Oracle® Banking Deposits and Lines of Credit Servicing

Licensing Guide

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ORACLE®

Oracle Banking Deposits and Lines of Credit Servicing Licensing Guide, Release 2.12.0.0.0

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Preface

The Licensing Guide provides the complete list of Oracle Banking Deposits and Lines of Credit Servicing 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 Deposits and Lines of Credit Servicing.

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.

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Organization of the Guide

This document contains:

Chapter 1 Overview

This chapter provides an overview of Oracle Banking Deposits and Lines of Credit Servicing Licensing and third-party licenses.

Chapter 2 Oracle Banking Deposits and Lines of Credit Servicing Licensing

This chapter covers the licensing information for Oracle Banking Deposits and Lines of Credit Servicing.

Third-Party Licenses

This appendix covers the licensing and copyright information of third-party products included with the Oracle Banking Deposits and Lines of Credit Servicing licensed software.

Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Deposits and Lines of Credit Servicing Installation Guide - Silent Installation.
- For a comprehensive overview of security, see the Oracle Banking Deposits and Lines of Credit Servicing Security Guide.
- For information related to setting up a bank or a branch, and other operational and administrative functions, see the Oracle Banking Deposits and Lines of Credit Servicing Administrator Guide.
- For information related to customization and extension, see the Oracle Banking Deposits and Lines of Credit Servicing Extensibility Guides for Host, SOA, and UI.
- For information related to the functionality and features, see the Oracle Banking Deposits and Lines of Credit Servicing 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.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	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 Deposits and Lines of Credit Servicing and its associated third-party products.

1.1 Oracle Banking Licensing

The Chapter 2 Oracle Banking Deposits and Lines of Credit Servicing Licensing describes the Oracle Banking Deposits and Lines of Credit Servicing licensing details including:

- Separately licensed prerequisite products
- Components included
- Restricted use licensing
- General licensing information

1.2 Third-Party Licenses

The Chapter Third-Party Licenses includes licensing and copyright information for third-party products included with the Oracle Banking Deposits and Lines of Credit Servicing licensed software.

2 Oracle Banking Deposits and Lines of Credit Servicing Licensing

This chapter covers licensing information for Oracle Banking Deposits and Lines of Credit Servicing. It contains the following sections:

2.1 Oracle Banking Current and Savings Account Servicing

Oracle Banking Current and Savings Account Servicing supports the servicing of Current and Savings accounts. The significant difference between Current and Savings is that the Savings account carries interest and is never allowed to be overdrawn, while the Current account does not carry interest and can be overdrawn. Oracle Banking Current and Savings Accounts Servicing offers the flexibility to adopt the above or any other combination.

In addition to all the configuration of regular functionalities such as, hold, sweep-in, sweep-out, standing instructions, electronic collection, risk indicators, unclaimed processing, account retention, and so on, it also supports Notice Deposits (BASEL) that banks can configure to improve their cash reserve ratio.

2.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Database Enterprise Edition
- Weblogic Suite or Weblogic Suite for Oracle Applications
- WebCenter Imaging or WebCenter Imaging for Oracle Applications
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications

2.1.2 Optional Fusion Middleware Products

If Oracle Security Stack is used for application security, then the following products are required to be licensed separately:

- Access Management Suite Plus
- Entitlements Server Security Module
- Identity and Access Management Suite Plus or Identity and Access Management Suite Plus for Oracle Applications

If Oracle Documaker is used for document generation, then the following product is required to be licensed separately:

- Analytics Server or Analytics Server for Oracle Applications

If Oracle SOA suite is used, then the following product is required to be licensed separately:

- SOA Suite for Oracle Middleware or SOA Suite for Oracle Middleware for Oracle Applications

2.1.3 Components Included

The following table describes the components included with a license for Oracle Banking Current and Savings Account Servicing.

Table 2–1 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.1.4 Restricted Use Licensing

Oracle Banking Current and Savings Account Servicing contains all or portions of the following Oracle products.

Table 2–2 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.1.5 General Licensing Information

Oracle Banking Current and Savings Account Servicing can be licensed with the Bank Deposit Account metric.

2.2 Oracle Banking Term Deposits Servicing

Oracle Banking Term Deposits Servicing supports deposits with different interest types such as, Fixed, Floating, Customized, Step-up, Notice, and Raise Your Rate. One of the significant offerings of this solution is that multiple deposits can be opened and renewed under a single account. This enables the customers to easily track their deposits. Oracle Banking Term Deposits Servicing offers the ability to top up the deposits within a limited time of opening the deposit or during the life of the deposit. Other regular functionalities such as, auto renewal, lien both external and internal, unclaimed processing, tax deduction and so on are also supported.

2.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Database Enterprise Edition
- Weblogic Suite or Weblogic Suite for Oracle Applications
- WebCenter Imaging or WebCenter Imaging for Oracle Applications
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications

2.2.2 Optional Fusion Middleware Products

If Oracle Security Stack is used for application security, then the following products are required to be licensed separately:

- Access Management Suite Plus
- Entitlements Server Security Module

- Identity and Access Management Suite Plus or Identity and Access Management Suite Plus for Oracle Applications

If Oracle Documaker is used for document generation, then the following product is required to be licensed separately:

- Analytics Server or Analytics Server for Oracle Applications

If Oracle SOA suite is used, then the following product is required to be licensed separately:

- SOA Suite for Oracle Middleware or SOA Suite for Oracle Middleware for Oracle Applications

2.2.3 Components Included

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

Table 2–3 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.2.4 Restricted Use Licensing

Oracle Banking Term Deposits Servicing contains all or portions of the following Oracle products.

