

License Guide
Oracle FLEXCUBE Universal Banking
Release 11.9.0.0.0
[May] [2020]
Oracle Part Number F32155-01



Table of Contents

1. Preface	1
1.1 INTRODUCTION.....	1
1.2 AUDIENCE.....	1
1.3 DOCUMENTATION ACCESSIBILITY.....	1
1.4 ORGANIZATION.....	1
1.5 RELATED DOCUMENTS.....	1
2. Oracle FLEXCUBE Universal Banking Licensing	1
2.1 INTRODUCTION.....	1
2.2 GENERAL LICENSING RULES.....	1
2.3 COMPONENTS INCLUDED WITH THE LICENSE.....	2
2.4 SEPARATELY LICENSED PRE-REQUISITE PRODUCTS AND LICENSING METRIC.....	2
2.5 RESTRICTED USE LICENSE.....	3
3. Software Pre-requisites	4
3.1 SOFTWARE PRE-REQUISITES.....	4
3.2 MODULE-WISE SOFTWARE PRE-REQUISITES.....	5
4. Third Party Licenses	6
4.1 INTRODUCTION.....	6
4.2 APACHE LICENSE 2.....	6
4.3 GNU GENERAL PUBLIC LICENSE (GPU).....	10
4.5 BSD LICENSE.....	10
4.6 COMMON DEVELOPMENT AND DISTRIBUTION LICENSE (CDDL).....	11
5. Third Party Libraries	15

1.1 Introduction

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

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

1.2 Audience

This document is intended for the following audience:

- Customers
- Partners

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this license guide.
Chapter 2	<i>Oracle FLEXCUBE Universal Banking Licensing</i> provides information on Oracle FLEXCUBE Universal Banking licensing.
Chapter 3	<i>Software Pre-requisites</i> consists of the technology pre-requisites required for Oracle FLEXCUBE Universal Banking.
Chapter 4	<i>Third Party Licenses</i> provides information on licensing of third party software that are packaged with Oracle FLEXCUBE Universal Banking.

1.5 Related Documents

For more information, refer to the following documents:

- End user license agreement
- Oracle FLEXCUBE User Manuals

2. Oracle FLEXCUBE Universal Banking Licensing

2.1 Introduction

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

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

2.2 General Licensing Rules

Oracle FLEXCUBE Universal Banking has 11 modules that can be licensed by either account metric or by application user metric. The table below lists out the modules which are primarily retail or corporate. The licensing rule against each of them defines how these modules will get licensed based on the usage of the bank.

SI No.	Module Description	Licensing Rule(s)
	Retail Modules	
1	Oracle FLEXCUBE Universal Banking Loans*	If the customer is using Universal Banking for Retail programs, these applications may only be licensed by the Account metric. However, if the customer is using Universal Banking for Corporate, and is not using Universal Banking for Retail, then a customer may license these programs under the Application User metric.

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

SI No.	Module Description	Licensing Rule(s)
	Corporate Modules	
1	Oracle FLEXCUBE Universal Banking Electronic Messaging Service	If the customer is using Universal Banking for Corporate programs, these applications may only be licensed by the Application User. However, if the customer is using Universal Banking for Retail, and is not using Universal Banking for Corporate, then a customer may license these programs under the Account metric.
2	Oracle FLEXCUBE Universal Banking Nostro Reconciliation	
3	Oracle FLEXCUBE Universal Banking Cash Management	
4	Oracle FLEXCUBE Universal Banking Commercial Leasing	
5	Oracle FLEXCUBE Universal Banking Integration Gateway	

2.3 Components Included with the License

Limits & Collateral Management: is embedded within Oracle FLEXCUBE Universal Banking Base license for specific use within Oracle FLEXCUBE Universal Banking.

Signature Verification: is included with Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts license

2.4 Separately Licensed Pre-requisite Products and Licensing Metric

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

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

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Base	Oracle FLEXCUBE Development Workbench for Universal Banking	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Electronic Messaging Service	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle FLEXCUBE Universal Banking Nostro Reconciliation	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Commercial Loans	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Loan Syndication	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Bills & Collection	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Letters of Credit	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Foreign Exchange	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Expense Processing	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Open Development Tools		
Oracle FLEXCUBE Development Workbench for Universal Banking	Oracle FLEXCUBE Universal Banking Base	Application User
Oracle FLEXCUBE Interfaces and Tools		
Oracle FLEXCUBE Universal Banking Integration Gateway	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account Processor

2.5 Restricted Use License

Not applicable for the Oracle FLEXCUBE Universal Banking Products.

