

Oracle® Banking

Licensing Guide

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Preface

The Licensing Guide provides the complete list of Oracle Banking 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 license components. It does not cover the features and functionality of the products.

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.

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 Licensing and Third-Party Licenses.

Chapter 2, "Oracle Banking Licensing"

This chapter covers the licensing information for Oracle Banking Channel Applications and Oracle Banking Core Applications.

Appendix A, "Third-Party Licenses"

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

Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Installation Guide - Silent Installation
- For a comprehensive overview of security for Oracle Banking, see the Oracle Banking Security Guide
- For information related to setting up a bank or a branch, and other operational and administrative functions, see the Oracle Banking Administrator's Guide
- For information related to customization and extension of Oracle Banking, see the Oracle Banking Extensibility Guide
- For information on the functionality and features of the Oracle Banking product licenses, see the respective Oracle Banking Functional Overview documents
- For information on the technical aspects, setups and configurations of Oracle Banking Platform Collections, see the respective Oracle Banking Platform Collections technical 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.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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

1.1 Oracle Banking Licensing

The [Chapter 2, "Oracle Banking Licensing"](#) describes the Oracle Banking licensing details including:

- Separately licensed prerequisite products
- Components 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 licensed software.

Oracle Banking Licensing

This chapter covers licensing information for Oracle Banking. It contains the following sections:

- [Section 2.1, "Oracle Banking Channel Applications"](#)
- [Section 2.2, "Oracle Banking Core Applications"](#)

2.1 Oracle Banking Channel Applications

This section presents the licensing information of Oracle Banking Channel Applications.

2.1.1 Oracle Banking Channels Bank User Base

Oracle Banking Channels Bank User Base provides the infrastructure to help in operating a front-end application on Oracle Banking.

Some of the features support Application Development Framework (ADF) application and others can be used in non-ADF application. The ADF artifacts will allow third-parties to build a custom UI using the ADF UI frameworks and ADF UI components developed for Oracle Banking applications.

The Non ADF features will help a third-party to integrate an alternative UI technology with Oracle Banking functionality.

2.1.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- NA

2.1.1.2 Components Included

The following table describes the components included with a license for Oracle Banking Channels Bank User Base.

Licensed Program	Product or Component Included with License
Oracle Banking Channels Bank User Base	NA

2.1.1.3 Restricted Use Licensing

Oracle Banking Channels Bank User 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 Channels Bank User Base can be licensed with the Application User metric.

2.1.2 Oracle Banking Channels Bank User Experience

Oracle Banking Channels Bank User Experience includes the actual User Interface (UI) screens that a bank employee interacts with. These are not positioned as mandatory to use the core banking functionality. A bank can decide to build their own UI application or already have a UI application in-house that they can direct against the banking functionality.

2.1.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Channels Bank User Base

2.1.2.2 Components Included

The following table describes the components included with a license for Oracle Banking Channels Bank User Experience.

Licensed Program	Product or Component Included with License
Oracle Banking Channels Bank User Experience	NA

2.1.2.3 Restricted Use Licensing

Oracle Banking Channels Bank User Experience product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.1.2.4 General Licensing Information

Oracle Banking Channels Bank User Experience can be licensed with the Application User metric.

2.2 Oracle Banking Core Applications

This section presents the licensing information of Oracle Banking Core Applications.

2.2.1 Oracle Banking Base

Oracle Banking is built on a modular architecture, where each application manages the functionalities required in the different business areas like Current Accounts and Savings Accounts (CASA), Term Deposits, Loans, and so on. Oracle Banking Base offers a plethora of common services which are required for the other applications under Oracle Banking, thereby providing a strong foundation for existing suite of Oracle Banking products. Oracle Banking Base reduces proliferation of data and services in multiple products and helps banks to avoid redundancy of data and processes.

