

Oracle Banking APIs

Licensing Guide

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Licensing Guide

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. Preface

The Licensing Guide provides the complete list of Oracle Banking APIs 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 APIs.

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 if you are hearing impaired.

1.4 Organization of the Guide

This document contains:

Chapter 2 "Overview"

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

Chapter 3 "Oracle Banking APIs Licensing"

This chapter covers the licensing information for Oracle Banking APIs Licensing.

Chapter 4 "Third-Party Licenses"

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

1.5 Related Documents

For more information, see the following documentation:

- For installation and configuration information, refer the Oracle Banking APIs Installation Guide
- For a comprehensive overview of security for Oracle Banking APIs, refer the Oracle Banking APIs Security Guide
- For information on the functionality and features of the Oracle Banking APIs product licenses, refer the respective Oracle Banking APIs 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 APIs and its associated third-party products.

2.1 Oracle Banking APIs Licensing

The "Oracle Banking APIs 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 "Third-Party Licenses" includes licensing and copyright information for third-party products included with the Oracle Banking APIs licensed software. For more information refer [Chapter 4 Third-Party Licenses](#).

[Home](#)

3. Oracle Banking APIs Licensing

This chapter covers licensing information for Oracle Banking APIs.

3.1 Oracle Banking APIs Infrastructure

This section presents the licensing information of Oracle Banking APIs Infrastructure.

3.1.1 Oracle Banking APIs Infrastructure

The Oracle Banking APIs Infrastructure provides the framework and infrastructure components of the omni channel Banking APIs platform. It includes capabilities that enable users of the financial institution to configure and manage the application.

The Oracle Banking APIs Infrastructure allows the bank to build applications using the APIs, collaborate with third party providers or offer banking as a service. Oracle Banking APIs enables the bank customers to access the banking services through any access point which has been built on top of the APIs exposed by Oracle Banking APIs

Oracle Banking APIs also provides you with user interfaces for administrator capabilities for various set ups and maintenances offered by the application.

The User Interface for Oracle Banking APIs 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 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 Restricted Use Licensing

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

Product or Component	Available Features
Oracle JavaScript Extension Toolkit (JET) 2.2.0	UI (User Interface) framework Note that Oracle JavaScript Extension Toolkit (JET) 3.0 shall be used only for building and modifying UI (User Interface) provided within Oracle Banking APIs for administrators capabilities. It shall not be used for building UI (User Interface) for applications outside Oracle Banking APIs.

3.1.1.3 General Licensing Information

Banking APIs Infrastructure is licensed on the basis of instance matrix. One instance of Banking APIs Infrastructure should be licensed for running Live, DR, UAT or Sandbox environments.

3.2 Oracle Banking APIs for Retail Banking

This section presents licensing information for Oracle Banking APIs for Retail Banking.

3.2.1 Oracle Banking APIs for Retail Banking

The Oracle Banking APIs for Retail Banking enables the financial institutes to expose APIs for retail banking products and services for integrating with various application built for Retail customers of the financial institution

The Oracle Banking APIs Retail Banking includes APIs for functions listed below-

- Account Inquiries
- Customer services
- Customer Inquiries
- Credit Cards
- Loans
- Term Deposits
- Payee Maintenance
- Fund Transfers to
 - Own Accounts
 - Domestic Accounts
 - International Accounts
- Peer to Peer Payments
- Merchant Payments
- Bill Payments

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

3.3.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure

3.3.1.2 Components and Features Included

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

Licensed Program	Features / Component Included with License
Oracle Banking APIs Retail Banking	<ul style="list-style-type: none"> • Account Inquiries • Customer services • Customer Inquiries • Credit Cards • Loans • Term Deposits. • Payee Maintenance • Fund Transfers to <ul style="list-style-type: none"> ○ Own Accounts ○ Domestic Accounts ○ International Accounts • Peer to Peer Payments • Merchant Payments • Bill Payments

3.3.1.3 Restricted Use Licensing

Oracle Banking APIs Retail Banking 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 APIs for Retail Banking can be licensed with API calls metric.