3. Software Pre-requisites

Following are the separately licensable software pre-requisites for Oracle FLEXCUBE Universal Banking Products.

3.1 Software Pre-requisites

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking	UI-Host and centralized	Application server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 12C (JDK 1.8.0_241)	12.2.1.4.0
				Open Symphony Quartz	2.3.2
		Database Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle Database 12c Enterprise Edition Release 12.1.0.2.0 - 64bit Production	12.1.0.2.0
		Reporting Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle BI Publisher 11g	12.2.1.4.0
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 12C (JDK 1.8.0_241)	12.2.1.4.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 12C (JDK 1.8.0_241)	12.2.1.4.0

	Notifications (outgoing)	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 12C (JDK 1.8.0_241)	12.2.1.4.0
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	JDK 1.8.0_241	1.8.0_241
				JDK 1.8.0_241	1.8.0_241

3.2 Module-wise Software Pre-requisites

Product Name	Product Version	Requirements
Oracle Imaging and Process Management / Webcenter Content	12.2.1.4.0	Standard FLEXCUBE requirement
Oracle Weblogic Server	12.2.1.4.0	Optional - Oracle FLEXCUBE supports both Weblogic and Websphere
JDK	1.8.0_241	Standard FLEXCUBE requirement
Oracle Business Intelligence Publisher	12.2.1.4.0	Standard FLEXCUBE requirement

4. Third Party Licenses

4.1 Introduction

This section includes descriptions of the third-party licenses for third-party libraries included with Oracle FLEXCUBE Universal Banking.

4.2 Apache License 2

The following license is applicable to below mentioned third party software.

- Apache Ant
- Apache Commons
- Apache Log4J 2.12.1
- Apache POI 4.1.1
- Zipler 2.4.1
- Quartz 2.3.2

```
/*
 *           Apache License
 *           Version 2.0, January 2004
 *           http://www.apache.org/licenses/
 *
 * TERMS AND CONDITIONS FOR USE, REPRODUCTION, AND DISTRIBUTION
 *
 * 1. Definitions.
 *
 * "License" shall mean the terms and conditions for use, reproduction,
 * and distribution as defined by Sections 1 through 9 of this document.
 *
 * "Licensor" shall mean the copyright owner or entity authorized by
 * the copyright owner that is granting the License.
 *
 * "Legal Entity" shall mean the union of the acting entity and all
 * other entities that control, are controlled by, or are under common
 * control with that entity. For the purposes of this definition,
 * "control" means (i) the power, direct or indirect, to cause the
 * direction or management of such entity, whether by contract or
 * otherwise, or (ii) ownership of fifty percent (50%) or more of the
 * outstanding shares, or (iii) beneficial ownership of such entity.
 *
 * "You" (or "Your") shall mean an individual or Legal Entity
 * exercising permissions granted by this License.
 *
 * "Source" form shall mean the preferred form for making modifications,
 * including but not limited to software source code, documentation
 * source, and configuration files.
 *
 * "Object" form shall mean any form resulting from mechanical
 * transformation or translation of a Source form, including but
 * not limited to compiled object code, generated documentation,
 * and conversions to other media types.
```

* "Work" shall mean the work of authorship, whether in Source or
* Object form, made available under the License, as indicated by a
* copyright notice that is included in or attached to the work
* (an example is provided in the Appendix below).
*

* "Derivative Works" shall mean any work, whether in Source or Object
* form, that is based on (or derived from) the Work and for which the
* editorial revisions, annotations, elaborations, or other modifications
* represent, as a whole, an original work of authorship. For the purposes
* of this License, Derivative Works shall not include works that remain
* separable from, or merely link (or bind by name) to the interfaces of,
* the Work and Derivative Works thereof.
*

* "Contribution" shall mean any work of authorship, including
* the original version of the Work and any modifications or additions
* to that Work or Derivative Works thereof, that is intentionally
* submitted to Licensor for inclusion in the Work by the copyright owner
* or by an individual or Legal Entity authorized to submit on behalf of
* the copyright owner. For the purposes of this definition, "submitted"
* means any form of electronic, verbal, or written communication sent
* to the Licensor or its representatives, including but not limited to
* communication on electronic mailing lists, source code control systems,
* and issue tracking systems that are managed by, or on behalf of, the
* Licensor for the purpose of discussing and improving the Work, but
* excluding communication that is conspicuously marked or otherwise
* designated in writing by the copyright owner as "Not a Contribution."
*