2.2.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Database Enterprise Edition
- Access Management Suite Plus
- Entitlements Server Security Module
- Weblogic Suite or Weblogic Suite for Oracle Applications
- SOA Suite for Oracle Middleware or SOA Suite for Oracle Middleware for Oracle Applications
- WebCenter Imaging or WebCenter Imaging for Oracle Applications
- Identity and Access Management Suite Plus or Identity and Access Management Suite Plus for Oracle Applications
- Business Intelligence Publisher or Business Intelligence Publisher for Oracle Applications
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications

2.2.1.2 Components Included

The following table describes the components included with a license for Oracle Banking Base.

Licensed Program	Product or Component Included with License
Oracle Banking Base	Oracle Banking Channels Bank User Experience (restricted use)

2.2.1.3 Restricted Use Licensing

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

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Base product:

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<ul style="list-style-type: none"> ■ Message Template (Fast path: AL03) ■ Alert Maintenance (Fast path: AL04) ■ Asset Classification (AC) Preference (Fast path: NP001) ■ Asset Classification (AC) Plans Maintenance (Fast path: NP002) ■ Asset Classification (AC) Codes Maintenance (Fast path: NP003) ■ ATM or POS Bank Parameter Maintenance (Fast path: ATM001) ■ ATM or POS Terminal Setup (Fast path: ATM002) ■ Define Biller Category (Fast path: PC017) ■ Branch Vault Maintenance (Fast path: BR001) ■ Teller Currency Limit (Fast path: BRM01) ■ Holiday Rule Maintenance (Fast path: CAL01) ■ Calendar Type Maintenance (Fast path: CAL02) ■ Adhoc Calendar Maintenance (Fast path: CAL03) ■ Bank Codes (Fast path: CS01) ■ Business Group (Fast path: CS02) ■ Bank Parameters (Fast path: CS03) ■ Branch Parameters (Fast path: CS06) ■ Country Codes (Fast path: CS09) ■ Financial Cycle (Fast path: CS10) ■ Define Payment Calendar Codes (Fast path: CS15) ■ Reason Codes (Fast path: CS16) ■ State Codes (Fast path: CS17) ■ Bank Policy (Fast path: CS26) ■ Currency Codes (Fast path: CY01) ■ Amount Text (Fast path: CY02) ■ Currency Pairs (Fast path: CY03) ■ Currency Branch Parameters (Fast path: CY04) ■ Currency Denomination (Fast path: CY05) ■ Currency Rate Types (Fast path: CY06) ■ Exchange Rate Spreads (Fast path: CY07) ■ Exchange Rate History (Fast path: CY09) ■ Verification Category (Fast path: CS21) ■ Verification Type (Fast path: CS22) ■ Verification Checklist Policy (Fast path: CS23) ■ Purpose Codes (Fast path: CS24)

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<ul style="list-style-type: none"> ■ Bank Policy Deviation Definition (Fast path: CS39) ■ Risk Category Maintenance (Fast path: CS41) ■ Risk Code Maintenance (Fast path: CS42) ■ Mitigant Code Maintenance (Fast path: CS43) ■ Document Type Definition (Fast path: CNM01) ■ Document Category Definition (Fast path: CNM02) ■ Document Policy Definition (Fast path: CNM03) ■ Document Template Resolution Policy (Fast path: CNM09) ■ Document Inserts (Fast path: CNM11) ■ Journal Entry Branch Parameters (Fast path: JE01) ■ Reference Object Definition (Fast path: ME001) ■ Regulatory Region Maintenance (Fast path: ME990) ■ Market Entity - Business Unit Definition (Fast path: ME991) ■ Role Master (Fast path: PI014) ■ Relationship Maintenance (Fast path: PI020) ■ Relationship Rules Definition (Fast path: PI021) ■ Financial Category Maintenance (Fast path: PI027) ■ Credit Bureau Maintenance (Fast path: PI099) ■ Define Party Bank Policy (Fast path: PI314) ■ Financial Template (Fast path: PI787) ■ Financial Nature (Fast path: PI790) ■ Financial Parameter Codes (Fast path: PI791) ■ Benchmark Financial Ratio Maintenance (Fast path: PI793) ■ Financial Statement Template (Fast path: PI794) ■ Define Zone (Fast path: PC001) ■ Define Float Parameters (Fast path: PC006) ■ Define Reject Code (Fast path: PC016) ■ Define Traveller's Cheque Denomination (Fast path: PC205) ■ Define Processing Queues (Fast path: PC207) ■ Define Instrument Category (Fast path: PC210) ■ Define Endpoint Reject Code Linkage (Fast path: PC214) ■ Define Transaction Category (Fast path: PC217) ■ Define Institution Endpoint Participation (Fast path: PC218) ■ Define Endpoint (Fast path: PC220)

