

# **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 any questions about your licensing needs, please contact your Oracle sales representative or contact the License Management Services representative listed at this URL:

<https://www.oracle.com/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/us/corporate/accessibility/index.html>.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/us/corporate/accessibility/support/index.html#info> or visit <http://www.oracle.com/us/corporate/accessibility/support/index.html#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, Oracle Banking Core Applications and Oracle Banking Platform Integration APIs.

[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 Platform Localization Installation Guide - Silent Installation guide.
- For a comprehensive overview of security, 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 Guide.
- For information related to customization and extension of Oracle Banking, see the Oracle Banking Extensibility Guides for HOST, SOA, and UI.
- 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 Collections, see the respective Oracle Banking Collections technical documents.

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	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.



# 1 Overview

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 [Third-Party Licenses](#) includes licensing and copyright information for third-party products included with the Oracle Banking licensed software.



# 2 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](#)
- [Section 2.3 Oracle Banking Platform Integration APIs](#)

## 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 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 help third parties 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.

*Table 2–1 Components Included*

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:

*Table 2–2 Restricted Use Licensing*

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. Banks can decide whether to build their own UI application or use an already available in-house UI application 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.

**Table 2–3 Components Included**

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:

**Table 2–4 Restricted Use Licensing**

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.

**Table 2–5 Components Included**

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:

**Table 2–6 Restricted Use Licensing**

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"> <li>■ Message Template (Fast path: AL03)</li> <li>■ Alert Maintenance (Fast path: AL04)</li> <li>■ Asset Classification (AC) Preference (Fast path: NP001)</li> <li>■ Asset Classification (AC) Plans Maintenance (Fast path: NP002)</li> <li>■ Asset Classification (AC) Codes Maintenance (Fast path: NP003)</li> <li>■ ATM or POS Bank Parameter Maintenance (Fast path: ATM001)</li> <li>■ ATM or POS Terminal Setup (Fast path: ATM002)</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Define Biller Category (Fast path: PC017)</li> <li>■ Branch Vault Maintenance (Fast path: BR001)</li> <li>■ Teller Currency Limit (Fast path: BRM01)</li> <li>■ Teller Batch Closure Configuration (Fast path: BRM09)</li> <li>■ Holiday Rule Maintenance (Fast path: CAL01)</li> <li>■ Calendar Type Maintenance (Fast path: CAL02)</li> <li>■ Adhoc Calendar Maintenance (Fast path: CAL03)</li> <li>■ Bank Codes (Fast path: CS01)</li> <li>■ Business Group (Fast path: CS02)</li> <li>■ Bank Parameters (Fast path: CS03)</li> <li>■ Branch Parameters (Fast path: CS06)</li> <li>■ Other Financial Institution Details (Fast path: CS07)</li> <li>■ Country Codes (Fast path: CS09)</li> <li>■ Financial Cycle (Fast path: CS10)</li> <li>■ Define Payment Calendar Codes (Fast path: CS15)</li> <li>■ Reason Codes (Fast path: CS16)</li> <li>■ State Codes (Fast path: CS17)</li> <li>■ Verification Category (Fast path: CS21)</li> <li>■ Verification Type (Fast path: CS22)</li> <li>■ Verification Checklist Policy (Fast path: CS23)</li> <li>■ Purpose Codes (Fast path: CS24)</li> <li>■ Bank Policy (Fast path: CS26)</li> <li>■ Bank Policy Deviation Definition (Fast path: CS39)</li> <li>■ Risk Category Maintenance (Fast path: CS41)</li> <li>■ Risk Code Maintenance (Fast path: CS42)</li> <li>■ Mitigant Code Maintenance (Fast path: CS43)</li> <li>■ Transaction Code Maintenance (Fast path: CS44)</li> <li>■ Define Non-Financial Event Transaction Code Mapping (Fast path: CS45)</li> <li>■ Maintain Convenience Offering (Fast path: CS048)</li> <li>■ Data Security Configuration (Fast path: CS50)</li> <li>■ Questionnaire Maintenance (Fast path: CS103)</li> <li>■ Section Maintenance (Fast path: CS104)</li> </ul>



Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Currency Codes (Fast path: CY01)</li> <li>■ Amount Text (Fast path: CY02)</li> <li>■ Currency Pairs (Fast path: CY03)</li> <li>■ Currency Branch Parameters (Fast path: CY04)</li> <li>■ Currency Denomination (Fast path: CY05)</li> <li>■ Currency Rate Types (Fast path: CY06)</li> <li>■ Exchange Rate Spreads (Fast path: CY07)</li> <li>■ Exchange Rate History (Fast path: CY09)</li> <li>■ Document Type Definition (Fast path: CNM01)</li> <li>■ Document Category Definition (Fast path: CNM02)</li> <li>■ Document Policy Definition (Fast path: CNM03)</li> <li>■ Document Template Resolution Policy (Fast path: CNM09)</li> <li>■ Document Inserts (Fast path: CNM11)</li> <li>■ Reference Object Definition (Fast path: ME001)</li> <li>■ Regulatory Region Maintenance (Fast path: ME990)</li> <li>■ Market Entity - Business Unit Definition (Fast path: ME991)</li> <li>■ Role Master (Fast path: PI014)</li> <li>■ Relationship Maintenance (Fast path: PI020)</li> <li>■ Relationship Rules Definition (Fast path: PI021)</li> <li>■ Financial Category Maintenance (Fast path: PI027)</li> <li>■ Party Merge</li> <li>■ Bureau Maintenance (Fast path: PI099)</li> <li>■ Define Party Bank Policy (Fast path: PI314)</li> <li>■ Financial Template (Fast path: PI787)</li> <li>■ Financial Nature Maintenance (Fast path: PI790)</li> <li>■ Financial Parameter Codes (Fast path: PI791)</li> <li>■ Business Plan Template Maintenance (Fast path: PI792)</li> <li>■ Benchmark Financial Ratio Maintenance (Fast path: PI793)</li> <li>■ Financial Statement Template (Fast path: PI794)</li> <li>■ Define Zone (Fast path: PC001)</li> <li>■ Define Float Parameters (Fast path: PC006)</li> <li>■ Define Reject Code (Fast path: PC016)</li> <li>■ Define Clearing Branch Linkage (Fast path: PC018)</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Define Traveller's Cheque Denomination (Fast path: PC205)</li> <li>■ Define Processing Queues (Fast path: PC207)</li> <li>■ Define Instrument Category (Fast path: PC210)</li> <li>■ Define Endpoint Reject Code Linkage (Fast path: PC214)</li> <li>■ Define Transaction Category (Fast path: PC217)</li> <li>■ Define Institution Endpoint Participation (Fast path: PC218)</li> <li>■ Define Endpoint (Fast path: PC220)</li> <li>■ Define Bank Directory (Fast path: PC226)</li> <li>■ Define Transaction Template (Fast path: PC232)</li> <li>■ Define Institution Category (Fast path: PC247)</li> <li>■ Reject Code (Fast path: PY100)</li> <li>■ Define CASA Bank Policy (Fast path: PM002)</li> <li>■ Define TD Bank Policy (Fast path: PM003)</li> <li>■ Define Loan Bank Policy (Fast path: PM004)</li> <li>■ Define Bundle Bank Policy (Fast path: PM005)</li> <li>■ Define Hardship Relief Policy (Fast path: PM006)</li> <li>■ Define Statement Policy (Fast path: PM007)</li> <li>■ Define Dormancy Policy (Fast path: PM008)</li> <li>■ Define Credit Policy (Fast path: PM009)</li> <li>■ Define Product Group</li> <li>■ Define Interest Rule (Fast path: PM011)</li> <li>■ Define TD Interest Payout Plan (Fast path: PM012)</li> <li>■ Define CASA Product</li> <li>■ Define Loan Product</li> <li>■ Define TD Product</li> <li>■ Define Credit Card Product</li> <li>■ Define Product Interest Linkage (Fast path: PM017)</li> <li>■ Link Dependent Offers (Fast path: PM018)</li> <li>■ Define Bonus Interest Parameters (Fast path: PM019)</li> <li>■ Define CASA Offer</li> <li>■ Define TD Offer</li> <li>■ Define Loan Offer</li> <li>■ Define Credit Card Offer</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Define Campaigns (Fast path: PM024)</li> <li>■ Define Offer Bundle (Fast path: PM026)</li> <li>■ Define Transaction Restriction (Fast path: PM027)</li> <li>■ Link Product Group to Business Group (Fast path: PM028)</li> <li>■ Define Unclaimed Policy (Fast path: PM029)</li> <li>■ Define Domain Category Settlement Mode (Fast path: PM030)</li> <li>■ Define Product Settlement Mode (Fast path: PM031)</li> <li>■ Define Debit Card Feature (Fast path: PM039)</li> <li>■ Define Affinity (Fast path: PM042)</li> <li>■ Define Question Sets (Fast path: PM046)</li> <li>■ Define Investment Product</li> <li>■ Define Investment Offer</li> <li>■ Define Product Type (Fast path: PM049)</li> <li>■ Define Reward (Fast path: PM053)</li> <li>■ Define Insurance Product</li> <li>■ Define Insurance Offer</li> <li>■ Installment Rule Details (Fast path: PM058)</li> <li>■ Loan Schedule Type (Fast path: PM059)</li> <li>■ Define Billing Classification Plan (Fast path: PM060)</li> <li>■ Define Accounting Configuration (Fast path: AS001)</li> <li>■ Define Bank Parameters (Fast path: AS002)</li> <li>■ Define Branch Parameters (Fast path: AS003)</li> <li>■ GAAP Summary (Fast path: AS005)</li> <li>■ Define Inter Branch Parameters (Fast path: AS006)</li> <li>■ Define Accounting Ledger Group Summary (Fast path: AS008)</li> <li>■ Define Accounting Ledger (Fast path: AS009)</li> <li>■ Define Accounting Ledger (Additional) Details (Fast path: AS010)</li> <li>■ System Defined Elements Class Summary (Fast path: AS011)</li> <li>■ Define SDE Range (Fast path: AS012)</li> <li>■ Define System Defined Element (SDE) (Fast path: AS013)</li> <li>■ Define Product Accounting Template (Fast path: AS015)</li> <li>■ Define Product Group Account Role Mapping (Fast path: AS017)</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Define Product Account Role Mapping (Fast path: AS018)</li> <li>■ Define Domain Account Role Mapping (Fast path: AS019)</li> <li>■ Product Ledger Balance Inquiry (Fast path: AS023)</li> <li>■ Journal Entry Branch Parameters (Fast path: JE01)</li> <li>■ Transaction Limits (Fast path: SM108)</li> <li>■ Transaction Blackout (Fast path: SM109)</li> <li>■ Artifact Dependency Map (Fast path: SM500)</li> <li>■ Tax Parameter Maintenance (Fast path: TDS01)</li> <li>■ Seed Data Configuration (Fast path: OPA006)</li> <li>■ Manage Locale Representations (Fast path: CFG11)</li> </ul> <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>