* "Contributor" shall mean Licensor and any individual or Legal Entity
* on behalf of whom a Contribution has been received by Licensor and
* subsequently incorporated within the Work.
*

* 2. Grant of Copyright License. Subject to the terms and conditions of
* this License, each Contributor hereby grants to You a perpetual,
* worldwide, non-exclusive, no-charge, royalty-free, irrevocable
* copyright license to reproduce, prepare Derivative Works of,
* publicly display, publicly perform, sublicense, and distribute the
* Work and such Derivative Works in Source or Object form.
*

* 3. Grant of Patent License. Subject to the terms and conditions of
* this License, each Contributor hereby grants to You a perpetual,
* worldwide, non-exclusive, no-charge, royalty-free, irrevocable
* (except as stated in this section) patent license to make, have made,
* use, offer to sell, sell, import, and otherwise transfer the Work,
* where such license applies only to those patent claims licensable
* by such Contributor that are necessarily infringed by their
* Contribution(s) alone or by combination of their Contribution(s)
* with the Work to which such Contribution(s) was submitted. If You
* institute patent litigation against any entity (including a
* cross-claim or counterclaim in a lawsuit) alleging that the Work
* or a Contribution incorporated within the Work constitutes direct
* or contributory patent infringement, then any patent licenses
* granted to You under this License for that Work shall terminate
* as of the date such litigation is filed.
*

* 4. Redistribution. You may reproduce and distribute copies of the
* Work or Derivative Works thereof in any medium, with or without
* modifications, and in Source or Object form, provided that You
* meet the following conditions:
*

* (a) You must give any other recipients of the Work or
* Derivative Works a copy of this License; and
*

* (b) You must cause any modified files to carry prominent notices
* stating that You changed the files; and
*

* (c) You must retain, in the Source form of any Derivative Works
* that You distribute, all copyright, patent, trademark, and
* attribution notices from the Source form of the Work,
* excluding those notices that do not pertain to any part of
* the Derivative Works; and
*

*
 * (d) If the Work includes a "NOTICE" text file as part of its
 * distribution, then any Derivative Works that You distribute must
 * include a readable copy of the attribution notices contained
 * within such NOTICE file, excluding those notices that do not
 * pertain to any part of the Derivative Works, in at least one
 * of the following places: within a NOTICE text file distributed
 * as part of the Derivative Works; within the Source form or
 * documentation, if provided along with the Derivative Works; or,
 * within a display generated by the Derivative Works, if and
 * wherever such third-party notices normally appear. The contents
 * of the NOTICE file are for informational purposes only and
 * do not modify the License. You may add Your own attribution
 * notices within Derivative Works that You distribute, alongside
 * or as an addendum to the NOTICE text from the Work, provided
 * that such additional attribution notices cannot be construed
 * as modifying the License.
 *
 * You may add Your own copyright statement to Your modifications and
 * may provide additional or different license terms and conditions
 * for use, reproduction, or distribution of Your modifications, or
 * for any such Derivative Works as a whole, provided Your use,
 * reproduction, and distribution of the Work otherwise complies with
 * the conditions stated in this License.
 *
 * 5. Submission of Contributions. Unless You explicitly state otherwise,
 * any Contribution intentionally submitted for inclusion in the Work
 * by You to the Licensor shall be under the terms and conditions of
 * this License, without any additional terms or conditions.
 * Notwithstanding the above, nothing herein shall supersede or modify
 * the terms of any separate license agreement you may have executed
 * with Licensor regarding such Contributions.
 *
 * 6. Trademarks. This License does not grant permission to use the trade
 * names, trademarks, service marks, or product names of the Licensor,
 * except as required for reasonable and customary use in describing the
 * origin of the Work and reproducing the content of the NOTICE file.
 *
 * 7. Disclaimer of Warranty. Unless required by applicable law or
 * agreed to in writing, Licensor provides the Work (and each
 * Contributor provides its Contributions) on an "AS IS" BASIS,
 * WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, either express or
 * implied, including, without limitation, any warranties or conditions
 * of TITLE, NON-INFRINGEMENT, MERCHANTABILITY, or FITNESS FOR A
 * PARTICULAR PURPOSE. You are solely responsible for determining the
 * appropriateness of using or redistributing the Work and assume any
 * risks associated with Your exercise of permissions under this License.
 *
 * 8. Limitation of Liability. In no event and under no legal theory,
 * whether in tort (including negligence), contract, or otherwise,
 * unless required by applicable law (such as deliberate and grossly
 * negligent acts) or agreed to in writing, shall any Contributor be
 * liable to You for damages, including any direct, indirect, special,
 * incidental, or consequential damages of any character arising as a
 * result of this License or out of the use or inability to use the
 * Work (including but not limited to damages for loss of goodwill,
 * work stoppage, computer failure or malfunction, or any and all
 * other commercial damages or losses), even if such Contributor
 * has been advised of the possibility of such damages.
 *
 * 9. Accepting Warranty or Additional Liability. While redistributing
 * the Work or Derivative Works thereof, You may choose to offer,
 * and charge a fee for, acceptance of support, warranty, indemnity,
 * or other liability obligations and/or rights consistent with this
 * License. However, in accepting such obligations, You may act only
 * on Your own behalf and on Your sole responsibility, not on behalf
 * of any other Contributor, and only if You agree to indemnify,
 * defend, and hold each Contributor harmless for any liability
 * incurred by, or claims asserted against, such Contributor by reason
 * of your accepting any such warranty or additional liability.

```

*
* END OF TERMS AND CONDITIONS
*
* APPENDIX: How to apply the Apache License to your work.
*
* To apply the Apache License to your work, attach the following
* boilerplate notice, with the fields enclosed by brackets "[]"
* replaced with your own identifying information. (Don't include
* the brackets!) The text should be enclosed in the appropriate
* comment syntax for the file format. We also recommend that a
* file or class name and description of purpose be included on the
* same "printed page" as the copyright notice for easier
* identification within third-party archives.
*
* Copyright [yyyy] [name of copyright owner]
*
* Licensed under the Apache License, Version 2.0 (the "License");
* you may not use this file except in compliance with the License.
* You may obtain a copy of the License at
*
* http://www.apache.org/licenses/LICENSE-2.0
*
* Unless required by applicable law or agreed to in writing, software
* distributed under the License is distributed on an "AS IS" BASIS,
* WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, either express or implied.
* See the License for the specific language governing permissions and
* limitations under the License.
*/

