlled by YouTube.

YouTube has no control over, and assumes no responsibility for, the content, privacy policies, or practices of any third party websites. In addition, YouTube will not and cannot censor or edit the content of any third-party site. By using the Website, you expressly relieve YouTube from any and all liability arising from your use of any third-party website.

C. Accordingly, we encourage you to be aware when you leave the YouTube Website and to read the terms and conditions and privacy policy of each other website that you visit.

3. YouTube Accounts

A. In order to access some features of the Website, you will have to create a YouTube account. You may never use another's account without permission. When creating your account, you must provide accurate and complete information.

You are solely responsible for the activity that occurs on your account, and you must keep your account password secure.

You must notify YouTube immediately of any breach of security or unauthorized use of your account.

B. Although YouTube will not be liable for your losses caused by any unauthorized use of your account, you may be liable for the losses of YouTube or others due to such unauthorized use.

4. General Use of the Website—Permissions and Restrictions

YouTube hereby grants you permission to access and use the Website as set forth in these Terms of Service, provided that:

A. You agree not to distribute in any medium any part of the Website, including but not limited to User Submissions (defined below), without YouTube's prior written authorization.

B. You agree not to alter or modify any part of the Website, including but not limited to YouTube's Embeddable Player or any of its related technologies.

C. You agree not to access User Submissions (defined below) or YouTube Content through any technology or means other than the video playback pages of the Website itself, the YouTube Embeddable Player, or other explicitly authorized means YouTube may designate.

D. You agree not to use the Website, including the YouTube Embeddable Player for any commercial use, without the prior written authorization of YouTube. Prohibited commercial uses include any of the following actions taken without

YouTube's express approval:

- sale of access to the Website or its related services (such as the Embeddable Player) on another website;
- use of the Website or its related services (such as the Embeddable Player), for the primary purpose of gaining advertising or subscription revenue;
- the sale of advertising, on the YouTube website or any third-party website, targeted to the content of specific User Submissions or YouTube content;
- and any use of the Website or its related services (such as the Embeddable player) that YouTube finds, in its sole discretion, to use YouTube's resources or User Submissions with the effect of competing with or displacing the market for YouTube, YouTube content, or its User Submissions. (For more information about prohibited commercial uses, see our FAQ.)

E. Prohibited commercial uses do not include:

- uploading an original video to YouTube, or maintaining an original channel on YouTube, to promote your business or artistic enterprise;
- using the Embeddable Player to show YouTube videos on an ad-enabled blog or website, provided the primary purpose of using the Embeddable Player is not to gain advertising revenue or compete with YouTube;
- any use that YouTube expressly authorizes in writing.

F. (For more information about what constitutes a prohibited commercial use, see our FAQ.)

G. If you use the YouTube Embeddable Player on your website, you must include a prominent link back to the YouTube website on the pages containing the Embeddable Player and you may not modify, build upon, or block any portion of the Embeddable Player in any way.

H. If you use the YouTube Uploader, you agree that it may automatically download and install updates from time to time from YouTube. These updates are designed to improve, enhance and further develop the Uploader and may take the form of bug fixes, enhanced functions, new software modules and completely new versions. You agree to receive such updates (and permit YouTube to deliver these to you) as part of your use of the Uploader.

I. You agree not to use or launch any automated system, including without limitation, "robots," "spiders," or "offline readers," that accesses the Website in a

manner that sends more request messages to the YouTube servers in a given period of time than a human can reasonably produce in the same period by using a conventional on-line web browser.

Notwithstanding the foregoing, YouTube grants the operators of public search engines permission to use spiders to copy materials from the site for the sole purpose of and solely to the extent necessary for creating publicly available searchable indices of the materials, but not caches or archives of such materials. YouTube reserves the right to revoke these exceptions either generally or in specific cases. You agree not to collect or harvest any personally identifiable information, including account names, from the Website, nor to use the communication systems provided by the Website (e.g. comments, email) for any commercial solicitation purposes. You agree not to solicit, for commercial purposes, any users of the Website with respect to their User Submissions.

J. In your use of the website, you will otherwise comply with the terms and conditions of these Terms of Service, YouTube Community Guidelines, and all applicable local, national, and international laws and regulations.

K. YouTube reserves the right to discontinue any aspect of the YouTube Website at any time.

5. Your Use of Content on the Site

In addition to the general restrictions above, the following restrictions and conditions apply specifically to your use of content on the YouTube Website.

