

FCUBS Local Limits Usage
Oracle FLEXCUBE Universal Banking
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1. Local Limits in FCUBS without ELCM

1.1 Introduction

This document explains the usage of local limit functionalities in Oracle FLEXCUBE UBS without ELCM.

1.1.1 Setup

Oracle FLEXCUBE UBS Application Setup without ELCM by maintaining "ELCM_SETUP_MODE" = "N" in CSTB_PARAM.

1.2 Local Limits

In UBS set without ELCM system supports two types of local limits could be created namely,

- Local Facility-Facilities for which utilization and validations are tracked with in UBS
- Local Collateral-Collaterals for which utilization and validations are tracked with in UBS.

Local Collateral and facilities are allowed to be used in CASA and other modules

1.2.1 Customer creation with Track Limits (For usage of Limits in UBS without Limits)

For creation of local facility or collateral, The "Track Limits" Flag has to be opted in Customer Maintenance (STDCIF) under "Additional" tab. On authorization of customer system will automatically create the liability and link it with the customer on authorization.

- Customer number is used as Liability number/Optionally an existing liability number can be selected. In that case this customer would be linked existing Liability .Existing details of the liability would not be changed.
- Customer Full name (FULL_NAME) is used as Liability Name for Individual type of customers
- Customer Name (CUSTOMER_NAME1) is used for Liability Name for other type of customers like Corporate/Bank.
- Customer's branch (LOCAL_BRANCH) is used as Liability branch
- Branch local currency is used as Liability currency
- A configurable override would be displayed if an existing liability is mapped instead of creating a new one.

You can invoke the 'Customer Maintenance' screen by typing 'STDCIF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can also navigate to Customers > Operations > Customer Input.

Customer Maintenance

New Copy Close Unlock Print Enter Query

Type ☐ Individual ☐ Corporate ☐ Bank ☐ Special Customer No Generation

Full Name VINAY P

Short Name VINAY

Branch Code 000

Customer Category * INDIVIDUAL

Private Customer

Customer No * 003962

Personal Corporate **Additional** Director Auxiliary Check List MFI Details

Pincode

Country

Misc Details

SWIFT Code

Access Group

Charge Group

Clearing Group

Tax Group

Customer Classification

External Reference Number

Location * IN

FX Netting Customer 003962

Media * MAIL

SSN

Auto Account Creation

Track Limits

Liability Id 003962

Auto Created Account

CLS Participant

Issuer Customer

Treasury Customer

Investment Customer

Joint Customer

MT920

Relationship Pricing

Withholding Tax Applicable

CIF Status

Since YYYY-MM-DD

Risk Category

Sanction Check Status Approved

Fetch

Combined Statement Plan

Auto Generated Statement Plan

Frequency Select

Statement Day

Virtual Account

Allow Virtual Accounts

Virtual Customer ID

Sanction Check

Sanction Check Required At Transaction Level

Group | MIS | Joint | Standing Instructions | Linked Entities | Text | Fields | Image | Limits | CLS Restrictions | MT920 | Domestic | Professional | Cards | Linked Account |

Maker LJOJAMES02 Date Time: 2018-03-16 20:36:35 Mod No 1 Record Status Open

Checker LJOJAMES03 Date Time: 2018-03-16 20:39:08 Authorization Authorized Status

Exit

1.2.2 Modification of Track Limit Details.

User can mark the track limits enabled during customer modification as well. Changing the Track limit from yes to No is allowed during customer modification

1.2.3 Local Facility Creation

Facilities can be created once we done with the customers are created with Track Limit flag enabled. Local utilization tracking will be done when using this facility in FCUBS modules. Limit related validations are performed in UBS for local Facilities and shown during the transactions as applicable

To create the facilities, follow the steps below:

1. Navigate to Common Entity > Limits Maintenance > External Facilities Maintenance' (STDCRFAC) screen.

External Facilities Maintenance

New Copy Delete Unlock Print Authorize Enter Query

Host Code HOST1

Branch

Liability No * 004208

Liability Name LJOLMS

Line Code * CASA0D01

Serial No * 1

Description

Line Currency * GBP

Source Line Code

Source Line Serial

Source Liability ID

Source System

Utilization Tracking

☒ Revolving Line

☐ Unadvised

☐ Bulk PMT Required

☒ Local

☐ Global

Amounts

Limit Amount * 50,000.00

Effective Line Amount 50,000.00

Limit Amount Basis Limit Amount

Availability

Line Start Date * 2018-03-16

Line Expiry Date YYYY-MM-DD

☒ Availability Flag

LBL_INFO_FIELD

Block Amount

Transfer Amount

Collateral Contribution

Fields

Maker LJ0JAMES01

Date Time: 2018-03-16 10:07:51

Mod No 1

Record Status Open

Checker

Date Time:

Authorization Unauthorized

Status

Exit

2. Create the facility with 'Utilization tracking' as "Local".

1.2.4 Local Collateral Creation

Collaterals can be created once we done with the customers are created with Track Limit flag enabled .Collaterals can be created from Local Collateral Maintenance (STDCOLAT) screen.