```

W3C® SOFTWARE NOTICE AND LICENSE
<http://www.w3.org/Consortium/Legal/2002/copyright-software-20021231>

This work (and included software, documentation such as READMEs, or other related items) is being provided by the copyright holders under the following license. By obtaining, using and/or copying this work, you (the licensee) agree that you have read, understood, and will comply with the following terms and conditions.

Permission to copy, modify, and distribute this software and its documentation, with or without modification, for any purpose and without fee or royalty is hereby granted, provided that you include the following on ALL copies of the software and documentation or portions thereof, including modifications:

1. The full text of this NOTICE in a location viewable to users of the redistributed or derivative work.
2. Any pre-existing intellectual property disclaimers, notices, or terms and conditions. If none exist, the W3C Software Short Notice should be included (hypertext is preferred, text is permitted) within the body of any redistributed or derivative code.
3. Notice of any changes or modifications to the files, including the date changes were made. (We recommend you provide URIs to the location from which the code is derived.)

THIS SOFTWARE AND DOCUMENTATION IS PROVIDED "AS IS," AND COPYRIGHT HOLDERS MAKE NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OR THAT THE USE OF THE SOFTWARE OR DOCUMENTATION WILL NOT INFRINGE ANY THIRD PARTY PATENTS, COPYRIGHTS, TRADEMARKS OR OTHER RIGHTS.

COPYRIGHT HOLDERS WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF ANY USE OF THE SOFTWARE OR DOCUMENTATION.

The name and trademarks of copyright holders may NOT be used in advertising or publicity pertaining to the software without specific, written prior permission. Title to copyright in this software and any associated documentation will at all times remain with copyright holders.

This formulation of W3C's notice and license became active on December 31 2002.

This version removes the copyright ownership notice such that this license can be used with materials other than those owned by the W3C, reflects that ERCIM is now a host of the W3C, includes references to this specific dated version of the license, and removes the ambiguous grant of "use". Otherwise, this version is the same as the previous version and is written so as to preserve the Free Software Foundation's assessment of GPL compatibility and OSI's certification under the Open Source Definition. Please see our Copyright FAQ for common questions about using materials from our site, including specific terms and conditions for packages like libwww, Amaya, and Jigsaw. Other questions about this notice can be directed to site-policy@w3.org.

Joseph Reagle <site-policy@w3.org>

This license came from: <http://www.megginson.com/SAX/copying.html>
However please note future versions of SAX may be covered
under <http://saxproject.org/?selected=pd>

SAX2 is Free!

I hereby abandon any property rights to SAX 2.0 (the Simple API for XML), and release all of the SAX 2.0 source code, compiled code, and documentation contained in this distribution into the Public Domain. SAX comes with NO WARRANTY or guarantee of fitness for any purpose.