A. The content on the YouTube Website, except all User Submissions (as defined below), including without limitation, the text, software, scripts, graphics, photos, sounds, music, videos, interactive features and the like ("Content") and the trademarks, service marks and logos contained therein ("Marks"), are owned by or licensed to YouTube, subject to copyright and other intellectual property rights under the law. Content on the Website is provided to you AS IS for your information and personal use only and may not be downloaded, copied, reproduced, distributed, transmitted, broadcast, displayed, sold, licensed, or otherwise exploited for any other purposes whatsoever without the prior written consent of the respective owners. YouTube reserves all rights not expressly granted in and to the Website and the Content.

B. You may access User Submissions for your information and personal use solely as intended through the provided functionality of the YouTube Website. You shall not copy or download any User Submission unless you see a "download" or similar link displayed by YouTube on the YouTube Website for that User Submission.

C. User Comments are made available to you for your information and personal use solely as intended through the normal functionality of the YouTube Website. User Comments are made available "as is", and may not be used, copied, reproduced, distributed, transmitted, broadcast, displayed, sold, licensed, downloaded, or otherwise exploited in any manner not intended by the normal functionality of the YouTube Website or otherwise as prohibited under this Agreement.

D. You may access YouTube Content, User Submissions and other content only as permitted under this Agreement.

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E. You agree to not engage in the use, copying, or distribution of any of the Content other than expressly permitted herein, including any use, copying, or distribution of User Submissions of third parties obtained through the Website for any commercial purposes.

F. You agree not to circumvent, disable or otherwise interfere with security-related features of the YouTube Website or features that prevent or restrict use or copying of any Content or enforce limitations on use of the YouTube Website or the Content therein.

G. You understand that when using the YouTube Website, you will be exposed to User Submissions from a variety of sources, and that YouTube is not responsible for the accuracy, usefulness, safety, or intellectual property rights of or relating to such User Submissions. You further understand and acknowledge that you may be exposed to User Submissions that are inaccurate, offensive, indecent, or objectionable, and you agree to waive, and hereby do waive, any legal or equitable rights or remedies you have or may have against YouTube with respect thereto, and agree to indemnify and hold YouTube, its Owners/Operators, affiliates, and/or licensors, harmless to the fullest extent allowed by law regarding all matters related to your use of the site.

6. Your User Submissions and Conduct

A. As a YouTube account holder you may submit video content ("User Videos") and textual content ("User Comments").

User Videos and User Comments are collectively referred to as "User Submissions." You understand that whether or not such User Submissions are published, YouTube does not guarantee any confidentiality with respect to any User Submissions.

B. You shall be solely responsible for your own User Submissions and the consequences of posting or publishing them.

In connection with User Submissions, you affirm, represent, and/or warrant that: you own or have the necessary licenses, rights, consents, and permissions to use and authorize YouTube to use all patent, trademark, trade secret, copyright or other proprietary rights in and to any and all User Submissions to enable inclusion and use of the User Submissions in the manner contemplated by the Website and these Terms of Service.

C. For clarity, you retain all of your ownership rights in your User Submissions. However, by submitting User Submissions to YouTube, you hereby grant YouTube a worldwide, non-exclusive, royalty-free, sublicenseable and transferable license to use, reproduce, distribute, prepare derivative works of, display, and perform the User Submissions in connection with the YouTube Website and YouTube's (and its successors' and affiliates') business, including without limitation for promoting and redistributing part or all of the YouTube Website (and derivative works thereof) in any media formats and through any media channels. You also hereby grant each user of the YouTube Website a non-exclusive license to access your User Submissions through the Website, and to use, reproduce, distribute, display and perform such User Submissions as permitted through the functionality of the Website and under these Terms of Service. The above licenses granted by you in User Videos terminate within a commercially reasonable time after you remove or delete your User Videos from the YouTube Website. You understand and agree, however, that YouTube may retain, but not display, distribute, or perform, server copies of User Submissions that have been removed or deleted. The above licenses granted by you in User Comments are perpetual and irrevocable.

D. In connection with User Submissions, you further agree that you will not submit material that is copyrighted, protected by trade secret or otherwise subject to third party proprietary rights, including privacy and publicity rights, unless you are the owner of such rights or have permission from their rightful owner to post the material and to grant YouTube all of the license rights granted herein.

