

License Guide  
Oracle FLEXCUBE Universal Banking  
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# Table of Contents

<b>1. PREFACE .....</b>	<b>1-1</b>
1.1 INTRODUCTION .....	1-1
1.2 AUDIENCE .....	1-1
1.3 DOCUMENTATION ACCESSIBILITY .....	1-1
1.4 RELATED DOCUMENTS .....	1-1
<b>2. ORACLE FLEXCUBE UNIVERSAL BANKING LICENSING .....</b>	<b>2-1</b>
2.1 INTRODUCTION .....	2-1
2.2 GENERAL LICENSING RULES .....	2-1
2.3 COMPONENTS INCLUDED IN LICENSE .....	2-2
2.4 SEPARATELY LICENSED PRE-REQUISITE PRODUCTS AND LICENSING METRIC .....	2-2
2.5 RESTRICTED USE LICENSE .....	2-9
<b>3. ENVIRONMENT DETAILS .....</b>	<b>3-1</b>
3.1 TECH STACK .....	3-1
<b>4. SOFTWARE PREREQUISITES .....</b>	<b>4-1</b>
4.1 SOFTWARE PRE-REQUISITES .....	4-1
<b>5. THIRD PARTY LICENSES .....</b>	<b>5-1</b>
5.1 INTRODUCTION .....	5-1
5.2 APACHE LICENSE 2.0 .....	5-1
5.3 APACHE LICENSE 1.1 .....	5-61
5.4 BSD-STYLE LICENSE .....	5-62
5.5 MIT .....	5-64
5.6 THIRD PARTY LIBRARIES .....	5-65
5.6.1 <i>Apache 2.0</i> .....	5-65
5.6.2 <i>Apache 1.1</i> .....	5-66
5.6.3 <i>BSD-Style License</i> .....	5-66
5.6.4 <i>MIT</i> .....	5-67
5.6.5 <i>Others</i> .....	5-67

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# 1. Preface

## 1.1 Introduction

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

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

## 1.2 Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.3 Documentation Accessibility

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

## 1.4 Related Documents

For more information, refer to the following documents:

- End user license agreement
- Oracle FLEXCUBE Universal Banking User Manuals

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## 2. Oracle FLEXCUBE Universal Banking Licensing

### 2.1 Introduction

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

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

### 2.2 General Licensing Rules

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

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

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

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

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

### 2.3 Components Included in License

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

1. **Limits and Collateral Management:** is embedded within Oracle FLEXCUBE Universal Banking Base license for specific use within Oracle FLEXCUBE Universal Banking.
2. **Signature Verification:** is included with Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts license
3. **Utility Payments:** is included with Oracle FLEXCUBE Universal Banking Branch license

### 2.4 Separately Licensed Pre-requisite Products and Licensing Metric

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

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

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)

Oracle FLEXCUBE Universal Banking Base	Oracle FLEXCUBE Development Workbench Oracle FLEXCUBE Integration Gateway	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Relationship Pricing	Oracle FLEXCUBE Universal Banking Base and Either Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts OR Oracle FLEXCUBE Universal Banking Term Deposits	Account
Oracle FLEXCUBE Universal Banking Term Deposits	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Payments and Collections	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Funds Transfer	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Nostro Reconciliation	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Standing Instructions	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Cash Management	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Branch	Oracle FLEXCUBE Universal Banking Base	Account

Oracle FLEXCUBE Universal Banking ATM Interface	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Point of Sale Interface	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Interactive Voice Response Interface	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Mortgages	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Consumer Leasing	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Commercial Leasing	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Inventory Management	Oracle FLEXCUBE Universal Banking Base Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	Account
Oracle FLEXCUBE Universal Banking Collections	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Microfinance	Oracle FLEXCUBE Universal Banking Base Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans	Account
Oracle FLEXCUBE Universal Banking Safe Deposit Box	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Corporate Deposits	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User



Oracle FLEXCUBE Universal Banking Commercial Loans	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Loan Syndication	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Bills & Collection	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Letters of Credit	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Foreign Exchange	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Money Markets	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Commodities Futures and Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Currency Futures and Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Equity and Index Futures and Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Interest Rate Futures and Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Over the Counter Currency Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User

Oracle FLEXCUBE Universal Banking Over the Counter Interest Rate Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Securities	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Fixed Assets	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Asset Management	Oracle FLEXCUBE Universal Banking Base and EITHER of the below modules <ul style="list-style-type: none"> <li>– Oracle FLEXCUBE Universal Banking Securities</li> <li>– Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Interest Rate Futures and Options,</li> <li>– Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Currency Futures and Options</li> <li>– Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Equity and Index Futures and Options</li> <li>– Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Commodities Futures and Options</li> <li>– Oracle FLEXCUBE Universal Banking Over the Counter Currency Options</li> <li>– Oracle FLEXCUBE Universal Banking Over the Counter Interest Rate Options</li> <li>– Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements</li> </ul>	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Expense Processing	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
<b>Oracle FLEXCUBE Universal Banking Origination</b>		
Oracle FLEXCUBE Universal Banking Account Origination	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Term Deposits Origination	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Letters of Credit Origination	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Retail Loan Origination	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Commercial Loans Origination	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
<b>Oracle FLEXCUBE Open Development Tools</b>		
Oracle FLEXCUBE Development Workbench	Either of Oracle FLEXCUBE Universal Banking Base or Oracle FLEXCUBE Enterprise Limits and Collateral Management or Oracle Banking Corporate Lending	Application User
Oracle FLEXCUBE Testing Workbench for Universal Banking	Oracle FLEXCUBE Universal Banking Base	Application User