David Megginson, david@megginson.com
2000-05-05

4.3 GNU General Public License (GPU)

- [Slf4j-log4j12-1.7.29.jar](#)
- [Slf4j-api-1.7.29.jar](#)

Copyright (c) 2004-2017 QOS.ch
All rights reserved.

Permission is hereby granted, free of charge, to any person obtaining a copy of this software and associated documentation files (the "Software"), to deal in the Software without restriction, including without limitation the rights to use, copy, modify, merge, publish, distribute, sublicense, and/or sell copies of the Software, and to permit persons to whom the Software is furnished to do so, subject to the following conditions:

The above copyright notice and this permission notice shall be included in all copies or substantial portions of the Software.

THE SOFTWARE IS PROVIDED "AS IS", WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. IN NO EVENT SHALL THE AUTHORS OR COPYRIGHT HOLDERS BE LIABLE FOR ANY CLAIM, DAMAGES OR OTHER LIABILITY, WHETHER IN AN ACTION OF CONTRACT, TORT OR OTHERWISE, ARISING FROM, OUT OF OR IN CONNECTION WITH THE SOFTWARE OR THE USE OR OTHER DEALINGS IN THE SOFTWARE.

4.5 BSD license

- [ziplet-2.4.1.jar](#)

YUI Compressor Copyright License Agreement (BSD License)

Copyright (c) 2013, Yahoo! Inc.
All rights reserved.

Redistribution and use of this software in source and binary forms, with or without modification, are permitted provided that the following conditions are met:

* Redistributions of source code must retain the above copyright notice, this list of conditions and the following disclaimer.

* Redistributions in binary form must reproduce the above copyright notice, this list of conditions and the following disclaimer in the documentation and/or other materials provided with the distribution.

* Neither the name of Yahoo! Inc. nor the names of its contributors may be used to endorse or promote products derived from this software without specific prior written permission of Yahoo! Inc.

THIS SOFTWARE IS PROVIDED BY THE COPYRIGHT HOLDERS AND CONTRIBUTORS "AS IS" AND ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE ARE DISCLAIMED. IN NO EVENT SHALL THE COPYRIGHT OWNER OR CONTRIBUTORS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES; LOSS OF USE, DATA, OR PROFITS; OR BUSINESS INTERRUPTION) HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, WHETHER IN CONTRACT, STRICT LIABILITY, OR TORT (INCLUDING NEGLIGENCE OR OTHERWISE) ARISING IN ANY WAY OUT OF THE USE OF THIS SOFTWARE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.

This software also requires access to software from the following sources:

The Jarg Library v 1.0 (<http://jargs.sourceforge.net/>) is available under a BSD License © Copyright (c) 2001-2003 Steve Purcell, Copyright (c) 2002 Vidar Holen, Copyright (c) 2002 Michal Ceresna and Copyright (c) 2005 Ewan Mellor.

The Rhino Library (<http://www.mozilla.org/rhino/>) is dually available under an MPL 1.1/GPL 2.0 license, with portions subject to a BSD license.

Additionally, this software contains modified versions of the following component files from the Rhino Library:

[org/mozilla/javascript/Decompiler.java]
[org/mozilla/javascript/Parser.java]
[org/mozilla/javascript/Token.java]
[org/mozilla/javascript/TokenStream.java]

The modified versions of these files are distributed under the MPL v 1.1 (<http://www.mozilla.org/MPL/MPL-1.1.html>)

4.6 Common Development and Distribution License (CDDL)

➤ `jta-1.1.jar`

COMMON DEVELOPMENT AND DISTRIBUTION LICENSE (CDDL) Version 1.0

1. Definitions.

1.1. Contributor means each individual or entity that creates or contributes to the creation of Modifications.

1.2. Contributor Version means the combination of the Original Software, prior Modifications used by a Contributor (if any), and the Modifications made by that particular Contributor.

1.3. Covered Software means (a) the Original Software, or (b) Modifications, or (c) the combination of files containing Original Software with files containing Modifications, in each case including portions thereof.

1.4. Executable means the Covered Software in any form other than Source Code.

1.5. Initial Developer means the individual or entity that first makes Original Software available under this License.

1.6. Larger Work means a work which combines Covered Software or portions thereof with code not governed by the terms of this License.

1.7. License means this document.

1.8. Licensable means having the right to grant, to the maximum extent possible, whether at the time of the initial grant or subsequently acquired, any and all of the rights conveyed herein.