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<ul style="list-style-type: none"> ■ Define Bank Directory (Fast path: PC226) ■ Define Institution Category (Fast path: PC247) ■ Define CASA Bank Policy (Fast path: PM002) ■ Define TD Bank Policy (Fast path: PM003) ■ Define Loan Bank Policy (Fast path: PM004) ■ Define Bundle Bank Policy (Fast path: PM005) ■ Define Hardship Relief Policy (Fast path: PM006) ■ Define Statement Policy (Fast path: PM007) ■ Define Credit Policy (Fast path: PM009) ■ Define Product Group (Fast path: PM010) ■ Define Interest Rule (Fast path: PM011) ■ Define TD Interest Payout Plan (Fast path: PM012) ■ Define CASA Product (Fast path: PM013) ■ Define Loan Product (Fast path: PM014) ■ Define TD Product (Fast path: PM015) ■ Define Credit Card Product (Fast path: PM016) ■ Define Product Interest Linkage (Fast path: PM017) ■ Link Dependent Offers (Fast path: PM018) ■ Define Bonus Interest Parameters (Fast path: PM019) ■ Define CASA Offer (Fast path: PM020) ■ Define TD Offer (Fast path: PM021) ■ Define Loan Offer (Fast path: PM022) ■ Define Credit Card Offer (Fast path: PM023) ■ Define Campaigns (Fast path: PM024) ■ Define Offer Bundle (Fast path: PM026) ■ Define Transaction Restriction (Fast path: PM027) ■ Link Product Group to Business Group (Fast path: PM028) ■ Define Unclaimed Policy (Fast path: PM029) ■ Define Product Accounting Template (Fast path: PM033) ■ Define Product Account Role Mapping (Fast path: PM035) ■ Define Debit Card Feature (Fast path: PM039) ■ Define Affinity (Fast path: PM042) ■ Define Activity Profile Questions (Fast path: PM046) ■ Define Investment Product (Fast path: PM047) ■ Define Product Type (Fast path: PM049) ■ System Defined Elements Maintenance (Fast path: PL005)

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<ul style="list-style-type: none"> ■ Accounting Configuration (Fast path: PL019) ■ GAAP Summary (Fast path: PLS001) ■ Bank Parameter Summary (Fast path: PLS002) ■ Branch Parameter Summary (Fast path: PLS003) ■ SDE Number Range Summary (Fast path: PLS006) ■ System Defined Elements Class Summary (Fast path: PLS007) ■ Product Ledger Summary (Fast path: PLS008) ■ Ledger Additional Detail Summary (Fast path: PLS009) ■ Product Ledger Group Summary (Fast path: PLS010) ■ Inter Branch Parameter Summary (Fast path: PLS014) ■ Transaction Limits (Fast path: SM108) ■ Artifact Dependency Map (Fast path: SM500) ■ Tax Parameter Maintenance (Fast path: TDS01) ■ Seed Data Configuration (Fast path: OPA006) <p>Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Base product.</p>

Australia Localization

Oracle Banking Base product contains all or portions of the following Oracle products from Australia localization perspective.