<b>Oracle FLEXCUBE Interfaces and Tools</b>		
Oracle FLEXCUBE Integration Gateway	Either of Oracle FLEXCUBE Universal Banking Base or Oracle FLEXCUBE Enterprise Limits and Collateral Management or Oracle Banking Corporate Lending or Oracle Banking Payments	Application User Custom Suite User Account Processor
Oracle FLEXCUBE Electronic Messaging Service	Oracle FLEXCUBE Universal Banking Base or Oracle FLEXCUBE Enterprise Limits and Collateral Management or Oracle Banking Corporate Lending	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Connector for Oracle Identity Manager	Oracle FLEXCUBE Universal Banking Base	Connector
<b>Oracle FLEXCUBE Information Server</b>		
Oracle FLEXCUBE Information Server Base for Universal Banking	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Information Server Retail Liabilities Data Mart for Universal Banking	Oracle FLEXCUBE Information Server Base for Universal Banking Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts Oracle FLEXCUBE Universal Banking Term Deposits	Account
Oracle FLEXCUBE Information Server Retail Assets Data Mart for Universal Banking	Oracle FLEXCUBE Information Server Base for Universal Banking Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprises Loans	Account

## 2.5 Restricted Use License

Not applicable to Oracle FLEXCUBE Universal Banking.

## 3. Environment Details

### 3.1 Tech Stack

Component	Deployment option	Machine	Operating System	Software	Version to be used in JC4 release
Oracle FLEXCUBE Universal Banking	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.3.0
				Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 144
				Open Symphony Quartz	2.2.3
				Oracle Toplink	12.2.1.3.0
		Database Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	12.1.0.2.0
		Reporting Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.3.0
				JDK	JDK 1.8 Update 144
				Oracle Database (for RCU)	12.1.0.2.0
				Repository Creation Utility	12.2.1.3.0
		Client Machines	Windows 7	Internet Explorer	Microsoft Internet Explorer Release (11.*)
				Mozilla Firefox	Mozilla Firefox 1 Release (52.*)
				Google Chrome	Google Chrome 1 Release (60.*)
			Windows 8	Internet Explorer	Microsoft Internet

Component	Deployment option	Machine	Operating System	Software	Version to be used in JC4 release
					Explorer Release (11.*)
			Windows 10	Microsoft Edge	Microsoft Edge 40.*
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.3.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				
	Notifications (outgoing)				
				JDK	1.8 Update 144
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Apache Ant	1.10.1

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## 4. Software Prerequisites

The following are the separately licensable software prerequisites for Oracle FLEXCUBE Universal Banking Products:

### 4.1 Software Pre-requisites

Product Name	Product Version	Requirements
Oracle Fusion Middleware Infrastructure	12.2.1.3.0	Standard Requirement
Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 144	Standard Requirement
Oracle Toplink	12.2.1.3.0	Standard Requirement
Oracle WebCenter Content Imaging	12.2.1.3.0	
Oracle BI Publisher	12.2.1.3.0	
Oracle Business Intelligence Enterprise Edition (OBIEE)	12.2.1.3.0	

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## 5. Third Party Licenses

### 5.1 Introduction

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

- Apache License 2.0
- Apache License 1.1
- BSD-Style License
- Third Party Libraries
- MIT
- Others - Java Transaction API

### 5.2 Apache License 2.0

#### Apache Ant

Apache License

Version 2.0, January 2004

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\*

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slf4j-api version 1.7.7 and slf4j-log4j12 version 1.7.7

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**Simple Logging Façade for Java (SLF4J)**

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## **5.5 Third Party Libraries**

This section provides details of the libraries that use the following third party software.

- Apache 2.0
- Apache 1.1
- BSD-Style License
- MIT
- Others - Java Transaction API

### **5.5.1 Apache 2.0**

The following libraries include software developed by The Apache Software Foundation (<http://www.apache.org/>).



<b>Licensed Technology</b>	<b>Version</b>
Apache Commons Transaction 1.2	1.2
Xerces2 Java	2.11.0
Ziplet(PJL Compressing Filter)	2.2.0
Apache XMLBeans	2.6.0
commons-logging	1.2
Commons Collections	4.1
Apache Commons Codec	1.11
Ant	1.10.1
Apache POI	3.16
Commons Net	3.6
commons-io	2.6
Log4j 2	2.9.1
Quartz Job Scheduler	2.2.3

### 5.5.2 Apache 1.1

The following libraries include software developed by The Apache Software Foundation

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<b>Licensed Technology</b>	<b>Version</b>
XML Commons Resolver	1.2

### 5.5.3 BSD-Style License

The following library include software developed by MetaStuff, Ltd. (<http://www.dom4j.org>)

<b>Licensed Technology</b>	<b>Version</b>
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Dom4j	2.0.1
YUI Compressor	2.4.8-958491d

#### 5.5.4 MIT

Licensed Technology	Version
Simple Logging Façade for Java (SLF4J)	1.7.25

#### 5.5.5 Others

The following library include software developed by Oracle (Sun)

Licensed Technology	Version
JTA	1.1