Table 2–4 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.2.5 General Licensing Information

Oracle Banking Term Deposits Servicing can be licensed with the Bank Deposit Account metric.

2.3 Oracle Banking Retail and SME Lines of Credit Servicing

Oracle Banking Retail and SME Lines of Credit Servicing supports Regular Line of Credit or Overdraft and Line of Credit with Billing. Both the variants can be figured in different products. The Overdraft line is perpetual, that is in case of delay in renewal, the line continues and can be automatically renewed once the necessary approvals are in place.

Portfolio facility is supported, wherein there are multiple sublines under the main line and each subline has a different account linked. Both Fixed and/or Variable rates can be linked besides purchasing a Rate Lock. Multiple configurations are available to define the support for a Billing Line of Credit starting from the constituents of the billed amount to repayment, grace days and delinquency.

2.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Database Enterprise Edition
- Weblogic Suite or Weblogic Suite for Oracle Applications

- WebCenter Imaging or WebCenter Imaging for Oracle Applications
- Data Integrator Enterprise Edition or Data Integrator Enterprise Edition for Oracle Applications

2.3.2 Optional Fusion Middleware Products

If Oracle Security Stack is used for application security, then the following products are required to be licensed separately:

- Access Management Suite Plus
- Entitlements Server Security Module
- Identity and Access Management Suite Plus or Identity and Access Management Suite Plus for Oracle Applications

If Oracle Documaker is used for document generation, then the following product is required to be licensed separately:

- Analytics Server or Analytics Server for Oracle Applications

If Oracle SOA suite is used, then the following product is required to be licensed separately:

- SOA Suite for Oracle Middleware or SOA Suite for Oracle Middleware for Oracle Applications

2.3.3 Components Included

The following table describes the components included with a license for Oracle Banking Retail and SME Lines of Credit Servicing.

Table 2–5 Components Included

Licensed Program	Product or Component Included with License
NA	NA

2.3.4 Restricted Use Licensing

Oracle Banking Retail and SME Lines of Credit Servicing contains all or portions of the following Oracle products.

Table 2–6 Restricted Use Licensing

Product or Component	Available Features
NA	NA

2.3.5 General Licensing Information

Oracle Banking Retail and SME Lines of Credit Servicing can be licensed with the Loan Account metric.

Third-Party Licenses

This appendix includes licensing and copyright information for third-party products included with the Oracle Banking Deposits and Lines of Credit Servicing licensed software described in Chapter 2 Oracle Banking Deposits and Lines of Credit Servicing 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-2.10.6.jar
Commons IO	commons-io-2.8.0.jar
POI	poi-4.1.2.jar poi-ooxml-4.1.2.jar poi-ooxml-schemas-4.1.2.jar commons-compress-1.19.jar xmlbeans-3.1.0.jar commons-math3-3.6.1.jar SparseBitSet-1.2.jar
Datecalc	datecalc-common-1.4.2-67a3d64.jar datecalc-joda-1.4.2-67a3d64.jar
HttpComponents HttpClient	fluent-hc-4.5.13.jar httpclient-4.5.13.jar httpclient-cache-4.5.13.jar httpmime-4.5.13.jar
Httpcore	httpcore-4.4.13.jar
Commons Collections	commons-collections4-4.4.jar
Velocity	velocity-engine-core-2.2.jar
Commons Net	commons-net-3.7.1.jar
Commons Codec	commons-codec-1.15.jar
Commons Lang	commons-lang3-3.11.jar
Jackson	jackson-annotations-2.11.2.jar jackson-core-2.11.2.jar jackson-databind-2.11.2.jar jackson-module-jaxb-annotations-2.11.2.jar jackson-dataformat-yaml-2.11.2.jar

Licensed Technology	Jar Name and Version
	jackson-datatype-jsr310-2.11.2.jar jackson-jaxrs-base-2.11.2.jar jackson-jaxrs-json-provider-2.11.2.jar
javassist	javassist-3.27.0-GA.jar
Swagger	swagger-core-2.1.5.jar swagger-models-2.1.5.jar swagger-annotations-2.1.5.jar swagger-jaxrs2-2.1.5.jar swagger-integration-2.1.5.jar classgraph-4.8.65.jar
Swagger-ui (version 3.34.0)	swagger-ui.js swagger-ui-bundle.js swagger-ui-standalone-preset.js swagger-ui.css
FOP	batik-all-1.13.jar fontbox-2.0.16.jar fop.jar xmlgraphics-commons-2.4.jar
PDFBox	pdfbox-2.0.21.jar fontbox-2.0.16.jar
Commons Logging	commons-logging-1.2-9f99a00.jar

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Version 2.0, January 2004

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ASM

Jar name and version: asm-9.0.jar

ASM: a very small and fast Java bytecode manipulation framework

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JSON

Jar name and version: json-20200518.jar

http://www.json.org/license.html

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Simple Logging Facade for Java (SLF4J)

Jar name and version: slf4j-api-1.7.30.jar

https://www.slf4j.org/license.html

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JQuery

Version: jquery-3.5.1.min.js

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