

Oracle® Banking Enterprise Originations

Licensing Guide

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Preface

The Licensing Guide provides the complete list of Oracle Banking Enterprise Originations 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 Enterprise Originations.

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

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Organization of the Guide

This document contains:

[Chapter 1 Overview](#)

This chapter provides an overview of Oracle Banking Enterprise Originations Licensing and third-party licenses.

[Chapter 2 Oracle Banking Enterprise Originations Licensing](#)

This chapter covers the licensing information for Oracle Banking Enterprise Originations.

[Third-Party Licenses](#)

This appendix covers the licensing and copyright information of third-party products included with the Oracle Banking Enterprise Originations licensed software.

Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Enterprise Originations Installation Guide - Silent Installation.
- For a comprehensive overview of security, see the Oracle Banking Enterprise Originations Security Guide.
- For information related to setting up a bank or a branch, and other operational and administrative functions, see the Oracle Banking Enterprise Originations Administrator Guide.
- For information related to customization and extension, see the Oracle Banking Enterprise Originations Extensibility Guide for Host, SOA, and UI.
- For information related to the functionality and features, see the Oracle Banking Enterprise Originations Functional Overview document.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1 Overview

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

1.1 Oracle Banking Licensing

The [Chapter 2 Oracle Banking Enterprise Originations Licensing](#) describes the Oracle Banking Enterprise Originations 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 Enterprise Originations licensed software.

2 Oracle Banking Enterprise Originations Licensing

This chapter covers licensing information for Oracle Banking Enterprise Originations. It contains the following sections:

2.1 Oracle Banking Enterprise Mortgage Originations

Oracle Banking Enterprise Mortgage Originations provides an end-to-end platform for Mortgage Loan Origination, from creating an application to assessment, offer creation and settlement. It provides comprehensive business process and functionality to process the application end-to-end. Banks can use this platform to offer various types of Mortgage Products to its customers across various segments. Banks can derive great amount of operational efficiency by using the integrated solution across various business functions in the Origination process. Using Oracle BPEL workflow, it offers robust task management capabilities as well.

Through a variety of human and automated tasks across front and back office, the bank can complete the Mortgage Origination application processing. The turnaround time for application processing is significantly reduced by applications using this platform.

Oracle Banking Enterprise Mortgage Originations helps banks to optimize their operational efficiency by providing comprehensive application tracking and monitoring capabilities which help the bankers focus on areas that need their intervention the most. The solution enables the bank to configure business rules and through various parameters, enhance the business responsiveness.

Oracle Banking Enterprise Mortgage Originations interfaces with various external interfaces for data requirements across multiple functions like credit assessment and decisioning, KYC check, fraud check, bureau reports, and so on.

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
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications
- Analytics Publisher or Analytics Publisher for Oracle Applications (formerly known as Business Intelligence Publisher)

2.1.2 Components Included

The following table describes the components included with a license for Oracle Banking Enterprise Mortgage Originations.

Table 2–1 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.1.3 Restricted Use Licensing

Oracle Banking Enterprise Mortgage Originations product contains all or portions of the following Oracle products.

Table 2–2 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.1.4 General Licensing Information

Oracle Banking Enterprise Mortgage Originations can be licensed with the Bank Account Application metric.

2.2 Oracle Banking Enterprise Secured Retail Loan Originations

Oracle Banking Enterprise Secured Retail Loan Originations provides an end-to-end platform for Secured Retail Loan Origination, from creating an application to assessment, offer creation and settlement. It provides comprehensive business process and functionality to process the application end-to-end. Banks can use this platform to offer various types of Secured Retail Loan Products to its customers across various segments. Banks can derive great amount of operational efficiency by using the integrated solution across various business functions in the Origination process. Using Oracle BPEL workflow, it offers robust task management capabilities as well.

Through a variety of human and automated tasks across front and back office, the bank can complete the Secured Retail Loan Origination application processing. The turnaround time for application processing is significantly reduced by applications using this platform.

Oracle Banking Enterprise Secured Retail Loan Originations helps banks optimize their operational efficiency by providing comprehensive application tracking and monitoring capabilities which help the bankers focus on areas that need their intervention the most. The solution enables the bank to configure business rules and through various parameters, enhance the business responsiveness.