### US Localization

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

**Table 2–7 Restricted Use Licensing**

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"> <li>■ Message Template (Fast path: AL03)</li> <li>■ Alert Maintenance (Fast path: AL04)</li> <li>■ Asset Classification (AC) Preference (Fast path: NP001)</li> <li>■ Asset Classification (AC) Plans Maintenance (Fast path: NP002)</li> <li>■ Asset Classification (AC) Codes Maintenance (Fast path: NP003)</li> <li>■ ATM or POS Bank Parameter Maintenance (Fast path: ATM001)</li> <li>■ ATM or POS Terminal Setup (Fast path: ATM002)</li> <li>■ Define Biller Category (Fast path: PC017)</li> <li>■ Branch Vault Maintenance (Fast path: BR001)</li> <li>■ Teller Currency Limit (Fast path: BRM01)</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Teller Batch Closure Configuration (Fast path: BRM09)</li> <li>■ Holiday Rule Maintenance (Fast path: CAL01)</li> <li>■ Calendar Type Maintenance (Fast path: CAL02)</li> <li>■ Adhoc Calendar Maintenance (Fast path: CAL03)</li> <li>■ Bank Codes (Fast path: CS01)</li> <li>■ Business Group (Fast path: CS02)</li> <li>■ Bank Parameters (Fast path: CS03)</li> <li>■ Branch Parameters (Fast path: CS06)</li> <li>■ Other Financial Institution Details (Fast path: CS07)</li> <li>■ Country Codes (Fast path: CS09)</li> <li>■ Financial Cycle (Fast path: CS10)</li> <li>■ Define Payment Calendar Codes (Fast path: CS15)</li> <li>■ Reason Codes (Fast path: CS16)</li> <li>■ State Codes (Fast path: CS17)</li> <li>■ Verification Category (Fast path: CS21)</li> <li>■ Verification Type (Fast path: CS22)</li> <li>■ Verification Checklist Policy (Fast path: CS23)</li> <li>■ Purpose Codes (Fast path: CS24)</li> <li>■ Bank Policy (Fast path: CS26)</li> <li>■ Bank Policy Deviation Definition (Fast path: CS39)</li> <li>■ Risk Category Maintenance (Fast path: CS41)</li> <li>■ Risk Code Maintenance (Fast path: CS42)</li> <li>■ Mitigant Code Maintenance (Fast path: CS43)</li> <li>■ Transaction Code Maintenance (Fast path: CS44)</li> <li>■ Define Non-Financial Event Transaction Code Mapping (Fast path: CS45)</li> <li>■ Maintain Convenience Offering (Fast path: CS048)</li> <li>■ Data Security Configuration (Fast path: CS50)</li> <li>■ Questionnaire Maintenance (Fast path: CS103)</li> <li>■ Section Maintenance (Fast path: CS104)</li> <li>■ Currency Codes (Fast path: CY01)</li> <li>■ Amount Text (Fast path: CY02)</li> <li>■ Currency Pairs (Fast path: CY03)</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Currency Branch Parameters (Fast path: CY04)</li> <li>■ Currency Denomination (Fast path: CY05)</li> <li>■ Currency Rate Types (Fast path: CY06)</li> <li>■ Exchange Rate Spreads (Fast path: CY07)</li> <li>■ Exchange Rate History (Fast path: CY09)</li> <li>■ Document Type Definition (Fast path: CNM01)</li> <li>■ Document Category Definition (Fast path: CNM02)</li> <li>■ Document Policy Definition (Fast path: CNM03)</li> <li>■ Document Template Resolution Policy (Fast path: CNM09)</li> <li>■ Document Inserts (Fast path: CNM11)</li> <li>■ Reference Object Definition (Fast path: ME001)</li> <li>■ Regulatory Region Maintenance (Fast path: ME990)</li> <li>■ Market Entity - Business Unit Definition (Fast path: ME991)</li> <li>■ Role Master (Fast path: PI014)</li> <li>■ Relationship Maintenance (Fast path: PI020)</li> <li>■ Relationship Rules Definition (Fast path: PI021)</li> <li>■ Financial Category Maintenance (Fast path: PI027)</li> <li>■ Party Merge</li> <li>■ Bureau Maintenance (Fast path: PI099)</li> <li>■ Define Party Bank Policy (Fast path: PI314)</li> <li>■ Financial Template (Fast path: PI787)</li> <li>■ Financial Nature Maintenance (Fast path: PI790)</li> <li>■ Financial Parameter Codes (Fast path: PI791)</li> <li>■ Business Plan Template Maintenance (Fast path: PI792)</li> <li>■ Benchmark Financial Ratio Maintenance (Fast path: PI793)</li> <li>■ Financial Statement Template (Fast path: PI794)</li> <li>■ Define Zone (Fast path: PC001)</li> <li>■ Define Float Parameters (Fast path: PC006)</li> <li>■ Define Reject Code (Fast path: PC016)</li> <li>■ Define Clearing Branch Linkage (Fast path: PC018)</li> <li>■ Define Traveller's Check Denomination (Fast path: PC205)</li> <li>■ Define Processing Queues (Fast path: PC207)</li> <li>■ Define Instrument Category (Fast path: PC210)</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Define Endpoint Reject Code Linkage (Fast path: PC214)</li> <li>■ Define Transaction Category (Fast path: PC217)</li> <li>■ Define Institution Endpoint Participation (Fast path: PC218)</li> <li>■ Define Endpoint (Fast path: PC220)</li> <li>■ Define Bank Directory (Fast path: PC226)</li> <li>■ Define Transaction Template (Fast path: PC232)</li> <li>■ Define Institution Category (Fast path: PC247)</li> <li>■ Reject Code (Fast path: PY100)</li> <li>■ Define Checking and Savings Bank Policy (Fast path: PM002)</li> <li>■ Define CD Bank Policy (Fast path: PM003)</li> <li>■ Define Loan Bank Policy (Fast path: PM004)</li> <li>■ Define Bundle Bank Policy (Fast path: PM005)</li> <li>■ Define Hardship Relief Policy (Fast path: PM006)</li> <li>■ Define Statement Policy (Fast path: PM007)</li> <li>■ Define Dormancy Policy (Fast path: PM008)</li> <li>■ Define Credit Policy (Fast path: PM009)</li> <li>■ Define Product Group</li> <li>■ Define Interest Rule (Fast path: PM011)</li> <li>■ Define CD Interest Payout Plan (Fast path: PM012)</li> <li>■ Define Checking and Savings Product</li> <li>■ Define Loan Product</li> <li>■ Define CD Product</li> <li>■ Define Credit Card Product</li> <li>■ Define Product Interest Linkage (Fast path: PM017)</li> <li>■ Link Dependent Offers (Fast path: PM018)</li> <li>■ Define Bonus Interest Parameters (Fast path: PM019)</li> <li>■ Define Checking and Savings Offer</li> <li>■ Define CD Offer</li> <li>■ Define Loan Offer</li> <li>■ Define Credit Card Offer</li> <li>■ Define Campaigns (Fast path: PM024)</li> <li>■ Define Offer Bundle (Fast path: PM026)</li> <li>■ Define Transaction Restriction (Fast path: PM027)</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Link Product Group to Business Group (Fast path: PM028)</li> <li>■ Define Unclaimed Policy (Fast path: PM029)</li> <li>■ Define Domain Category Settlement Mode (Fast path: PM030)</li> <li>■ Define Product Settlement Mode (Fast path: PM031)</li> <li>■ Define Debit Card Feature (Fast path: PM039)</li> <li>■ Define Affinity (Fast path: PM042)</li> <li>■ Define Question Sets (Fast path: PM046)</li> <li>■ Define Investment Product</li> <li>■ Define Investment Offer</li> <li>■ Define Product Type (Fast path: PM049)</li> <li>■ Define Reward (Fast path: PM053)</li> <li>■ Define Insurance Product</li> <li>■ Define Insurance Offer</li> <li>■ Installment Rule Details (Fast path: PM058)</li> <li>■ Loan Schedule Type (Fast path: PM059)</li> <li>■ Define Billing Classification Plan (Fast path: PM060)</li> <li>■ Define Accounting Configuration (Fast path: AS001)</li> <li>■ Define Bank Parameters (Fast path: AS002)</li> <li>■ Define Branch Parameters (Fast path: AS003)</li> <li>■ GAAP Summary (Fast path: AS005)</li> <li>■ Define Inter Branch Parameters (Fast path: AS006)</li> <li>■ Define Accounting Ledger Group Summary (Fast path: AS008)</li> <li>■ Define Accounting Ledger (Fast path: AS009)</li> <li>■ Define Accounting Ledger (Additional) Details (Fast path: AS010)</li> <li>■ System Defined Elements Class Summary (Fast path: AS011)</li> <li>■ Define SDE Range (Fast path: AS012)</li> <li>■ Define System Defined Element (SDE) (Fast path: AS013)</li> <li>■ Define Product Accounting Template (Fast path: AS015)</li> <li>■ Define Product Group Account Role Mapping (Fast path: AS017)</li> <li>■ Define Product Account Role Mapping (Fast path: AS018)</li> <li>■ Define Domain Account Role Mapping (Fast path: AS019)</li> <li>■ Product Ledger Balance Inquiry (Fast path: AS023)</li> </ul>



Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Journal Entry Branch Parameters (Fast path: JE01)</li> <li>■ Transaction Limits (Fast path: SM108)</li> <li>■ Transaction Blackout (Fast path: SM109)</li> <li>■ Artifact Dependency Map (Fast path: SM500)</li> <li>■ Tax Parameter Maintenance (Fast path: TDS01)</li> <li>■ Seed Data Configuration (Fast path: OPA006)</li> <li>■ Manage Locale Representations (Fast path: CFG11)</li> <li>■ Maintain Regulatory Reporting Details (Fast path: OPA100)</li> <li>■ Define Bank Float (Fast path: PY001)</li> <li>■ Define Reg CC Hold Release Schedule (Fast path: PY002)</li> <li>■ Define Reg CC Parameters (Fast path: PY007)</li> </ul> <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.

**Table 2–8 Components Included**

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.

**Table 2–9 Restricted Use Licensing**

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"> <li>■ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)</li> <li>■ Define Account Attributes (Fast path: ACCT217)</li> </ul> <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>

### US Localization

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

**Table 2–10 Restricted Use Licensing**

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"> <li>■ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)</li> <li>■ Define Account Attributes (Fast path: ACCT217)</li> </ul> <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.

**Table 2–11 Components Included**

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.

**Table 2–12 Restricted Use Licensing**

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"> <li>■ Hardship Relief Assistance (Fast path: ACCT013)</li> <li>■ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)</li> <li>■ Define Account Attributes (Fast path: ACCT217)</li> </ul> <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>

### US Localization

Oracle Banking Loans product contains all or portions of the following Oracle products from US localization perspective.

**Table 2–13 Restricted Use Licensing**

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"> <li>■ Hardship Relief Assistance (Fast path: ACCT013)</li> <li>■ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)</li> <li>■ Define Account Attributes (Fast path: ACCT217)</li> </ul> <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.

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 enables the 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.

**Table 2–14 Components Included**

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:

**Table 2–15 Restricted Use Licensing**

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"> <li>■ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)</li> <li>■ Define Account Attributes (Fast path: ACCT217)</li> </ul> <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>

## US Localization

Oracle Banking Term Deposits product contains all or portions of the following Oracle products from US localization perspective.

**Table 2–16 Restricted Use Licensing**

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"> <li>■ Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)</li> <li>■ Define Account Attributes (Fast path: ACCT217)</li> </ul> <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 assists 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.

**Table 2–17 Components Included**

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.

**Table 2–18 Restricted Use Licensing**

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"> <li>■ Issuer Maintenance (Fast path: LCM01)</li> <li>■ Security Summary (Fast path: LCM02)</li> <li>■ Valuer Preference (Fast path: LCM037)</li> <li>■ Title Search Agent Preference (Fast path: LCM040)</li> <li>■ Category Preference Summary (Fast path: LCM07)</li> <li>■ Define Conditions\Covenants Policy (Fast path: LCM12)</li> <li>■ Collateral Preferences (Fast path: LCM14)</li> <li>■ Define Conditions\Covenants Category (Fast path: LCM15)</li> <li>■ Collateral Dedupe (Fast path: LCM21)</li> <li>■ Global Parameter Details (Fast path: LCM48)</li> <li>■ LTV Matrix (Fast path: LCM52)</li> <li>■ Multi-Dimensional Exposure Limits (Fast path: LCM61)</li> <li>■ Conditions\Covenants Code Definition (Fast path: LCMS03)</li> <li>■ Facility Category (Fast path: LCMS53)</li> <li>■ Credit Monitor Preferences (Fast path: LCM102)</li> </ul> <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>

### US Localization

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

**Table 2–19 Restricted Use Licensing**

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
	<ul style="list-style-type: none"> <li>■ Issuer Maintenance (Fast path: LCM01)</li> <li>■ Security Summary (Fast path: LCM02)</li> <li>■ Appraiser Preference (Fast path: LCM037)</li> <li>■ Title Search Agent Preference (Fast path: LCM040)</li> <li>■ Category Preference Summary (Fast path: LCM07)</li> <li>■ Define Conditions\Covenants Policy (Fast path: LCM12)</li> <li>■ Collateral Preferences (Fast path: LCM14)</li> <li>■ Define Conditions\Covenants Category (Fast path: LCM15)</li> <li>■ Collateral Dedupe (Fast path: LCM21)</li> <li>■ Global Parameter Details (Fast path: LCM48)</li> <li>■ LTV Matrix (Fast path: LCM52)</li> <li>■ Multi-Dimensional Exposure Limits (Fast path: LCM61)</li> <li>■ Conditions\Covenants Code Definition (Fast path: LCMS03)</li> <li>■ Facility Category (Fast path: LCMS53)</li> <li>■ Credit Monitor Preferences (Fast path: LCM102)</li> </ul> <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>

#### 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.

**Table 2–20 Components Included**

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:

**Table 2–21 Restricted Use Licensing**

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"> <li>■ Rate Chart Maintenance (Fast path: PR004)</li> <li>■ Interest/Margin Index Code Definition (Fast path: PR005)</li> <li>■ Price Definition (Fast path: PR006)</li> <li>■ Price Policy Chart Maintenance (Fast path: PR007)</li> <li>■ Charge Attributes Definition (Fast path: PR008)</li> <li>■ Tier Criteria Definition (Fast path: PR009)</li> <li>■ Fee Refund Setup (Fast path: PR014)</li> <li>■ Price Benefit Chart (Fast path: PR015)</li> <li>■ Fee Group Maintenance (Fast path: PR019)</li> <li>■ Map Fee Group To Offer (Fast path: PR020)</li> </ul>

Product or Component	Available Features
	<ul style="list-style-type: none"> <li>■ Pricing Control Policy Maintenance (Fast path: PR025)</li> <li>■ Counter Maintenance (Fast path: PR026)</li> <li>■ Benefit Priority Maintenance (Fast path: PR027)</li> <li>■ Special Interest Rate Maintenance (Fast path: PR028)</li> </ul> <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>

### US Localization

Oracle Banking Relationship Pricing product contains all or portions of the following Oracle products from US localization perspective.