- Local utilization tracking will be done when using this local collateral from modules.
- For CASA, Linked portion will be blocked upfront on linkage. Further, there will not be any utilization tracking for each transaction.
- Limit related validations are performed in UBS for local Facilities and shown during the transactions as applicable.

You can invoke the 'Local Collateral Maintenance' screen by typing 'STDCOLAT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can also navigate to Common Entity > Limits Maintenance > Local Collateral Input screen.

The screenshot displays the 'Local Collateral Maintenance' window with the following data:

Collateral Code * MAINCOLLT004434	
Collateral Description	Property
Collateral Currency	GBP
Collateral Value	
Collateral Contribution	200,000.00
Start Date	2018-03-16
End Date	YYYY-MM-DD
Available Amount	100,000.00
Utilized Amount	100,000.00
Blocked Amount	0.00

Branch Code 000
Liability Number * 004434
Collateral Type Property
Source Code

Linkage | Change Log

Maker JAROM01 Date Time: 2018-03-16 18:03:30 Mod No 1 Record Status Open
Checker JAROM01 Date Time: 2018-03-16 18:03:30 Authorization Authorized Status

Exit

1.3 CASA Limits

CASA module support linkage of local limit types in a UBS without ELCM setup mode.

1.3.1 Account class parameters specific to Limits

- 'Overdraft facility' under account class – 'Preferences' sub screen should be enabled to attach the limits with the account created under that account class.
- 'Limit Check' flag under account class – 'Preferences' sub screen should be enabled for utilization tracking or using local facility.
- Margin on Advance against uncollected fund and default CASA OD interest parameters are can be maintained under account class – 'Default Limits' subsystem.
- Also the default 'Fund Utilization Sequence' and Channel wise sequences are should be chosen. This is used for raising overrides to control the usage of account level limits. For more information, Please refer *FCUBS_14.0.0.0.0_DesignDocument_Limit_Changes.docx*

You can invoke the 'Account Class Maintenance' screen by typing 'STDACCLS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can also navigate to Customer Accounts > Customer Accounts Maintenance > Account Classes

Preferences

Limit Check
Overdraft Facility

Component-wise Tracking Required For Overdraft

Pass Book Facility
Track Receivable
Account Statistics

Exclude Same Day Reversal Transactions from Statement

Back Period Entry Allowed
IBAN Required
For Financial Inclusion Account

Interest Statement
Available Balance Check Required
Referral Required
Status Change Automatic
Integrated Liquidity Management
ATM
Direct Banking
Project Account
Large Debit Balance Tracking Required
Daylight Limit
Defer The Balance Update

Consolidation for Inward Clearing
Interest Charges
Track Accrued Interest
Debit Credit Advices
Posting Allowed
Lodgment Book
Replicate Customer Signature
Spend Analysis

No of Days For Salary Block

No of Days For Closing Unauthorized Accounts With No Activity

No of Days For Closing Authorized Accounts With No Activity

No of Days After Which Notification to be Sent If No Activity

Frequency

Minimum External Credit Approval Block Amount

Cheque Book Preferences

Cheque Book
Auto Reorder of Cheque Book

Reorder Level

Reorder No of Leaves

Max No of Cheque Rejections

Turnover Limit Preferences

Turnover Limit Code

Passbook Preferences

RT-Charge Product for Passbook Issue

Ok Exit

Default Limits

Margin on Advance Against Uncollected Funds

Fund Utilization Sequence

Default Sequence

Channel Utilization Sequence

Source Code	Sequence
FCAT	BSOAL
FCR	BOSL
FCIS	BOSAL

CASA OD Interest Parameters

Limit Type	Rate Code	Rate Value	Min Rate	Max Rate
Term deposit		11	1	20
Unsecured		12	2	20
Collateral		15	5	20

Ok Cancel

1.3.2 Maintaining Limits at Customer Account Level

The following sources of funds will be considered for utilization at account level.

