

Oracle Banking Digital Experience

Licensing Guide
Release 17.2.0.0.0

Part No. E88573-01

July 2017

ORACLE®

Licensing Guide

July 2017

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1. 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

1.1 Audience

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

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

<http://www.oracle.com/pls/topic/lookup?ctx=accandid=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=accandid=trs> if you are hearing impaired.

1.4 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.

1.5 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

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<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.

2. Overview

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

2.1 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

2.2 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.

3. Oracle Banking Digital Experience Licensing

This chapter covers licensing information for Oracle Banking Digital Experience.

3.1 Oracle Banking Digital Experience Base

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

3.1.1 Oracle Banking Digital Experience Base

The Oracle Banking Digital Experience Base provides the framework and infrastructure components of the omni channel 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.

Oracle Banking Digital Experience also provides you with user interfaces for customer facing services like Originations, Account inquiries, Payments etc and can be accessed via Desktop or Mobile/Tablet Banking Apps.

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

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

3.1.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

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

3.1.1.2 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

3.1.1.3 Restricted Use Licensing

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

Product or Component	Available Features
Oracle JavaScript Extension Toolkit (JET) 2.2.0	<p>UI (User Interface) framework</p> <p>Note that Oracle JavaScript Extension Toolkit (JET) 3.0 shall be used only for building and modifying UI (User Interface) within Oracle Banking Digital Experience. It shall not be used for building UI (User Interface) for applications outside Oracle Banking Digital Experience.</p>

3.1.1.4 General Licensing Information

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

3.1.2 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, chatbot etc.

3.1.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.1.2.2 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

3.1.2.3 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

3.1.2.4 General Licensing Information

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

3.1.3 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, chatbot etc.

3.1.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.1.3.2 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

3.1.3.3 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

3.1.3.4 General Licensing Information

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

3.2 Oracle Banking Digital Experience Origination

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

3.2.1 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.

3.2.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.2.1.2 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

3.2.1.3 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

3.2.1.4 General Licensing Information

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

3.2.2 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.

3.2.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Retail Originations

3.2.2.2 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

3.2.2.3 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

3.2.2.4 General Licensing Information

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

3.3 Oracle Banking Digital Experience Servicing

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

3.3.1 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.

3.3.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.3.1.2 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

3.3.1.3 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

3.3.1.4 General Licensing Information

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

3.3.2 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.

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.

3.3.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.3.2.2 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

3.3.2.3 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

3.3.2.4 General Licensing Information

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

3.3.3 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.

3.3.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Corporate Servicing

3.3.3.2 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

3.3.3.3 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

3.3.3.4 General Licensing Information

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

3.4 Oracle Banking Digital Experience Wealth Management

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

3.4.1 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.

3.4.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.4.1.2 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

3.4.1.3 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

3.4.1.4 General Licensing Information

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

3.5 Oracle Banking Digital Experience Convenient Payments

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

3.5.1 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.

3.5.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.5.1.2 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

3.5.1.3 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

3.5.1.4 General Licensing Information

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

3.5.2 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.

3.5.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.5.2.2 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

3.5.2.3 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

3.5.2.4 General Licensing Information

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

3.6 Oracle Banking Digital Experience Customer Financial Insights

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

3.6.1 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.

3.6.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.6.1.2 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

3.6.1.3 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

3.6.1.4 General Licensing Information

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

3.7 Oracle Banking Digital Experience Wallets

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

3.7.1 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.

3.7.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.7.1.2 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

3.7.1.3 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

3.7.1.4 General Licensing Information

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

4. Third-Party Licenses

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

4.1 Apache License, Version 1.1

The following technologies from the Apache Software Foundation are based on Apache License, Version 1.1.

- Commons FileUpload 1.3.2

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This software consists of voluntary contributions made by many individuals on behalf of the Apache Software Foundation. For more information on the Apache Software Foundation, please see <<http://www.apache.org/>>.

4.2 Apache License, Version 2.0

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

- Google HTTP Client Library for Java - 1.22.0
- Jackson 2 extensions to the Google HTTP Client Library for Java - 1.22.0
- joda-time-2.3
- JSON Smart 1.2
- Service Worker Toolbox - 3.6.1
- XSLTC-2.7.1

4.2.1 Apache License, Version 2.0, January 2004

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

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1. Definitions.

"License" shall mean the terms and conditions for use, reproduction, and distribution as defined by Sections 1 through 9 of this document.

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4.2.3 commons-codec 1.7

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4.2.7 HttpComponents HttpClient 4.5

Apache HTTPComponents

Apache HttpClient

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4.2.8 Jackson – 2.8.5

#Jackson JSON processor

Jackson is a high-performance, Free/Open Source JSON processing library.

It was originally written by Tatu Saloranta (tatu.saloranta@iki.fi), and has been in development since 2007.

It is currently developed by a community of developers, as well as supported commercially by FasterXML.com.

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4.3 Jsoup 1.10.3

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=== Knockout.js 3.4.0 ===

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=== knockout-amd-helpers 0.7.3 ===

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=== RequireJS text 2.0.12 ===

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== RequireJS 2.1.16 ==

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/*! Hammer.JS - v2.0.4 - 2014-09-28* <http://hammerjs.github.io/>

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4.5 swagger-ui 2.2.5

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