Oracle Banking Enterprise Secured Retail Loan Originations interfaces with various external interfaces for data requirements across multiple functions like credit assessment and decisioning, KYC check, fraud check, bureau reports, and so on.

2.2.1 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
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications
- Analytics Publisher or Analytics Publisher for Oracle Applications (formerly known as Business Intelligence Publisher)

2.2.2 Components Included

The following table describes the components included with a license for Oracle Banking Enterprise Secured Retail Loan Originations.

Table 2–3 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.2.3 Restricted Use Licensing

Oracle Banking Enterprise Secured Retail Loan Originations product contains all or portions of the following Oracle products.

Table 2–4 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.2.4 General Licensing Information

Oracle Banking Enterprise Secured Retail Loan Originations can be licensed with the Bank Account Application metric.

2.3 Oracle Banking Enterprise Unsecured Retail Loan Originations

Oracle Banking Enterprise Unsecured Retail Loan Originations provides an end-to-end platform for Unsecured Retail Loan Origination from creating an application to assessment, offer creation and settlement. It provides comprehensive business process and functionality to process the application end-to-end. Banks can use this platform to offer various types of Unsecured Retail Loan Products to its customers across various segments. Banks can derive great amount of operational efficiency by using the integrated solution across various business functions in the Origination process. Using Oracle BPEL workflow, it offers robust task management capabilities as well.

Through a variety of human and automated tasks across front and back office, the bank can complete the Unsecured Retail Loan Origination application processing. The turnaround time for application processing is significantly reduced by applications using this platform.

Oracle Banking Enterprise Unsecured Retail Loan Originations helps banks optimize their operational efficiency by providing comprehensive application tracking and monitoring capabilities which help the bankers focus on areas that need their intervention the most. The solution enables the bank to configure business rules and through various parameters, enhance the business responsiveness.

Oracle Banking Enterprise Unsecured Retail Loan Originations interfaces with various external interfaces for data requirements across multiple functions like credit assessment and decisioning, KYC check, fraud check, bureau reports, and so on.

2.3.1 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
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications
- Analytics Publisher or Analytics Publisher for Oracle Applications (formerly known as Business Intelligence Publisher)

2.3.2 Components Included

The following table describes the components included with a license for Oracle Banking Enterprise Unsecured Retail Loan Originations.

Table 2–5 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.3.3 Restricted Use Licensing

Oracle Banking Enterprise Unsecured Retail Loan Originations product contains all or portions of the following Oracle products.

Table 2–6 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.3.4 General Licensing Information

Oracle Banking Enterprise Unsecured Retail Loan Originations can be licensed with the Bank Account Application metric.

2.4 Oracle Banking Enterprise Deposit Originations

Oracle Banking Enterprise Deposit Originations provides an end-to-end platform for various deposit products like Current Account, Savings Account, Term Deposit, Investment Accounts, and so on from application creation to account creation. It provides comprehensive business process and functionality to process the application end-to-end. Banks can use this platform to offer various types of Deposit Products to its customers across various segments. Banks can derive great amount of operational efficiency by using the integrated solution across various business functions in the Origination process. Using Oracle BPEL workflow, it offers robust task management capabilities as well.

The turnaround time for application processing is significantly reduced by applications using this platform.

Oracle Banking Enterprise Deposit Originations interfaces with various external interfaces for data requirements across multiple functions like KYC check, and so on.

2.4.1 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
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications
- Analytics Publisher or Analytics Publisher for Oracle Applications (formerly known as Business Intelligence Publisher)

2.4.2 Components Included

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

Table 2–7 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.4.3 Restricted Use Licensing

Oracle Banking Enterprise Deposit Originations product contains all or portions of the following Oracle products.

Table 2–8 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.4.4 General Licensing Information

Oracle Banking Enterprise Deposit Originations can be licensed with the Bank Account Application metric.

2.5 Oracle Banking Enterprise Business Lending Originations

Oracle Banking Enterprise Business Lending Originations provides an end-to-end platform for Business Loans from creating an application to assessment, offer creation and settlement. It provides comprehensive business process and functionality to process the application end-to-end. Banks can use this platform to offer various types of Business Lending products like secured and unsecured term loans, overdrafts, line of credit and so on to its customers across various segments. Banks can derive great amount of operational efficiency by using the integrated solution across various business functions in the Origination process. Using Oracle BPEL workflow, it offers robust task management capabilities as well.