Component	Impact in Limit	Remarks
B- Balance	Nil	Balance refers to clear balance available for debits at account.
S- Sweep in Funds	Nil	Funds available as a result of Sweep in Set Up including Cover account, auto deposit and term deposit linkages
O- OD Limit	Yes	Will apply to account level OD limits like • Term Deposits • Local Collateral • Un-secured Limit
A- AUF limit	Yes	• Limit granted against uncollected funds available in the account • It will be issued after reserving a portion of the uncollected funds as margin.
L – Line	Yes	• Local Facility linked at account level
T – TOD	Yes	• Temporary Overdraft given at account level
D – Daylight	Yes	• Day Light Limit amount given to the account
V- Overline	Yes	• Always last component to be utilized

Utilization sequence will be defaulted from account class.

1.3.2.1 Using Term Deposit as Collateral

Follow the steps below to book a term deposit as collateral:

1. Invoke the 'Account Class Maintenance' screen by typing 'STDACCLS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Deposit Account Booking

New Copy Unlock Print Enter Query

Branch * 000 Customer No * 003962
Term Deposit Account * 000039622655 Customer Name VINAY P
Term Deposit Currency * GBP Account Class * DEP01 P
SD User Reference

Pay In Option
Pay In By Others
Clearing Type
Cheque Instrument No
Multi Currency Account
Drawee Account Number
Cheque Date YYYY-MM-DD
Routing No

Main Nominee Check List Dual Currency Deposit

Recurring Deposit
Auto Payment Takedown
Move Maturities to Unclaimed
Payment Branch
Payment Accounts
Installment Amount
Recurring Deposit Account
Payment Date YYYY-MM-DD
Payment Currency

Installment Frequency
Move funds on Overdraft
Days
Months
Years

TD Collateral Linkage
☒ Allow Collateral Linkage

Auto Deposit
Sweep Type Default from Account
Master Account Number

Account Details
Account Description VINAY P
Interest Charges Linked Entities Restrictions MIS Statement Joint Holders Fields Account Signatory TD Payout Details Statistics Interest Payout Details

Option
☒ Track Receivable
Replicate Customer Signature

Goal Account Details
Goal Reference Number

Maker LIJAJAMES02 Date Time: 2018-03-16 20:50:25 Mod No 1 Record Status Open
Checker LIJAJAMES03 Date Time: 2018-03-16 20:51:51 Authorization Authorized Status Exit

2. Book a term deposit with the flag "Allow Collateral Linkage" enabled.
3. Once the term deposit is authorized, it will get listed in Customer Account Maintenance

1.3.2.2 Local Collateral

Local collaterals created in Sec 1.2.3 are allowed to link as account level OD. Linked portion will be blocked upfront on linkage. Further, there will not be any utilization tracking on each transaction.

1.3.2.3 Un-secured Limit

It is a clean limit assigned without any collateral. i.e. Unsecured limits granted not backed by collaterals.

You can invoke the 'Customer Account Maintenance' screen by typing 'STDCUSAC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can also navigate to Customer Accounts > Customer Accounts Operations > Customer Account Input.

Account Limits

Limit Currency: GBP
Offline Limit: _____
Credit Start Date: YYYYMM-DD
Credit Rev Date: YYYYMM-DD
Cr Transaction Limit: _____
Advance against Uncollected Funds
AUF Limit: 1,000.00
Start Date: 2018-03-16
End Date: 2018-06-28
Temporary OD Limit
TOD Limit: 2,000.00
Start Date: 2018-03-16
End date: 2018-07-26
Renew Frequency: _____
Renew TOD: _____
Renew Unit: _____
Next Renewal Limit: _____
Daylight Limit: 0.00
Utilization Sequence: BSDOATLV
Netting Required: No

Limit Details

Limit Type	Linkage Reference	Branch	Available Linkage Amount	Linkage Currency	Available Amount (ACY)	Linked Amount (ACY)	Linkage Percentage
☒ Term Deposit	000039622655	000	20,000.00	GBP	20,000.00	16,000.00	80
☐ Unsecured	UNSEC000962001	000	25,000.00	GBP	25,000.00	14,000.00	20
☐ Collateral	LCL_COLLAT_01	000	25,000.00	GBP	25,000.00	3,000.00	12

Line Linkage

Linkage Ref No	Liability Number	Effective Date	Account Limit Amount	Ear Marked Amount
☒ LINE0039621	003962	2018-03-16	40,000.00	35,000.00