**Table 2–22 Restricted Use Licensing**

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"> <li>■ Rate Chart Maintenance (Fast path: PR004)</li> <li>■ Interest/Margin Index Code Definition (Fast path: PR005)</li> <li>■ Price Definition (Fast path: PR006)</li> <li>■ Price Policy Chart Maintenance (Fast path: PR007)</li> <li>■ Charge Attributes Definition (Fast path: PR008)</li> <li>■ Tier Criteria Definition (Fast path: PR009)</li> <li>■ Fee Refund Setup (Fast path: PR014)</li> <li>■ Price Benefit Chart (Fast path: PR015)</li> <li>■ Fee Group Maintenance (Fast path: PR019)</li> <li>■ Map Fee Group To Offer (Fast path: PR020)</li> <li>■ Pricing Control Policy Maintenance (Fast path: PR025)</li> <li>■ Counter Maintenance (Fast path: PR026)</li> <li>■ Benefit Priority Maintenance (Fast path: PR027)</li> <li>■ Special Interest Rate Maintenance (Fast path: PR028)</li> </ul> <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

An efficient account origination solution enables banks to offer suitable products and 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 different stages of the end-to-end life cycle for different product classes such as lending (loans and overdrafts, secured and unsecured), liability (savings, term deposits), credit cards, bundle origination, and variation (amend or review and renew) of existing facilities. It also supports In Principle 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 such as 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.

**Table 2–23 Components Included**

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

### 2.2.7.3 Restricted Use Licensing

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

**Table 2–24 Restricted Use Licensing**

Product or Component	Available Features
Oracle Banking Channels Bank	Only the following administration user interface screens from the

Product or Component	Available Features
User Experience	<p>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"> <li>■ Credit Reason Code (Fast path: OR276)</li> <li>■ Define Origination Preferences (Fast path: ORM20)</li> <li>■ Funding Parameter Code Maintenance (Fast path: ORM25)</li> <li>■ Funding Table Template Maintenance (Fast path: ORM26)</li> <li>■ Manage Calculator Preferences (Fast path: OR090)</li> </ul> <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>

### US Localization

Oracle Banking Originations product contains all or portions of the following Oracle products from US localization perspective.

**Table 2–25 Restricted Use Licensing**

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"> <li>■ Credit Reason Code (Fast path: OR276)</li> <li>■ Define Origination Preferences (Fast path: ORM20)</li> <li>■ Funding Parameter Code Maintenance (Fast path: ORM25)</li> <li>■ Funding Table Template Maintenance (Fast path: ORM26)</li> <li>■ Manage Calculator Preferences (Fast path: OR090)</li> </ul> <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 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.

**Table 2–26 Components Included**

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

### 2.2.8.3 Restricted Use Licensing

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

**Table 2–27 Restricted Use Licensing**

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 Collections product:</p> <ul style="list-style-type: none"> <li>■ Collections Seed Data Configuration (Fast path: COLL121)</li> <li>■ Vendor Maintenance (Fast path: COLL122)</li> <li>■ Vendor Service Type Maintenance (Fast path: COLL123)</li> <li>■ Service Level Agreement Maintenance (Fast path: COLL124)</li> <li>■ Suspend Activity Maintenance (Fast path: COLL125)</li> <li>■ Task Data Definition (Fast Path: COLL126)</li> </ul> <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 Collections product.</p>

### US Localization

Oracle Banking Collections product contains all or portions of the following Oracle products from US localization perspective.

**Table 2–28 Restricted Use Licensing**

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 Collections product:</p> <ul style="list-style-type: none"> <li>■ Collections Seed Data Configuration (Fast path: COLL121)</li> <li>■ Vendor Maintenance (Fast path: COLL122)</li> <li>■ Vendor Service Type Maintenance (Fast path: COLL123)</li> <li>■ Service Level Agreement Maintenance (Fast path: COLL124)</li> <li>■ Suspend Activity Maintenance (Fast path: COLL125)</li> <li>■ Task Data Definition (Fast Path: COLL126)</li> </ul> <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 Collections product.</p>

#### 2.2.8.4 General Licensing Information

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

### 2.2.9 Oracle Banking Recovery

Oracle Banking Recovery is a solution covering the life cycle of charged-off accounts. It enables financial institutions to manage the charged-off accounts in the recovery life cycle. The system of record capabilities are managed for charged-off accounts. It allows tracking the interest levied and expenses incurred on the charged-off accounts during their life cycle in recovery. The payments received on these charged-off accounts are received and appropriated against different components of the accounts. The transaction reversal framework provides reversal of payments and reversal of expenses for accounts in recovery. It can seamlessly integrate with multiple hosts and provides best-in-class user interface to manage accounts in recovery.

#### 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 Recovery.

**Table 2–29 Components Included**

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

### 2.2.9.3 Restricted Use Licensing

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

**Table 2–30 Restricted Use Licensing**

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 Recovery product:</p> <ul style="list-style-type: none"> <li>■ Recovery Seed Data Configuration (Fast path: REC121)</li> <li>■ Define Recovery Bank Policy (Fast Path: REC122)</li> <li>■ Vendor Maintenance (Fast path: REC123)</li> <li>■ Vendor Service Type Maintenance (Fast path: REC124)</li> <li>■ Service Level Agreement Maintenance (Fast path: REC125)</li> <li>■ Suspend Activity Maintenance (Fast path: REC126)</li> <li>■ Task Data Definition (Fast Path: REC127)</li> </ul> <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 Recovery product.</p>

### US Localization

Oracle Banking Recovery product contains all or portions of the following Oracle products from US localization perspective.