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<p>Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Base product:</p> <ul style="list-style-type: none"> ■ Define CASA Offer (Fast path: PM020) ■ Define TD Offer (Fast path: PM021) ■ Define Loan Product (Fast path: PM014) ■ Tax Parameter Maintenance (Fast path: TDS01) ■ Define Transaction Category (Fast path: PC217) <p>Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Base product.</p>

2.2.1.4 General Licensing Information

Oracle Banking Base can be licensed with the Bank Account metric.

When licensing Oracle Banking Base, the Oracle Banking Reference Process Model must be mandatorily licensed for the same number of Bank Accounts.

2.2.2 Oracle Banking Current Accounts and Savings Accounts

Current Accounts and Savings Accounts (CASA) constitutes a crucial segment in banking business. Servicing CASA customers is critical and depends on the target Customer segment and geography.

Oracle Banking Current Accounts and Savings Accounts supports a complete range of savings, current, and overdraft accounts with complete functionality and parameterized controls. The life cycle of these accounts covers functions such as creation of accounts, posting of transactions, account-related processing and maintenance of account-wise balances for all customer accounts under Current and Savings products and closure of accounts.

Banks can design a variety of products for Current, Overdraft and Savings accounts to cater to the needs of the various customer segments. Product configuration is supported by Product Manufacturing Unit of Oracle Banking Base (licensed separately). The versatility of Product Manufacturing Unit enables the banks to deliver tailor-made products and also to modify the product parameters whenever required without any customization.

The product enables banks to define various parameters for CASA accounts such as branch restrictions, currencies in which transactions can be passed to an account, cheque book or ATM facilities and so on in the Product Manufacturing Unit to offer flexibility.

The product supports generation of various statements or reports to suit requirement of customers.

Integration with Oracle Banking Relationship Pricing (licensed separately) offers a very efficient, powerful and user-friendly framework that supports diverse interest, fee and service charges setup.

Interaction with Oracle Banking Limits and Collateral Management (licensed separately) enables maintenance of various limits for CASA accounts and tracks utilization of the limits.

2.2.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Base

2.2.2.2 Components Included

The following table describes the components included with a license for Oracle Banking Current Accounts and Savings Accounts.

Licensed Program	Product or Component Included with License
Oracle Banking Current Accounts and Savings Accounts	Oracle Banking Channels Bank User Experience (restricted use)

2.2.2.3 Restricted Use Licensing

Oracle Banking Current Accounts and Savings Accounts product contains all or portions of the following Oracle products.

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<p>Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Current Accounts and Savings Accounts product:</p> <ul style="list-style-type: none"> ▪ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010) ▪ Define Dormancy Policy (Fast path: PM008) <p>Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Current Accounts and Savings Accounts product.</p>

2.2.2.4 General Licensing Information

Oracle Banking Current Accounts and Savings Accounts can be licensed with the Bank Account metric.

2.2.3 Oracle Banking Loans

Oracle Banking Loans supports various types of loans including fixed rate, floating rate, secured and unsecured loans. The application supports multiple lending products such as personal loans, home loans, interest in advance loans, bridge loans, while providing significant productivity and customer service advantages.

The application provides robust loan processing support by allowing creation of different types of products, setting up of appropriate servicing parameters in tune with credit guidelines and policies of the lender organization.

Oracle Banking Loans can also interface with any third-party system through an industry standard interface to support any up-stream or down-stream systems.

The application provides comprehensive and flexible processing of disbursement, payment and ongoing service of the product. It also supports extensive status tracking features for overdue loans at the installment level as well as loan account level.

2.2.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Base

2.2.3.2 Components Included

The following table describes the components included with a license for Oracle Banking Loans.

Licensed Program	Product or Component Included with License
Oracle Banking Loans	Oracle Banking Channels Bank User Experience (restricted use)

2.2.3.3 Restricted Use Licensing

Oracle Banking Loans product contains all or portions of the following Oracle products.