Ok Exit

1.3.2.4 Limit Balance after Limit Linkage

	Local Collateral	Local Facility
LIMIT_TYPE	X	F
LIAB_NO	003962	003962
LIMIT_REF_NO	LCL_COLLAT_01	LINE0039621
LIMIT_SOURCE	FLEXCUBE	FCUBS
UTIL_AMT	0.000	0.000
MATURED_UTIL	0.000	0.000
REVOLVING_AMT	0.000	0.000
BLOCKED_AMT	3000.000	0.000
AVAILABLE_AMOUNT	22000.000	50000.000

1.3.2.5 Account Balance

CUST_AC_BRN	000
CUST_AC_NO	000039622688
ACY_WITHDRAWABLE_BAL	84.000
ACY_UNCOLLECTED	750.000
ACY_BLOCKED_AMT	0.000
WITHDRAWABLE_UNCOLLED_FUND	750.0000000
AC_STAT_DORMANT	N
RECEIVABLE_AMOUNT	0
ACY_ECA_BLOCKED_AMT	0
CCY	GBP
ACY_UNAUTH_CR	0

1.3.3 Account Balance and Limit Balance/Utilization after debit Transaction

1.3.3.1 Scenario 1

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 50 GBP
- System completes the transaction without any override as it has sufficient account balance

1.3.3.2 Scenario 2

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 250 GBP
- System will use below components and raise overrides
 - o B - Balance 84 GBP
 - o O – OD Limit 666 GBP
- Sweep and Daylight components are not available to use.

1.3.3.3 Scenario 3

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 33333 GBP
- System will use below components and raise overrides
 - o B - Balance 84 GBP
 - o O – OD Limit 33000 GBP
 - o A – AUF 249 GBP
- Sweep and Daylight components are not available to use.

1.3.3.4 Scenario 4

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 35000 GBP
- System will use below components and raise overrides
 - o B - Balance 84 GBP
 - o O – OD Limit 33000 GBP
 - o A – AUF 750 GBP
 - o T – TOD 1166 GBP
- Sweep and Daylight components are not available to use.

1.3.3.5 Scenario 5

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 36000 GBP
- System will use below components and raise overrides
 - o B - Balance 84 GBP
 - o O – OD Limit 33000 GBP
 - o A – AUF 750 GBP
 - o T – TOD 2000 GBP
 - o L – Line 166 GBP (Local utilization tracking will be done in Line)
- Sweep and Daylight components are not available to use.

You can invoke the 'Journal Entry Input' screen by typing 'DEDJNLON' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can also navigate to Accounting and MIS > Journal Posting Operation > Journal Entry Online

Limit Balance

	Local Collateral	Local Facility
LIMIT_TYPE	X	F
LIAB_NO	003962	003962
LIMIT_REF_NO	LCL_COLLAT_01	LINE0039621
LIMIT_SOURCE	FLEXCUBE	FCUBS
UTIL_AMT	0.000	166.000
MATURED_UTIL	0.000	0.000
REVOLVING_AMT	0.000	0.000
BLOCKED_AMT	3000.000	0.000
AVAILABLE_AMOUNT	22000.000	49834.000

Account Balance

CUST_AC_BRN	000
CUST_AC_NO	000039622688
ACY_WITHDRAWABLE_BAL	-35916.000
ACY_UNCOLLECTED	750.000
ACY_BLOCKED_AMT	0.000
WITHDRAWABLE_UNCOLLED_FUND	750.00000000
AC_STAT_DORMANT	N
RECEIVABLE_AMOUNT	0
ACY_ECA_BLOCKED_AMT	0
CCY	GBP
ACY_UNAUTH_CR	0

1.4 Local Limits Linkage at modules

Local facilities and collaterals can be linked at modules for limit tracking. The linked /contract amount will be utilised/de-utilized based on the module operation.

CL Local Facility Linkage

Account Details

NewCopyUnlockPrintReverseEnter Query

Product * LRE3

Branch000

Version Number2

Product DescriptionHome Loans

Account * 000LRE318075AOBG

User Reference000ZSWF180753BOL

Product CategoryRETAIL

Alternate Account Number000LRE318075AOBG

User Defined StatusNORM

Application Number

IBAN RequiredNo

Derived Status

IBAN Account Number

MainPreferencesComponentsChargesLinkage DetailsAdvicesRolloverCredit ScoreFieldsCheck ListHoliday Preferences