**Table 2–31 Restricted Use Licensing**

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 Recovery product:</p> <ul style="list-style-type: none"> <li>■ Recovery Seed Data Configuration (Fast path: REC121)</li> <li>■ Define Recovery Bank Policy (Fast Path: REC122)</li> <li>■ Vendor Maintenance (Fast path: REC123)</li> <li>■ Vendor Service Type Maintenance (Fast path: REC124)</li> <li>■ Service Level Agreement Maintenance (Fast path: REC125)</li> <li>■ Suspend Activity Maintenance (Fast path: REC126)</li> <li>■ Task Data Definition (Fast Path: REC127)</li> </ul> <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 Recovery product.</p>

### 2.2.9.4 General Licensing Information

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

## 2.3 Oracle Banking Platform Integration APIs

This section presents the licensing information of Oracle Banking Platform Integration APIs.

### 2.3.1 Oracle Banking Platform Integration APIs for Deposit Originations

Oracle Banking Platform Integration APIs for Deposit Originations includes functionalities that enable customers or prospects of the financial institution to register for the Oracle Banking APIs application. It enables applicants to apply for various Deposit Products offered by the bank such as Current Account, Checking Account, Term Deposit, and so on. It also enables users to view and track their applications once saved or submitted.

#### 2.3.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Originations

#### 2.3.1.2 Components Included

The following table describes the components included with a license for Oracle Banking Platform Integration APIs for Deposit Originations.

**Table 2–32 Components Included**

Licensed Program	Product or Component Included with License
Oracle Banking Platform Integration APIs for Deposit Originations	NA

#### 2.3.1.3 Restricted Use Licensing

Oracle Banking Platform Integration APIs for Deposit Originations product contains all or portions of the following Oracle products:

**Table 2–33 Restricted Use Licensing**

Product or Component	Available Features
NA	NA

#### 2.3.1.4 General Licensing Information

Oracle Banking Platform Integration APIs for Deposit Originations can be licensed with the Bank Account metric.

### 2.3.2 Oracle Banking Platform Integration APIs for Loan Originations

Oracle Banking Platform Integration APIs for Loan Originations includes functionalities that enable customers or prospects of the financial institution to register for the Oracle Banking APIs application. It enables applicants to apply for various Loan Products offered by the bank such as Term Loan, Line of Credit, and so



on. It also enables users to view and track their applications in real time once they are saved or submitted. It enables financial institutions to onboard retail customers as part of the Loan Origination process.

### 2.3.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Originations

### 2.3.2.2 Components Included

The following table describes the components included with a license for Oracle Banking Platform Integration APIs for Loan Originations.

**Table 2–34 Components Included**

Licensed Program	Product or Component Included with License
Oracle Banking Platform Integration APIs for Loan Originations	NA

### 2.3.2.3 Restricted Use Licensing

Oracle Banking Platform Integration APIs for Loan Originations product contains all or portions of the following Oracle products:

**Table 2–35 Restricted Use Licensing**

Product or Component	Available Features
NA	NA

### 2.3.2.4 General Licensing Information

Oracle Banking Platform Integration APIs for Loan Originations can be licensed with the Bank Account metric.

## 2.3.3 Oracle Banking Platform Integration APIs for Current Accounts and Savings Accounts Servicing

Oracle Banking Platform Integration APIs for Current Accounts and Savings Accounts Servicing enables financial institutions to offer a varied set of functionalities across Checking, Savings and Line of Credit. The APIs support opening a Checking, Savings or Line of Credit account along with a debit card request and initial pay-in. Servicing capabilities such as electronic transfer instructions, inquiries, sweeps, notice deposits, levy of transaction related fees and charges, cheques, holds and blocks are supported. In case of Line of Credit, the complete billing capability is supported in addition to the above capabilities.

### 2.3.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Current Accounts and Savings Accounts

### 2.3.3.2 Components Included

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

**Table 2–36 Components Included**

Licensed Program	Product or Component Included with License
Oracle Banking Platform Integration APIs for Current Accounts and Savings Accounts Servicing	NA

### 2.3.3.3 Restricted Use Licensing

Oracle Banking Platform Integration APIs for Current Accounts and Savings Accounts Servicing product contains all or portions of the following Oracle products:

**Table 2–37 Restricted Use Licensing**

Product or Component	Available Features
NA	NA

### 2.3.3.4 General Licensing Information

Oracle Banking Platform Integration APIs for Current Accounts and Savings Accounts Servicing can be licensed with the Bank Account metric.

## 2.3.4 Oracle Banking Platform Integration APIs for Term Deposits Servicing

Oracle Banking Platform Integration APIs for Term Deposits Servicing enables financial institutions to offer a varied set of functionalities across Term Deposits. Multiple types of deposits such as Fixed, Floating, Step-up and Notice can be opened. Servicing capabilities such as top-up within a limited period or during the life time of the term deposit, premature withdrawal of the entire or part of the deposit. Renewal instructions can be maintained during the opening or life of the deposit.