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<p>Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Loans product:</p> <ul style="list-style-type: none"> ■ Hardship Relief Assistance (Fast path: ACCT013) ■ Installment Rule Details (Fast path: LNM43) ■ Loan Schedule Type (Fast path: LNM98) ■ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010) <p>Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Loans product.</p>

2.2.3.4 General Licensing Information

Oracle Banking Loans can be licensed with the Bank Account metric.

2.2.4 Oracle Banking Term Deposits

The Oracle Banking Term Deposits product supports end-to-end life cycle processing of time deposits. Time deposits of interest rate variants such as fixed, floating, step-up rates and also customized rates can be set up. Life cycle events of account opening, funding, modification of contracts, application of interest rates, periodic accrual and capitalization of interest, payout of interest and principal, pre-mature redemption, closure of deposits and periodic generation of advices and alerts for all applicable events are supported.

In addition, the module also handles the application and collection of charges and fees as part of premature redemption of the deposit.

Banks can design a variety of products for Term Deposits to cater to the needs of the various segments of customers. Product configuration is supported by Product Manufacturing Unit of Oracle Banking Base. The versatility of Product Manufacturing Unit will enable banks to deliver tailor-made products and also to modify the product parameters whenever required without any customization.

Additionally, details such as reporting lines for an account, branch restrictions, currencies in which Term Deposit can be maintained and so on can also be defined in the Product Manufacturing Unit to offer flexibility.

Integration with Oracle Banking Relationship Pricing (licensed separately) offers a very efficient, powerful and user-friendly framework that supports diverse interest, fee and charge setup.

2.2.4.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Base

2.2.4.2 Components Included

The following table describes the components included with a license for Oracle Banking Term Deposits.

Licensed Program	Product or Component Included with License
Oracle Banking Term Deposits	Oracle Banking Channels Bank User Experience (restricted use)

2.2.4.3 Restricted Use Licensing

Oracle Banking Term Deposits product contains all or portions of the following Oracle products:

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<p>Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Term Deposits product:</p> <ul style="list-style-type: none"> ▪ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010) <p>Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Term Deposits product.</p>

2.2.4.4 General Licensing Information

Oracle Banking Term Deposits can be licensed with the Bank Account metric.

2.2.5 Oracle Banking Limits and Collateral Management

An efficient centralized system for limits and collateral management will assist banks in effective management of exposures to customers with a holistic view and enhances efficiency in utilization of funds. Banks can avoid over exposure to any specific customer segments and inefficient usage of collateral leading to lower credit facility to customers.

Oracle Banking Limits and Collateral Management product provides a single source for limits and collaterals for effective management of exposure and optimum utilization of funds. It enables centralized collateral management, limits maintenance, and tracking and measurement of exposure. Limits and Collateral Management provides strong integration capability to co-exist with other products under Oracle Banking suite.

2.2.5.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Base

2.2.5.2 Components Included

The following table describes the components included with a license for Oracle Banking Limits and Collateral Management.

Licensed Program	Product or Component Included with License
Oracle Banking Limits and Collateral Management	Oracle Banking Channels Bank User Experience (restricted use)

2.2.5.3 Restricted Use Licensing

Oracle Banking Limits and Collateral Management product contains all or portions of the following Oracle products.

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<p>Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Limits and Collateral Management product:</p> <ul style="list-style-type: none"> ■ Valuer Preference (Fast path: LCM037) ■ Title Search Agent Preference (Fast path: LCM040) ■ Insurance Provider Maintenance (Fast path: LCM05) ■ Insurance Plan Maintenance (Fast path: LCM06) ■ Define Conditions \ Covenants Policy (Fast path: LCM12) ■ Define Conditions \ Covenants Category (Fast path: LCM15) ■ Conditions \ Covenants Code Definition (Fast path: LCMS03) ■ Collateral Dedupe (Fast path: LCM21) ■ Global Parameter Details (Fast path: LCM48) ■ LTV Matrix (Fast path: LCM52) ■ Multi-Dimensional Exposure Limits (Fast path: LCM61) ■ Track Multi-Dimensional Exposure (Fast path: LCM66) <p>Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Limits and Collateral Management product.</p>

Australia Localization

Oracle Banking Limits and Collateral Management product contains all or portions of the following Oracle products from Australia localization perspective.