3.3 Oracle Banking APIs Customer Financial Insights

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

3.3.1 Oracle Banking APIs Customer Financial Insights

The Oracle Banking APIs for Customer Financial Insights enables the financial institution to expose APIs of Personal Financial products and services for integrating with various application built for Retail customers of the financial institution

The Oracle Banking APIs Customer Financial Insights includes functionalities listed below-

- Creation of Personal Financial goals
- Managing of Personal Financial goals
- Spending Analysis
- Budget Maintenance

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

3.4.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Retail Banking

3.4.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs Customer Financial Insights.

Licensed Program	Features / Component Included with License
Oracle Banking APIs Customers Financial Insights	<ul style="list-style-type: none"> • Creation of Personal Financial goals • Managing of Personal Financial goals • Spending Analysis • Budget Maintenance

3.4.1.3 Restricted Use Licensing

Oracle Banking APIs Customers Financial Insights 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 APIs for Customer Financials Insights can be licensed with API calls metric.

3.4 Oracle Banking APIs Origination

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

3.4.1 Oracle Banking APIs for Origination of Liability Accounts

The Oracle Banking APIs for Origination of Liability Accounts enables applicants, both existing customers as well as prospects to apply for savings, checking and deposit products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

3.2.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure

3.2.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs for Origination of Liability Accounts.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for Origination of Liability Accounts	Savings Account Origination Checking Account Origination Term Deposit Origination

3.2.1.3 Restricted Use Licensing

Oracle Banking APIs for Origination of Liability Accounts 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 APIs for Origination of Liability Accounts can be licensed with API calls metric.

3.4.2 Oracle Banking APIs for Origination of Credit Cards

The Oracle Banking APIs for Origination of Credit Cards enables applicants, both existing customers as well as prospects to apply for credit card products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

3.2.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure

3.2.2.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs for Origination of Credit Cards.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for Origination of Credit Cards	Credit Cards

3.2.2.3 Restricted Use Licensing

Oracle Banking APIs for Origination of Credit Cards contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.2.2.4 General Licensing Information

Oracle Banking APIs for Origination of Credit Cards can be licensed with API calls metric.

3.4.3 Oracle Banking APIs for Origination of Loans and Mortgages

The Oracle Banking APIs for Origination of Loans and Mortgages enables applicants, both existing customers as well as prospects to apply for unsecured personal loan, payday loan, auto/vehicle loan, and mortgage loan products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

3.2.2.5 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure

3.2.2.6 Components and Features Included

The following table describes the components and features included with a license for the Oracle Banking APIs for Origination of Loans and Mortgages.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for Origination of Loans and Mortgages	Unsecured Personal Loan Auto/Vehicle Loan Mortgage Loan Payday Loan

3.2.2.7 Restricted Use Licensing

Oracle Banking APIs for Origination of Loans and Mortgages contains all or portions of the following Oracle products:

Product or Component	Available Features
NA	NA

3.2.2.8 General Licensing Information

Oracle Banking APIs for Origination of Loans and Mortgages can be licensed with API calls metric.

3.5 Oracle Banking APIs for Corporate Banking

This section presents licensing information for Oracle Banking APIs for Corporate Banking.

3.5.1 Oracle Banking APIs for Corporate Banking

The Oracle Banking APIs of Corporate Banking enables the financial institutions to expose these API's of Corporate Banking Products and Services for integration with various applications built for their SME and Corporate customers.

The Oracle Banking APIs Corporate Banking includes APIs for functions listed below-

- Account Inquiries,
- Customer Services,
- Corporate Loans,
- Term Deposits.
- Payee Maintenance
- Fund Transfers to
 - Own Accounts
 - Domestic Accounts
 - International Accounts
- Bill Payments
- Corporate Loans
- Line Limit /facility inquiries

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

3.5.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure

3.5.1.2 Components and Features Included

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

Licensed Program	Features / Component Included with License
------------------	--

Licensed Program	Features / Component Included with License
Oracle Banking APIs Corporate Banking	<ul style="list-style-type: none"> • Account inquiries • Customer Services • Corporate Loans • Term Deposits • Payee Maintenance • Fund Transfers to <ul style="list-style-type: none"> ○ Own Accounts ○ Domestic Accounts ○ International Accounts • Merchant Payments • Bill Payments • Bulk Payments • Corporate Loans • Line Limit /facility inquiries

3.5.1.3 Restricted Use Licensing

Oracle Banking APIs Corporate Banking 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 APIs Corporate Banking can be licensed with API calls metric.