1.9. Modifications means the Source Code and Executable form of any of the following:

A. Any file that results from an addition to, deletion from or modification of the contents of a file containing Original Software or previous Modifications;

B. Any new file that contains any part of the Original Software or previous Modification; or

C. Any new file that is contributed or otherwise made available under the terms of this License.

1.10. Original Software means the Source Code and Executable form of computer software code that is originally released under this License.

1.11. Patent Claims means any patent claim(s), now owned or hereafter acquired, including without limitation, method, process, and apparatus claims, in any patent Licensable by grantor.

1.12. Source Code means (a) the common form of computer software code in which modifications are made and (b) associated documentation included in or with such code.

1.13. You (or Your) means an individual or a legal entity exercising rights under, and complying with all of the terms of, this License. For legal entities, You includes any entity which controls, is controlled by, or is under common control with You. For purposes of this definition, control means (a) the power, direct or indirect, to cause the direction or management of such entity, whether by contract or otherwise, or (b) ownership of more than fifty percent (50%) of the outstanding shares or beneficial ownership of such entity.

2. License Grants.

2.1. The Initial Developer Grant.

Conditioned upon Your compliance with Section 3.1 below and subject to third party intellectual property claims, the Initial Developer hereby grants You a world-wide, royalty-free, non-exclusive license:

(a) under intellectual property rights (other than patent or trademark) Licensable by Initial Developer, to use, reproduce, modify, display, perform, sublicense and distribute the Original Software (or portions thereof), with or without Modifications, and/or as part of a Larger Work; and

(b) under Patent Claims infringed by the making, using or selling of Original Software, to make, have made, use, practice, sell, and offer for sale, and/or otherwise dispose of the Original Software (or portions thereof).

(c) The licenses granted in Sections 2.1(a) and (b) are effective on the date Initial Developer first distributes or otherwise makes the Original Software available to a third party under the terms of this License.

(d) Notwithstanding Section 2.1(b) above, no patent license is granted: (1) for code that You delete from the Original Software, or (2) for infringements caused by: (i) the modification of the Original Software, or (ii) the combination of the Original Software with other software or devices.

2.2. Contributor Grant.

Conditioned upon Your compliance with Section 3.1 below and subject to third party intellectual property claims, each Contributor hereby grants You a world-wide, royalty-free, non-exclusive license:

(a) under intellectual property rights (other than patent or trademark) Licensable by Contributor to use, reproduce, modify, display, perform, sublicense and distribute the Modifications created by such Contributor (or portions thereof), either on an unmodified basis, with other Modifications, as Covered Software and/or as part of a Larger Work; and

(b) under Patent Claims infringed by the making, using, or selling of Modifications made by that Contributor either alone and/or in combination with its Contributor Version (or portions of such combination), to make, use, sell, offer for sale, have made, and/or otherwise dispose of: (1) Modifications made by that Contributor (or portions thereof); and (2) the combination of Modifications made by that Contributor with its Contributor Version (or portions of such combination).

(c) The licenses granted in Sections 2.2(a) and 2.2(b) are effective on the date Contributor first distributes or otherwise makes the Modifications available to a third party.

(d) Notwithstanding Section 2.2(b) above, no patent license is granted: (1) for any code that Contributor has deleted from the Contributor Version; (2) for infringements caused by: (i) third party modifications of Contributor Version, or (ii) the combination of Modifications made by that Contributor with other software (except as part of the Contributor Version) or other devices; or (3) under Patent Claims infringed by Covered Software in the absence of Modifications made by that Contributor.

3. Distribution Obligations.

3.1. Availability of Source Code.

Any Covered Software that You distribute or otherwise make available in Executable form must also be made available in Source Code form and that Source Code form must be distributed only under the terms of this License. You must include a copy of this License with every copy of the Source Code form of the Covered Software You distribute or otherwise make available. You must inform recipients of any such Covered Software in Executable form as to how they can obtain such Covered Software in Source Code form in a reasonable manner on or through a medium customarily used for software exchange.

3.2. Modifications.

The Modifications that You create or to which You contribute are governed by the terms of this License. You represent that You believe Your Modifications are Your original creation(s) and/or You have sufficient rights to grant the rights conveyed by this License.

3.3. Required Notices.

You must include a notice in each of Your Modifications that identifies You as the Contributor of the Modification. You may not remove or alter any copyright, patent or trademark notices contained within the Covered Software, or any notices of licensing or any descriptive text giving attribution to any Contributor or the Initial Developer.