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<p>Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Limits and Collateral Management product:</p>

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<ul style="list-style-type: none"> <li data-bbox="784 226 1305 254">■ Global Parameter Details (Fast path: LCM48) <p data-bbox="784 302 1435 430">Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Limits and Collateral Management product.</p>

2.2.5.4 General Licensing Information

Oracle Banking Limits and Collateral Management can be licensed with the Bank Account metric.

2.2.6 Oracle Banking Relationship Pricing

Oracle Banking Relationship Pricing offers a very flexible and a detailed structural framework which enables Banks to define prices for various products and services offered to the customers. The solution provides specialized tools for deciding the price of a particular product or for a target customer segment.

The solution can be used by any other product under Oracle Banking suite. It works on the concept of returning price (fees and interest rates) on the basis of Rules created based on Customer, Transaction, Account and other attributes. Bank can define fees that are needed to be levied as per its operational policies, on various services or transactions that the customers may perform.

Banks typically deal in Loans, Deposits and other miscellaneous products. These products are priced in terms of Interest and Fees. Pricing requirements of Loan products vary from the Pricing needs of Deposit products. In the traditional Core Banking software systems, the core modules such as Current Accounts and Savings Accounts (CASA), Term Deposits, Lending and Corporate Finance have in-built Pricing definitions and structures. Thus, Price definitions and resolutions are enabled by the respective modules. This kind of maintenance consists of various product-centric, rigid and redundant maintenances which can be done away with Oracle Banking Relationship Pricing. In Oracle Banking Relationship Pricing, a common platform is designed, where the two main components of Price in Banking, namely Interest and Fees can be defined based on customer relationship with bank.

None of the products under Oracle Banking suite, such as Oracle Banking Current Accounts and Savings Accounts or Oracle Banking Loans need to maintain Interest and Fees definitions. They utilize the common framework of Relationship Pricing to maintain and achieve their Pricing requirements.

Thus, Oracle Banking Relationship Pricing is a common utility product under Oracle Banking. All other products in Oracle Banking consume the required services from Oracle Banking Relationship Pricing to meet their Interest and Fees functionalities.

2.2.6.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Base

2.2.6.2 Components Included

The following table describes the components included with a license for Oracle Banking Relationship Pricing.

Licensed Program	Product or Component Included with License
Oracle Banking Relationship Pricing	Oracle Banking Channels Bank User Experience (restricted use)

2.2.6.3 Restricted Use Licensing

Oracle Banking Relationship Pricing product contains all or portions of the following Oracle products:

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<p>Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Relationship Pricing product:</p> <ul style="list-style-type: none"> ■ Rate Chart Maintenance (Fast path: PR004) ■ Interest/Margin Index Code Definition (Fast path: PR005) ■ Price Definition (Fast path: PR006) ■ Price Policy Chart Maintenance (Fast path: PR007) ■ Charge Attributes Definition (Fast path: PR008) ■ Tier Criteria Definition (Fast path: PR009) ■ Fee Refund Setup (Fast path: PR014) ■ Price Benefit Chart (Fast path: PR015) <p>Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Relationship Pricing product.</p>

2.2.6.4 General Licensing Information

Oracle Banking Relationship Pricing can be licensed with the Bank Account metric.

2.2.7 Oracle Banking Originations

A efficient account origination solution enables banks to offer suitable products and /or product bundles across the lines of business to the targeted number of customers and enhances sales opportunities. Oracle Banking offers a user-friendly account origination product which can help banks in process automation to achieve exceptional levels of user experience and performance efficiency thereby improving customer base and revenue growth.