3.6 Oracle Banking APIs for Bulk Payments

This section presents licensing information for Oracle Banking APIs for Bulk Payments.

3.6.1 Oracle Banking APIs for Bulk Payments

The Oracle Banking APIs for Bulk Payments includes APIs for functions listed below-

- Internal Payments
- Domestic Payments
- International Payments
- Demand Drafts
- Mixed Payments
- Payee Creation

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

3.6.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs for Corporate Banking

3.6.1.2 Components and Features Included

The following table describes the components and features included with a license for Oracle Banking APIs Bulk Payments.

Licensed Program	Features / Component Included with License
Oracle Banking APIs for Bulk Payments	<ul style="list-style-type: none"> • Internal Payments • Domestic Payments • International Payments • Demand Drafts • Mixed Payments • Payee Creation

3.6.1.3 Restricted Use Licensing

Oracle Banking APIs Bulk Payments 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 APIs for Bulk Payments can be licensed with API calls metric.

3.7 Oracle Banking APIs for Trade Finance

This section presents licensing information for Oracle Banking APIs for Trade Finance.

3.7.1 Oracle Banking APIs for Trade Finance

The Option Oracle Banking APIs for Trade Finance contains functionalities related to Trade Finance.

The Oracle Banking APIs Corporate Servicing includes functionalities listed below-

- Initiate Letter of Credit
- Amend Letter of Credit
- View Letter of Credit
- Initiate Outward Bank Guarantee
- View Outward Bank Guarantee
- Amend Bank Guarantee
- Initiate Bills
- View Import Bills
- View Export Bills
- View Lines and Limits Utilization
- Customer Acceptance – Amendments and Discrepancies

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

3.7.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs for Corporate Banking

3.7.1.2 Components and Features Included

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

Licensed Program	Features / Component Included with License
Option: Oracle Banking APIs Trade Finance	Trade Finance

3.7.1.3 Restricted Use Licensing

Oracle Banking APIs Trade Finance 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 APIs Trade Finance can be licensed with API calls metric.

4. Third-Party Licenses

This chapter includes licensing and copyright information for third-party products included with the Oracle Banking APIs licensed software.

4.1 Apache License, Version 2.0

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

- Application preferences plugin for Cordova – 0.99.2-2f4924e
- Commons Lang – 3.7
- Cordova Device Plugin – 2.0.2
- Cordova Plugin File – 6.0.1
- Cordova Geolocation Plugin – 4.0.1
- Cordova Globalization Plugin – 1.11.0
- cordova-plugin-android-fingerprint-auth – 1.4.3
- Cordova Whitelist Plugin – 1.3.3
- jackson-annotations – 2.9.5
- jackson-core – 2.9.5
- jackson-databind – 2.9.5
- jackson-jaxrs-base – 2.9.5
- jackson-jaxrs-json-provider – 2.9.5
- jackson-module-jaxb-annotations – 2.9.5

Apache License, Version 2.0, January 2004

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

TERMS AND CONDITIONS FOR USE, REPRODUCTION, AND DISTRIBUTION

1. Definitions.

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

- "Licensor" shall mean the copyright owner or entity authorized by the copyright owner that is granting the License.
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4.1.3 cordova-plugin-facebook4 – 2.0.1

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4.3 Cordova Plugin for Barcode Scanner – 7.1.2

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4.4 cordova-plugin-otp-auto-verification – 1.0.0

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4.5 Google Firebase Cloud Messaging Cordova Push Plugin – 2.1.2

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4.6 JsonPath – 2.4.0

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4.8 patternLock – 1.0.1

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4.9 Oracle JavaScript Extension Toolkit (JET) - 5.0.0

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4.10 swagger-ui – 3.13.4

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* jQuery BBQ: Back Button & Query Library - v1.2.1 - 2/17/2010
 * <http://benalman.com/projects/jquery-bbq-plugin/>

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jQuery Wiggle

Author: WonderGroup, Jordan Thomas

URL: <http://labs.wondergroup.com/demos/mini-ui/index.html>

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