Through a variety of human and automated tasks across front and back office, the bank can process the business lending application processing. The turnaround time for application processing is significantly reduced by applications using this platform.

Oracle Banking Enterprise Business Lending Originations helps banks optimize their operational efficiency by providing comprehensive application tracking and monitoring capabilities which help the bankers focus on areas that need their intervention the most. The solution enables the bank to configure business rules and through various parameters, enhance the business responsiveness.

Oracle Banking Enterprise Business Lending Originations interfaces with various external interfaces for data requirements across multiple functions like credit assessment and decisioning, KYC check, fraud check, bureau reports, and so on.

2.5.1 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
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications
- Analytics Publisher or Analytics Publisher for Oracle Applications (formerly known as Business Intelligence Publisher)

2.5.2 Components Included

The following table describes the components included with a license for Oracle Banking Enterprise Business Lending Originations.

Table 2–9 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.5.3 Restricted Use Licensing

Oracle Banking Enterprise Business Lending Originations product contains all or portions of the following Oracle products.

Table 2–10 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.5.4 General Licensing Information

Oracle Banking Enterprise Business Lending Originations can be licensed with the Bank Account Application metric.

2.6 Oracle Banking Enterprise General Insurance Originations

Oracle Banking Enterprise General Insurance Originations provides an end-to-end platform for General Insurance products from creating an application to quote, payment and policy creation. It supports the application of Home and Content Insurance and Landlord Insurance. Home and Content Insurance covers the building and content of the home (residential property). This policy is usually taken by home owners to cover the building structure and contents of their homes. Building and Content Insurance policies can be taken separately. It provides comprehensive business process and functionality to process the application end-to-end. Banks can derive great amount of operational efficiency by using the integrated solution across various business functions in the Origination process. Using Oracle BPEL workflow, it offers robust task management capabilities as well.

Oracle Banking Enterprise General Insurance Originations offers the application processing from sales process, getting premium quote, capturing details, payment instructions and policy generation. It can be applied as a Home and Content Insurance product only or along with any other product on the Origination platform.

Oracle Banking Enterprise General Insurance Originations helps banks optimize their operational efficiency by providing comprehensive application tracking and monitoring capabilities which help the bankers focus on areas that need their intervention the most. The solution enables the bank to configure business rules and through various parameters, enhance the business responsiveness.

Oracle Banking Enterprise General Insurance interfaces with various external interfaces for data requirements across multiple functions like insurance system for premium quote and policy details, KYC check, and so on.

2.6.1 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
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications
- Analytics Publisher or Analytics Publisher for Oracle Applications (formerly known as Business Intelligence Publisher)

2.6.2 Components Included

The following table describes the components included with a license for Oracle Banking Enterprise General Insurance Originations.

Table 2–11 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.6.3 Restricted Use Licensing

Oracle Banking Enterprise General Insurance Originations product contains all or portions of the following Oracle products.

Table 2–12 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.6.4 General Licensing Information

Oracle Banking Enterprise General Insurance Originations can be licensed with the Bank Account Application metric.

Third-Party Licenses

This appendix includes licensing and copyright information for third-party products included with the Oracle Banking Enterprise Originations licensed software described in [Chapter 2 Oracle Banking Enterprise Originations 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-b83a633.jar
POI	poi-4.1.1.jar poi-ooxml-4.1.1.jar poi-ooxml-schemas-4.1.1.jar commons-compress-1.19.jar xmlbeans-3.1.0.jar commons-math3-3.6.1.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-ab90a71.jar
Commons Codec	commons-codec-1.13.jar
Commons Lang	commons-lang3-3.8.1.jar
Jackson	jackson-annotations-2.10.1.jar jackson-core-2.10.1.jar jackson-databind-2.10.1.jar jackson-module-jaxb-annotations-2.10.1.jar jackson-dataformat-yaml-2.10.1.jar jackson-datatype-jsr310-2.10.1.jar

Licensed Technology	Jar Name and Version
	jackson-jaxrs-base-2.10.1.jar jackson-jaxrs-json-provider-2.10.1.jar
javassist	javassist-3.25.0-GA.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

The Apache 2.0 License

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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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Simple Logging Facade for Java (SLF4J)

Jar name and version: slf4j-api-1.7.26.jar

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ICU4J

Jar name and version: icu4j-64.2.jar

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JQuery

Version: 3.4.1

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