

# **Oracle® Revenue Management and Billing**

Version 3.0.0.0.0

## **Licensing Guide**

Revision 1.1

F42054-01

June, 2021

## Oracle Revenue Management and Billing Licensing Guide

F42054-01

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# Preface

## About This Document

This document will help you to understand different features which you can use when you acquire a license for:

- Oracle Financial Services Revenue Management and Billing
- Oracle Insurance Revenue Management and Billing

It also provides the licensing information about the third party products and components which are included in these products.

## Intended Audience

This document is intended for all purchasers of Oracle Financial Services Revenue Management and Billing and Oracle Insurance Revenue Management and Billing.

## Organization of the Document

The information in this document is organized into the following sections:

Section No.	Section Name	Description
Section 1	Oracle Revenue Management and Billing Licensing	Lists the features available in Oracle Financial Services Revenue Management and Billing and Oracle Insurance Revenue Management and Billing.
Section 2	Third Party Licensing	Provides the licensing information about the third party products and components which are included in Oracle Revenue Management and Billing.

## Related Documents

You can refer to the following documents for more information:

Document	Description
<i>Oracle Revenue Management and Billing Version 3.0.0.0.0 Release Notes</i>	Provides a brief description about the new features, enhancements, UI and database level changes, supported platforms, framework upgrade, supported upgrades, and technology upgrade made in this release. It also highlights the discontinued features, bug fixes, and known issues in this release.

Document	Description
<i>Oracle Utilities Application Framework Business Process Guide</i>	Explains how to get acquainted with the user interface. It explains the different types of pages or portals that you may come across in the application. It describes how to set the user preferences and how to create, manage, assign, and complete a To Do in the application. It also explains how to submit reports and view historic reports in the application.
<i>Oracle Utilities Application Framework Administrative Guide</i>	Lists and describes various features, options, and tools available in Oracle Utilities Application Framework (OUAF). It also explains how to implement the business requirements using these features, options, and tools in Oracle Revenue Management and Billing.
<i>Oracle Revenue Management and Billing Business Process Guide</i>	Lists and describes various features available in the system which can be used in both the financial services and insurance domains.
<i>Oracle Revenue Management and Billing Administrative Guide</i>	Lists and describes the various feature-specific options that the system administrator or the implementation team has to configure in order to use the system.
<i>Oracle Revenue Management and Billing Banking User Guide</i>	Lists and describes various banking features in Oracle Revenue Management and Billing. It also describes all screens related to these features and explains how to perform various tasks in the application.
<i>Oracle Revenue Management and Billing Insurance User Guide</i>	Lists and describes various insurance features in Oracle Revenue Management and Billing. It also describes all screens related to these features and explains how to perform various tasks in the application.
<i>Oracle Revenue Management and Billing Installation Guide</i>	Lists the application server pre-requisites, supported platforms, and software and hardware requirements for installing the Oracle Revenue Management and Billing application. It explains how to install the Oracle Revenue Management and Billing application.
<i>Oracle Revenue Management and Billing Quick Installation Guide</i>	Provides high-level information on how to install the Oracle Revenue Management and Billing (ORMB) application and selected additional software.
<i>Oracle Revenue Management and Billing Database Administrator's Guide</i>	Provides information about the Oracle Database Server and Client required for installing the Oracle Revenue Management and Billing database. It explains how to install database with and without demo data. It provides database configuration guidelines including recommended settings for the Oracle Exadata Database machine.

Document	Description
<i>Oracle Revenue Management and Billing Server Administration Guide</i>	Explains the Oracle Revenue Management and Billing (ORMB) architecture and technical know-how required for configuring and using the ORMB application. It explains how to configure and deploy web and business application servers. In addition, it explains how to monitor client machines, web and/or business application servers, and database connections.
<i>Oracle Revenue Management and Billing Security Guide</i>	Lists the security features available in the Oracle Revenue Management and Billing application. It explains how to configure security for the Oracle Revenue Management and Billing application using the default security features.
<i>ORMB - Transaction Feed Management - Batch Execution Guide</i>	Describes the sequence in which the batches must be executed while performing various tasks in the Transaction Feed Management module.
<i>Oracle Revenue Management and Billing Batch Guide</i>	Lists and describes various ORMB batches.
<i>Oracle Revenue Management and Billing Upgrade Guide</i>	Explains how to upgrade the Oracle Revenue Management and Billing framework, application, and its database.
<i>Oracle Revenue Management and Billing Upgrade Path Guide</i>	Explains the path and prerequisites for upgrading Oracle Revenue Management and Billing from one version to another.
<i>Oracle Revenue Management and Billing Information Lifecycle Management (ILM) Implementation Guide</i>	Provides an overview of the Information Lifecycle Management (ILM) feature. It describes how to implement ILM for the Transaction Feed Management (TFM) and Billing modules.