3.4. Application of Additional Terms.

You may not offer or impose any terms on any Covered Software in Source Code form that alters or restricts the applicable version of this License or the recipients rights hereunder. You may choose to offer, and to charge a fee for, warranty, support, indemnity or liability obligations to one or more recipients of Covered Software. However, you may do so only on Your own behalf, and not on behalf of the Initial Developer or any Contributor. You must make it absolutely clear that any such warranty, support, indemnity or liability obligation is offered by You alone, and You hereby agree to indemnify the Initial Developer and every Contributor for any liability incurred by the Initial Developer or such Contributor as a result of warranty, support, indemnity or liability terms You offer.

3.5. Distribution of Executable Versions.

You may distribute the Executable form of the Covered Software under the terms of this License or under the terms of a license of Your choice, which may contain terms different from this License, provided that You are in compliance with the terms of this License and that the license for the Executable form does not attempt to limit or alter the recipients rights in the Source Code form from the rights set forth in this License. If You distribute the Covered Software in Executable form under a different license, You must make it absolutely clear that any terms which differ from this License are offered by You alone, not by the Initial Developer or Contributor. You hereby agree to indemnify the Initial Developer and every Contributor for any liability incurred by the Initial Developer or such Contributor as a result of any such terms You offer.

3.6. Larger Works.

You may create a Larger Work by combining Covered Software with other code not governed by the terms of this License and distribute the Larger Work as a single product. In such a case, You must make sure the requirements of this License are fulfilled for the Covered Software.

4. Versions of the License.

4.1. New Versions.

Sun Microsystems, Inc. is the initial license steward and may publish revised and/or new versions of this License from time to time. Each version will be given a distinguishing version number. Except as provided in Section 4.3, no one other than the license steward has the right to modify this License.

4.2. Effect of New Versions.

You may always continue to use, distribute or otherwise make the Covered Software available under the terms of the version of the License under which You originally received the Covered Software. If the Initial Developer includes a notice in the Original Software prohibiting it from being distributed or otherwise made available under any subsequent version of the License, You must distribute and make the Covered Software available under the terms of the version of the License under which You originally received the Covered Software. Otherwise, You may also choose to use, distribute or otherwise make the Covered Software available under the terms of any subsequent version of the License published by the license steward.

4.3. Modified Versions.

When You are an Initial Developer and You want to create a new license for Your Original Software, You may create and use a modified version of this License if You: (a)árename the license and remove any references to the name of the license steward (except to note that the license differs from this License); and (b)áotherwise make it clear that the license contains terms which differ from this License.

5. DISCLAIMER OF WARRANTY.

COVERED SOFTWARE IS PROVIDED UNDER THIS LICENSE ON AN AS IS BASIS, WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES THAT THE COVERED SOFTWARE IS FREE OF DEFECTS, MERCHANTABILITY, FIT FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. THE ENTIRE RISK AS TO THE QUALITY AND PERFORMANCE OF THE COVERED SOFTWARE IS WITH YOU. SHOULD ANY COVERED SOFTWARE PROVE DEFECTIVE IN ANY RESPECT, YOU (NOT THE INITIAL DEVELOPER OR ANY OTHER CONTRIBUTOR) ASSUME THE

COST OF ANY NECESSARY SERVICING, REPAIR OR CORRECTION. THIS DISCLAIMER OF WARRANTY CONSTITUTES AN ESSENTIAL PART OF THIS LICENSE. NO USE OF ANY COVERED SOFTWARE IS AUTHORIZED HEREUNDER EXCEPT UNDER THIS DISCLAIMER.

6. TERMINATION.

6.1. This License and the rights granted hereunder will terminate automatically if You fail to comply with terms herein and fail to cure such breach within 30 days of becoming aware of the breach. Provisions which, by their nature, must remain in effect beyond the termination of this License shall survive.

6.2. If You assert a patent infringement claim (excluding declaratory judgment actions) against Initial Developer or a Contributor (the Initial Developer or Contributor against whom You assert such claim is referred to as Participant) alleging that the Participant Software (meaning the Contributor Version where the Participant is a Contributor or the Original Software where the Participant is the Initial Developer) directly or indirectly infringes any patent, then any and all rights granted directly or indirectly to You by such Participant, the Initial Developer (if the Initial Developer is not the Participant) and all Contributors under Sections 2.1 and/or 2.2 of this License shall, upon 60 days notice from Participant terminate prospectively and automatically at the expiration of such 60 day notice period, unless if within such 60 day period You withdraw Your claim with respect to the Participant Software against such Participant either unilaterally or pursuant to a written agreement with Participant.