E. You further agree that you will not, in connection with User Submissions, submit material that is contrary to the YouTube Community Guidelines, found at http://www.youtube.com/t/community_guidelines, which may be updated from time to time, or contrary to applicable local, national, and international laws and regulations.

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7. Account Termination Policy

A. YouTube will terminate a User's access to its Website if, under appropriate circumstances, they are determined to be a repeat infringer.

B. YouTube reserves the right to decide whether Content or a User Submission is appropriate and complies with these Terms of Service for violations other than copyright infringement, such as, but not limited to, pornography, obscene or defamatory material, or excessive length. YouTube may remove such User Submissions and/or terminate a User's access for uploading such material in violation of these Terms of Service at any time, without prior notice and at its sole discretion.

8. Digital Millennium Copyright Act

A. If you are a copyright owner or an agent thereof and believe that any User Submission or other content infringes upon your copyrights, you may submit a notification pursuant to the Digital Millennium Copyright Act ("DMCA") by providing our Copyright Agent with the following information in writing (see 17 U.S.C 512(c)(3) for further detail):

- A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;
- Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site;
- Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled and information reasonably sufficient to permit the service provider to locate the material;
- Information reasonably sufficient to permit the service provider to contact you, such as an address, telephone number, and, if available, an electronic mail;

- A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and
- A statement that the information in the notification is accurate, and under penalty of perjury, that you are authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

B. YouTube's designated Copyright Agent to receive notifications of claimed infringement is: Shadie Farazian, 901 Cherry Ave., San Bruno, CA 94066, email: copyright@youtube.com, fax: 650-872-8513. For clarity, only DMCA notices should go to the Copyright Agent; any other feedback, comments, requests for technical support, and other communications should be directed to YouTube customer service through <http://www.google.com/support/youtube>. You acknowledge that if you fail to comply with all of the requirements of this Section 5(D), your DMCA notice may not be valid.

C. Counter-Notice. If you believe that your User Submission that was removed (or to which access was disabled) is not infringing, or that you have the authorization from the copyright owner, the copyright owner's agent, or pursuant to the law, to post and use the content in your User Submission, you may send a counter-notice containing the following information to the Copyright Agent:

- Your physical or electronic signature;
- Identification of the content that has been removed or to which access has been disabled and the location at which the content appeared before it was removed or disabled;
- A statement that you have a good faith belief that the content was removed or disabled as a result of mistake or a misidentification of the content; and
- Your name, address, telephone number, and e-mail address, a statement that you consent to the jurisdiction of the federal court in San Francisco, California, and a statement that you will accept service of process from the person who provided notification of the alleged infringement.

D. If a counter-notice is received by the Copyright Agent, YouTube may send a copy of the counter-notice to the original complaining party informing that person that it may replace the removed content or cease disabling it in 10 business days. Unless the copyright owner files an action seeking a court order against the content provider, member or user, the removed content may be replaced, or access to it restored, in 10 to 14 business days or more after receipt of the counter-notice, at YouTube's sole discretion.

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A.5 Captify.tiny.js

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A.6 dom4j-1.6.1.jar

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A.7 Dynatree 1.2.4

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A.9 Facebook Blackberry SDK 0.8.25

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A.11 Ion.Range Slider

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A.12 jcarouselite_1.0.1.js

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A.13 JQuery

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A.14 **jQuery Easing 1.3**

jQuery Easing v1.3 - <http://gsgd.co.uk/sandbox/jquery/easing/>

Uses the built in easing capabilities added in jQuery 1.1 to offer multiple easing options

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A.15 JQuery Layout

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- JQuery Layout 1.3
- JQuery Window 4.05

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A.16 jQuery Mousewheel 3.1.3

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A.17 JQuery UI

The following technologies are based on this license:

- JQuery UI 1.7.2
- JQuery Mobile 1.0.1

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A.17.1 JQuery UI 1.10.3

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A.17.2 jQuery Mobile 1.4.0

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A.17.3 jQuery Mobile CSS 1.4.0

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A.18 JQuery 1.3.2

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A.19 JQPlot 1.0.8

<http://www.jqplot.com/docs/files/MIT-LICENSE-txt.html>

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A.19.1 JQPlot 0.9.4

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A.20 **json.net 5.0 R8**

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A.21 **JTidy**

Java HTML Tidy - JTidy

HTML parser and pretty printer

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A.22 ProGuard 4.6

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A.23 touch-scroll.min.js

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A.24 Underscore.js (Version 1.3.3)

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A.25 YUI Compressor 2.4.7

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