Collateral Linkage Details

selected

1 Of 1

Go

Linkage Type

Linked Reference Number

Branch

Currency

Overall Amount

Limit Amount

Linked Amount

Facility

BNREVOL031

000

GBP

500,000.00

500,000.00

15,0

Commitment/Linkage Details

1 Of 1

Go

Linkage Sequence Number

Linkage Type *

Linkage Branch

Customer Id

Linked Reference *

Linked Currency

Linkage Amount

PromotionsOther ApplicantsPayment Mode DetailsAssetsFinancialsInternal Rate of Return DetailsMISEventsGeneral Ledger QueryInstallment Query

Maker Id LUOJAMES01

Authorized By LUOJAMES02

Status Active

Date Time 2018-03-16 17:49:05

Date Time 2018-03-16 17:49:51

Authorization Status Authorized

Exit

CL Local Facility Linkage

Account Details

Save

Hold

Product * LRE3

Product Description Home Loans

Product Category RETAIL

Application Number

Branch 000

Account * 000LRE318075AWSM

Alternate Account Number 000LRE318075AWSM

IBAN Required No

IBAN Account Number

Version Number 1

User Reference 000ZSWF180753M3F

User Defined Status NORM

Derived Status

Main

Preferences

Components

Charges

Linkage Details

Advices

Rollover

Credit Score

Fields

Check List

Holiday Preferences

Collateral Linkage Details

1 Of 1

Go

Linkage Type

Linkage Reference Number

Branch

Currency

Overall Amount

Limit Amount

Linked Amount

Local Collateral

004208LCOL1

000

GBP

500,000.00

Commitment/Linkage Details

1 Of 1

Go

Linkage Sequence Number

Linkage Type *

Linkage Branch

Customer Id

Linked Reference *

Linked Currency

Linkage Amount

Promotions

Other Applicants

Payment Mode Details

Assets

Financials

Internal Rate of Return Details

MIS

Events

General Ledger Query

Installment Query

Maker Id LUOJAMES01

Authorized By

Status

Date Time 2018-03-16 13:30:28

Date Time

Authorization Status Unauthorized

Cancel

1-13

ORACLE®

Trade Local collateral Likage

In Case of UBS is deployed without ELCM, system allows to link local collateral and facility to the trade transactions.

Letters Of Credit Contract Detailed - Transaction Branch Code :: 000

Save Hold

Acknowledgement Reference Number

Product Code * ILUN P

Contract Reference 000ILUN180758015

Operation Code * OPN

Product Description Import LC Usance Non Revolving

User Reference 000ILUN180758015

Operation Description Open

Source Reference

Source Code FLEXCUBE

Product Type Import

Version Number 1 Of 1

Previous Next

Main | Preferences | Parties | **Parties Limits** | Shipment | Goods | Documents | Tracers | Advices

Credit Line

☒ Limits Tracking Required

Limit Tracking Tenor Type ☐ Max Draft Tenor ☒ Letter of Credit Tenor

Default JV Customers

1 Of 1 Go

Party Type	Customer No	Liability Number	Linkage Type	% Contribution	Linkage Reference No
APP	004208	004208	Local Collateral	100	004208LCOL1

Drafts | Commission | Charges | Settlement | Tax | Collateral | Events | Linkage Details | Fields | MIS | Transfer Details | BC Linkages | Split Settlement | Loan Preference

Input By Date Time Status

Checker Date Time Authorization Unauthorized Status

Cancel

1.5 Customer Limit Details Query(STDLMBAL)

User shall invoke Customer Limit Details Query screen to view the limit details for customer .This screen provide all the limit details for a customer and its utilisations

Navigate to Limits and Collaterals>Query>Customer Limit Details.

Customer Limit Details

Enter Query

Customer No * 004208

Customer Name LIJOLMS

Branch Code 000

Liability Details

Liability Currency GBP

Liability Number 004208

Facility Details

Limit Reference	Availability	Facility Type	Line Currency	Effective Line Amount	Utilized An
00011	Y	Local	GBP	50,000.00	
00031	Y	Local	GBP	500,000.00	
00031	Y	Local	GBP	800,000.00	
00031	Y	Local	GBP	800,000.00	
00041	Y	Local	GBP	800,000.00	
00051	Y	Local	GBP	800,000.00	

Collateral Details

Collateral Code	Collateral Currency	Collateral Description	Collateral Contribution	Collateral Value
☒ 004208LCOL	GBP	004208LCOL	500,000.00	
☐ 004208LCOL1	GBP	004208LCOL	500,000.00	
☐ COLLATT1	GBP	land	800,000.00	500,000.00

Exit

1.5.1 Assumptions

None.



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