6.3. In the event of termination under Sections 6.1 or 6.2 above, all end user licenses that have been validly granted by You or any distributor hereunder prior to termination (excluding licenses granted to You by any distributor) shall survive termination.

7. LIMITATION OF LIABILITY.

UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY, WHETHER TORT (INCLUDING NEGLIGENCE), CONTRACT, OR OTHERWISE, SHALL YOU, THE INITIAL DEVELOPER, ANY OTHER CONTRIBUTOR, OR ANY DISTRIBUTOR OF COVERED SOFTWARE, OR ANY SUPPLIER OF ANY OF SUCH PARTIES, BE LIABLE TO ANY PERSON FOR ANY INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY CHARACTER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOST PROFITS, LOSS OF GOODWILL, WORK STOPPAGE, COMPUTER FAILURE OR MALFUNCTION, OR ANY AND ALL OTHER COMMERCIAL DAMAGES OR LOSSES, EVEN IF SUCH PARTY SHALL HAVE BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGES. THIS LIMITATION OF LIABILITY SHALL NOT APPLY TO LIABILITY FOR DEATH OR PERSONAL INJURY RESULTING FROM SUCH PARTY'S NEGLIGENCE TO THE EXTENT APPLICABLE LAW PROHIBITS SUCH LIMITATION. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THIS EXCLUSION AND LIMITATION MAY NOT APPLY TO YOU.

8. U.S. GOVERNMENT END USERS.

The Covered Software is a commercial item, as that term is defined in 48 C.F.R. 2.101 (Oct. 1995), consisting of commercial computer software (as that term is defined at 48 C.F.R. 252.227-7014(a)(1)) and commercial computer software documentation as such terms are used in 48 C.F.R. 12.212 (Sept. 1995). Consistent with 48 C.F.R. 12.212 and 48 C.F.R. 227.7202-1 through 227.7202-4 (June 1995), all U.S. Government End Users acquire Covered Software with only those rights set forth herein. This U.S. Government Rights clause is in lieu of, and supersedes, any other FAR, DFAR, or other clause or provision that addresses Government rights in computer software under this License.

9. MISCELLANEOUS.

This License represents the complete agreement concerning subject matter hereof. If any provision of this License is held to be unenforceable, such provision shall be reformed only to the extent necessary to make it enforceable. This License shall be governed by the law of the jurisdiction specified in a notice contained within the Original Software (except to the extent applicable law, if any, provides otherwise), excluding such jurisdictions conflict-of-law provisions. Any litigation relating to this License shall be subject to the jurisdiction of the courts located in the jurisdiction and venue specified in a notice contained within the Original Software, with the losing party responsible for costs, including, without limitation, court costs and reasonable attorneys fees and expenses. The application of the United Nations Convention on Contracts for the International Sale of Goods is expressly excluded. Any law or regulation which provides that the language of a contract shall be construed against the drafter shall not apply to this License. You agree that You alone are responsible for compliance with the United States export administration regulations (and the export control laws and regulation of any other countries) when You use, distribute or otherwise make available any Covered Software.

10. RESPONSIBILITY FOR CLAIMS.

As between Initial Developer and the Contributors, each party is responsible for claims and damages arising, directly or indirectly, out of its utilization of rights under this License and You agree to work with Initial Developer and Contributors to distribute such responsibility on an equitable basis. Nothing herein is intended or shall be deemed to constitute any admission of liability.

NOTICE PURSUANT TO SECTION 9 OF THE COMMON DEVELOPMENT AND DISTRIBUTION LICENSE (CDDL)

The GlassFish code released under the CDDL shall be governed by the laws of the State of California (excluding conflict-of-law provisions). Any litigation relating to this License shall be subject to the jurisdiction of the Federal Courts of the Northern District of California and the state courts of the State of California, with venue lying in Santa Clara County, California

5. Third Party Libraries

5.1 Introduction

This section lists the third-party libraries that were added to Oracle FLEXCUBE Universal Banking. This section also includes information about the libraries' respective licenses.

Third Party Library	Version	License
Ant	1.10.7	Apache 2.0
Commons-codec	1.13	Apache 2.0
Commons-io	2.7	Apache 2.0
Commons-net	3.7	Apache 2.0
log4j	2.12.1	Apache 2.0
POI	4.1.1	Apache 2.0
Ziplet	2.4.1	Apache 2.0
Quartz	2.3.2	Apache 2.0
Java Transaction API (jta)	1.3	CDDL
SLF4J	1.7.29	GPU