These documents are available in the Portable Document Format (PDF). You can download Oracle Revenue Management and Billing release-specific documentation library (for example, Oracle Revenue Management and Billing Version 3.X.X.X.X Documentation Library) using the following URL:

<https://www.oracle.com/technical-resources/documentation/fsgbu.html>

## Change Log

Revision	Last Update	Updated Section	Comments
1.1	17-Jan-2022	-	Added Bookmarks in PDF

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# 1. Oracle Revenue Management and Billing Licensing

Oracle offers the Oracle Financial Services Revenue Management and Billing product for the financial services domain and the Oracle Insurance Revenue Management and Billing product for the insurance domain. You can opt for different types of license available for these products. For more information about the license and its use, rights and obligations, you can contact the Oracle License Management Services representative listed on <http://www.oracle.com/us/corporate/license-management-services/index.html>.

Oracle Financial Services Revenue Management and Billing Version 3.0.0.0.0 and Oracle Insurance Revenue Management and Billing Version 3.0.0.0.0 media packs are common for all platforms. You can download the media packs from [Oracle Software Delivery Cloud](#).

Oracle customers who have purchased support have access to electronic support through [My Oracle Support](#). If anyone in the team is deaf, hard-of-hearing, or have a speech disability, they can refer to <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> for technical assistance.

The following table lists the features available in these products:

Product Name	Features	
Oracle Financial Services Revenue Management and Billing	This product contains various modules which offer the following features:	
	Module	It enables you to...
	Customer Management	<ul style="list-style-type: none"> <li>• Maintain customers, customer hierarchy, and their accounts</li> <li>• Maintain automatic payment instructions for accounts</li> <li>• Configure multi-currency feature for accounts and thereby enable them to create bills, payments, and adjustment in a currency which is different from the account's invoice currency</li> <li>• Configure the approval workflow process for various actions or entities in the system</li> <li>• Maintain loans and deposits of the customers</li> <li>• View 360 degree information of the customers and their accounts</li> <li>• Configure notifications for the File Upload Interface utility to create an alert for the records which are in the <b>Error</b> status</li> </ul>

Product Name	Features	
		<ul style="list-style-type: none"> <li>• Configure notifications for the Transaction Feed Management feature to create an alert for the records which are in the <b>Ignored</b> or <b>Error</b> status</li> </ul>
	Pricing	<ul style="list-style-type: none"> <li>• Design a simple, medium, or complex pricing for the banking services offered to the customers</li> <li>• Design multi-parameter based pricing or two-dimensional pricing for the banking services</li> <li>• Inherit pricing from different entities, such as customer, parent customer, parent price list, and so on</li> <li>• Design rates which helps to control how the service charges are calculated, how charges appear on the customer's bills, and how general ledger is affected by the charges</li> <li>• Update multiple active pricing for a price item assigned at different levels at once</li> <li>• Manage the entire lifecycle of a product from inception to service and then to retirement</li> <li>• Ability to simulate a price list and analyze the original and proposed revenue and the revenue variation for an account where the price list is assigned</li> </ul>
	Billing	<ul style="list-style-type: none"> <li>• Create and manage customer's regular and adhoc bills</li> <li>• Create and review trial bills for customer's accounts</li> <li>• Generate regular and trial bills for an account through an invoice request</li> <li>• Adjust a contract's balance</li> <li>• Process banking transactional data to automatically create service charges based on certain business rules</li> <li>• Upload adjustment data received from an external source system and then create adjustments</li> </ul>

Product Name	Features	
		<ul style="list-style-type: none"> <li>• Design an invoicing group which indicates the master account on which the bills should be created for the member accounts</li> <li>• Define the billing hierarchy using the construct based billing feature</li> <li>• Configure the subscription based billing for accounts</li> <li>• Generate earnings credit rate (i.e. reward points) and distribute them to offset the bills of the source account, bills of other accounts of the source customer, or the bills of the accounts identified in the distribution hierarchy</li> <li>• Upload data related to service charges received from the external system</li> <li>• Create, manage, and print customer’s statements</li> </ul>
	Accounting	<ul style="list-style-type: none"> <li>• Generate financial transactions for bills, payments, and adjustments</li> <li>• Post the financial transactions to the general ledger using the standard or configurable process</li> <li>• Transfer deferred revenue to earned revenue using deferred revenue recognition schedule</li> <li>• Track the foreign exchange gain or loss due to fluctuations in the exchange rate and accordingly post it to different general ledger</li> <li>• Accrue revenues that have been earned and expenses that have been incurred for customers’ accounts</li> </ul>
	Payments and Receivables	<ul style="list-style-type: none"> <li>• Create and manage customer’s payments</li> <li>• Interface payments from an external source, such as remittance processor</li> <li>• Freeze payments on notification from auto clearing house</li> <li>• Create and transfer payments through a payment request</li> </ul>