Oracle Banking Originations is functionally rich and capable of maintaining complex information related to customers and various bank products and supports multiple applications of a customer in a single submission. The system supports the different stages of the end-to-end life cycle for different product classes like lending (loans and overdrafts, secured and unsecured), liability (savings, term deposit), credit cards, bundle origination, variation (amend or review and renew) of existing facilities. It also supports In Principal Approval of Lending and Term Deposit products.

This account origination system helps banks to streamline and improve their account opening plans for Liability accounts as well as Lending accounts. In a single submission, multiple borrowers can apply for different products of the bank. In respect of lending applications, the solution has the ability to capture details, evaluate or provide a mechanism to evaluate critical attributes like Capital requirements, Credit worthiness of customer, Capacity of customer to repay and Collateral adequacy. Banks will not only be able to take appropriate credit decisions and accord approvals to most of the lending applications in real time but also can ensure meeting ever-increasing regulatory requirements.

The solution also supports application of credit policy and quick assessment of financial risk so that the bank can take measures for mitigation of financial risk at the right time.

2.2.7.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Base

2.2.7.2 Components Included

The following table describes the components included with a license for Oracle Banking Originations.

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Oracle Banking Originations	Oracle Banking Channels Bank User Experience (restricted use)

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

Product or Component	Available Features
Oracle Banking Channels Bank User Experience	<p>Only the following administration user interface screens from the Oracle Banking Channels Bank User Experience product may be used for operation of the Oracle Banking Originations product:</p> <ul style="list-style-type: none"> ■ Credit Reason Code (Fast path: OR276) ■ Define Origination Preferences (Fast path: ORM20) ■ Funding Parameter Code Maintenance (Fast path: ORM25) ■ Funding Table Template Maintenance (Fast path: ORM26) <p>Neither the administration user interface screens nor any other portion of the Oracle Banking Channels Bank User Experience product may be used with or to operate any other product or technology that is not part of the Oracle Banking Originations product.</p>

2.2.7.4 General Licensing Information

Oracle Banking Originations can be licensed with the Bank Account metric.

2.2.8 Oracle Banking Collections

Oracle Banking Collections is a web-based innovative solution designed to assist financial institutions with managing repayment of their consumer loan portfolios. The solution enables financial institutions in identification of delinquent accounts, accurate tracking and monitoring of delinquent accounts with high standards of efficiency.

The solution covers the delinquent life-cycle of a consumer loan asset starting from identification of the symptoms of delinquency to actually tracking delinquency and impairment. It creates strategies in a befitting manner to achieve time and cost efficiency in collection activities.

2.2.8.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Base

2.2.8.2 Components Included

The following table describes the components included with a license for Oracle Banking Collections.

Licensed Program	Product or Component Included with License
Oracle Banking Collections	NA

2.2.8.3 Restricted Use Licensing

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

Product or Component	Available Features
NA	NA

2.2.8.4 General Licensing Information

Oracle Banking Collections can be licensed with the Bank Account metric.

2.2.9 Oracle Banking Reference Process Model

Reference Process Models (RPM) for Oracle Banking Platform (OBP) is a repository of abstract business transaction flows. It is defined using the Oracle Business Process Management (BPM) suite Version 12.1.3.0.0.

These business processes are aligned to Release 2.4.1.0.0 of OBP. The repository includes processes for all business transactions supported by this product release. Each process flow represents a complete end-to-end business transaction. It encompasses systemic and manual/human activities that the bank typically performs in order to complete the business transaction, the actors who perform these tasks, the interactions with customers or third parties and the decisions that direct the transaction flow to its completion.

2.2.9.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Base

2.2.9.2 Components Included

The following table describes the components included with a license for Oracle Banking Reference Process Model.