### 2.3.4.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Term Deposits

### 2.3.4.2 Components Included

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

**Table 2–38 Components Included**

Licensed Program	Product or Component Included with License
Oracle Banking Platform Integration APIs for Term Deposits Servicing	NA

### 2.3.4.3 Restricted Use Licensing

Oracle Banking Platform Integration APIs for Term Deposits Servicing product contains all or portions of the following Oracle products:

**Table 2–39 Restricted Use Licensing**

Product or Component	Available Features
NA	NA

### 2.3.4.4 General Licensing Information

Oracle Banking Platform Integration APIs for Term Deposits Servicing can be licensed with the Bank Account metric.

## 2.3.5 Oracle Banking Platform Integration APIs for Loans Servicing

Oracle Banking Platform Integration APIs for Loans Servicing enables financial institutions to offer comprehensive loan servicing capabilities. The APIs support opening of different types of loan products such as Secured and Unsecured Personal Loans, Vehicle Loans, Mortgage Loans, and so on. Servicing capabilities such as making repayments on the loans, inquiring loan balances, schedule and arrears, closing a loan before maturity are supported.

### 2.3.5.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Loans

### 2.3.5.2 Components Included

The following table describes the components included with a license for Oracle Banking Platform Integration APIs for Loans Servicing.

**Table 2–40 Components Included**

Licensed Program	Product or Component Included with License
Oracle Banking Platform Integration APIs for Loans Servicing	NA

### 2.3.5.3 Restricted Use Licensing

Oracle Banking Platform Integration APIs for Loans Servicing product contains all or portions of the following Oracle products:

**Table 2–41 Restricted Use Licensing**

Product or Component	Available Features
NA	NA

### 2.3.5.4 General Licensing Information

Oracle Banking Platform Integration APIs for Loans Servicing can be licensed with the Bank Account metric.

## 2.3.6 Oracle Banking Platform Integration APIs for Limits and Collateral Management

Oracle Banking Platform Integration APIs for Limits and collateral Management enables financial institutions to offer a varied set of functionalities including effective management of exposure and optimum utilization of funds. It enables centralized collateral management, limits maintenance, and tracking and measurement of exposure. It provides a strong integration capability to co-exist with other products under Oracle Banking suite.

### 2.3.6.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Limits and Collateral Management

### 2.3.6.2 Components Included

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

**Table 2–42 Components Included**

Licensed Program	Product or Component Included with License
Oracle Banking Platform Integration APIs for Limits and Collateral Management	NA

### 2.3.6.3 Restricted Use Licensing

Oracle Banking Platform Integration APIs for Limits and Collateral Management product contains all or portions of the following Oracle products:

**Table 2–43 Restricted Use Licensing**

Product or Component	Available Features
NA	NA

### 2.3.6.4 General Licensing Information

Oracle Banking Platform Integration APIs for Limits and Collateral Management can be licensed with the Bank Account metric.

# 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](#).

## Apache License, Version 2.0

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

**Table 3–1 Licensed Technologies and Jars**

Licensed Technology	Jar Name and Version
Joda Time	joda-time-2.10.1.jar
Commons IO	commons-io-2.6.jar
POI	poi-4.1.0.jar poi-ooxml-4.1.0.jar poi-ooxml-schemas-4.1.0.jar commons-compress-1.18.jar xmlbeans-3.1.0.jar
Datecalc	datecalc-common-1.4.2.jar datecalc-joda-1.4.2.jar
HttpComponents HttpClient	fluent-hc-4.5.9.jar httpclient-4.5.9.jar httpclient-cache-4.5.9.jar httpmime-4.5.9.jar
Httpcore	httpcore-4.4.11.jar
Commons Collections	commons-collections4-4.4.jar
Velocity	velocity-engine-core-2.1.jar
Commons Net	commons-net-3.6.jar
Commons Logging	commons-logging-1.2.jar
Commons Codec	commons-codec-1.13.jar
Commons-beanutils	commons-beanutils-1.9.4.jar
Commons Lang	commons-lang3-3.8.1.jar
Commons FileUpload	commons-fileupload-1.4.jar
Jackson	jackson-annotations-2.9.10.jar jackson-core-2.9.10.jar jackson-databind-2.9.10.jar jackson-module-jaxb-annotations-2.9.10.jar

Licensed Technology	Jar Name and Version
	jackson-dataformat-yaml-2.9.10.jar jackson-datatype-jsr310-2.9.10.jar jackson-jaxrs-base-2.9.10.jar jackson-jaxrs-json-provider-2.9.10.jar
javassist	javassist-3.25.0-GA.jar
cglib	cglib-3.3.0.jar
CKEditor	ckeditor-java-core-3.5.3.jar
Swagger	swagger-core-2.0.9.jar swagger-models-2.0.9.jar swagger-annotations-2.0.9.jar swagger-jaxrs2-2.0.9.jar swagger-integration-2.0.9.jar classgraph-4.8.47.jar

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Version 2.0, January 2004

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## Enterprise Security API (ESAPI)

Jar name and version: esapi-2.2.0.0.jar

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## AntiSamy

Jar name and version: antisamy-1.5.8.jar

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## ASM

Jar name and version: asm-7.1.jar

ASM: a very small and fast Java bytecode manipulation framework

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## JSON

Jar name and version: json-20190722.jar

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## ICU4J

Jar name and version: icu4j-64.2.jar

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Version: 1.0

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## jQuery

Version: 3.3.1

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