Licensed Program	Product or Component Included with License
Oracle Banking Reference Process Model	NA

2.2.9.3 Restricted Use Licensing

Oracle Banking Reference Process Models product contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

2.2.9.4 General Licensing Information

Oracle Banking Reference Process Model can be licensed with the Bank Account metric.

Oracle Banking Reference Process Model cannot be separately licensed as a standalone product and can only be licensed along with Oracle Banking Base, whereby the Oracle Banking Reference Process Model has to mandatorily be licensed with the Oracle Banking Base license for the same number of Bank Accounts.

Third-Party Licenses

This appendix includes licensing and copyright information for third-party products included with the Oracle Banking licensed software described in [Chapter 2, "Oracle Banking Licensing"](#).

A.1 antlr-2.7.6.jar

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- xalan-2.7.1.jar
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- commons-httpclient-3.0.1.jar
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I'm very pleased to announce the release of the OWASP Enterprise Security API Library (ESAPI) version 1.4.4 for Java version 1.4 and above! This is an open source project under the BSD license.

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A.4 dom4j-1.6.1.jar

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A.5 hibernate-jpa-2.0-api-1.0.1.Final.jar

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(For example, a function in a library to compute square roots has a purpose that is entirely well-defined independent of the application. Therefore, Subsection 2d requires that any application-supplied function or table used by this function must be optional: if the application does not supply it, the square root function must still compute square roots.)

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A.6 javassist-3.12.0.GA.jar

https://github.com/jboss-javassist/javassist/releases/tag/rel_3_12_0_ga

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A.7 jdom.jar

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A.8 json.jar

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- [hibernate3.jar](#)
- [jta-1.1.jar](#)

A.9.1 hibernate3.jar

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Version 2.1, February 1999

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For example, on rare occasions, there may be a special need to encourage the widest possible use of a certain library, so that it becomes a de-facto standard. To achieve this, non-free programs must be allowed to use the library. A more frequent case is that a free library does the same job as widely used non-free libraries. In this case, there is little to gain by limiting the free library to free software only, so we use the Lesser General Public License.

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(For example, a function in a library to compute square roots has a purpose that is entirely well-defined independent of the application. Therefore, Subsection 2d requires that any application-supplied function or table used by this function must be optional: if the application does not supply it, the square root function must still compute square roots.)

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If distribution of object code is made by offering access to copy from a designated place, then offering equivalent access to copy the source code from the same place

satisfies the requirement to distribute the source code, even though third parties are not compelled to copy the source along with the object code.

5. A program that contains no derivative of any portion of the Library, but is designed to work with the Library by being compiled or linked with it, is called a "work that uses the Library". Such a work, in isolation, is not a derivative work of the Library, and therefore falls outside the scope of this License.

However, linking a "work that uses the Library" with the Library creates an executable that is a derivative of the Library (because it contains portions of the Library), rather than a "work that uses the library". The executable is therefore covered by this License. Section 6 states terms for distribution of such executables.

When a "work that uses the Library" uses material from a header file that is part of the Library, the object code for the work may be a derivative work of the Library even though the source code is not. Whether this is true is especially significant if the work can be linked without the Library, or if the work is itself a library. The threshold for this to be true is not precisely defined by law.

If such an object file uses only numerical parameters, data structure layouts and accessors, and small macros and small inline functions (ten lines or less in length), then the use of the object file is unrestricted, regardless of whether it is legally a derivative work. (Executables containing this object code plus portions of the Library will still fall under Section 6.)

Otherwise, if the work is a derivative of the Library, you may distribute the object code for the work under the terms of Section 6. Any executables containing that work also fall under Section 6, whether or not they are linked directly with the Library itself.

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Thus, it is not the intent of this section to claim rights or contest your rights to work written entirely by you; rather, the intent is to exercise the right to control the distribution of derivative or collective works based on the Library.

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A.13 spoofox-sunshine.jar

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1 April 1990

Ty Coon, President of Vice

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A.14 jcip-annotations.jar

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A.15 icu4j-3.6.1.jar

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