Product Name	Features	
		<ul style="list-style-type: none"> <li>• Offset the credit and debit bills across accounts of the person and/or its hierarchy in the same currency or in the different currencies</li> <li>• Refund or write off amount through a refund or write off request</li> <li>• Hold a person, account, or bill through a hold request</li> <li>• Schedule payments for unpaid bills through a payment arrangement, payment agreement request, or a promise to pay</li> <li>• Upload data received from the external system and then accordingly create multiple hold requests, refund requests, or write off requests at once</li> </ul>
	Collections	<ul style="list-style-type: none"> <li>• Periodically monitor how much the customers owe to ensure they haven't violated your collection criteria</li> <li>• View overdue bills of the delinquent accounts</li> <li>• Manage complaints by logging a case</li> <li>• Track disputes against a bill, bill line item, or adjustment through a dispute request</li> <li>• Hold overdue processes of accounts</li> <li>• Help collections through different processes, such as dunning letters, flexible payment plans, etc.</li> </ul>
	Deal Modelling and Simulation	<ul style="list-style-type: none"> <li>• Complete functionality designed to manage the entire deal pricing and execution process with a more predictable and profitable outcome</li> <li>• Create deals for existing customers, accounts, and prospects to simulate proposed pricing on proposed commitments and thereby analyze the profitability and revenue from the deal</li> <li>• Design a simple, medium, or complex approval process for deals</li> <li>• Review deals at regular intervals on customer orchestration</li> </ul>

Product Name	Features	
		<ul style="list-style-type: none"> <li>• Leveraging deal template to create new deals</li> <li>• Provision to select the price items and hierarchy entities that should be included in the deal</li> <li>• Detailed dashboards listing the holistic views of deal, revenue metrics, customer metrics, Top N customers by revenue, variation from last period, etc.</li> </ul>
	Information Lifecycle Management	<ul style="list-style-type: none"> <li>• Archive a voluminous transactional data ensuring that referential integrity of the overall system is maintained</li> </ul>
Oracle Insurance Revenue Management and Billing	This product contains various modules which offer the following features:	
	Module	It enables you to...
	Customer Management	<ul style="list-style-type: none"> <li>• Maintain customers, customer hierarchy, and their accounts</li> <li>• Maintain automatic payment instructions for accounts</li> <li>• Maintain policy holders and billing entities from the user interface or through inbound messages</li> <li>• Maintain self-funded and fully-insured group policies from the user interface or through inbound messages</li> <li>• Maintain fully-insured group policy plans, memberships, and member persons from the user interface or through inbound messages</li> <li>• Maintain health products and health plans for individual health insurance through inbound messages</li> <li>• Maintain individual memberships and member persons from the user interface or through inbound messages</li> <li>• Configure the approval workflow process for various actions or entities in the system</li> <li>• View 360 degree information of the customers and their accounts</li> </ul>

Product Name	Features	
	Pricing	<ul style="list-style-type: none"> <li>• Design a simple, medium, or complex pricing for the self-funded, fully-insured group, and individual health plans</li> <li>• Design multi-parameter based pricing for the self-funded, fully-insured group, and individual health plans</li> <li>• Inherit pricing from parent customer for the self-funded or fully-insured group health plans</li> <li>• Design rates which helps to control how the service charges are calculated, how charges appear on the customer’s bills, and how general ledger is affected by the charges</li> <li>• Define pricing for the self-funded services, such as accumulation products like stop-loss, discount arrangement, level funding, and minimum premium program</li> <li>• Define multiple versions of pricing for self-funded services for easy disaggregation and re-accumulations</li> <li>• Define pricing for the fully-insured group health plans, such as ACA plans, COBRA coverage, and Group Medicare (800 series) coverage</li> <li>• Define pricing for the individual health plans, such as ACA plans, Medicare plans, Grandfather plans, and for all types of plans, such as Medical, Dental, Vision and supplement coverage, etc.</li> <li>• Define different business rules for individual health insurance premium pricing, such as maximum number of dependents, new born waiver days, etc.</li> <li>• Calculate membership premium for the fully-insured group and individual health plans</li> <li>• Trigger repricing whenever qualifying life event changes are made to the policy, plan, or membership</li> </ul>

Product Name	Features	
		<ul style="list-style-type: none"> <li>• Monitor a member person’s age during the enrollment or renewal period and accordingly calculate the premium for the member person</li> <li>• Maintain fully-insured group and individual health plan pricing through inbound messages</li> </ul>
	Billing	<ul style="list-style-type: none"> <li>• Create and manage customer’s regular and adhoc bills</li> <li>• Create and review trial bills for customer’s accounts</li> <li>• Generate regular and trial bills for an account through an invoice request</li> <li>• Automatically generate an adhoc bill for an account on activating, terminating, and/or reinstating a fully-insured group policy</li> <li>• Adjust a contract’s balance</li> <li>• Process claim transactional data to automatically create service charges based on certain business rules</li> <li>• Upload the pass-through service charges for membership through inbound messages</li> <li>• Upload adjustment data received from an external source system and then create adjustments</li> <li>• Define the billing hierarchy using the bill group derivation and pricing parameters</li> <li>• Create, manage, and print customer’s statements</li> <li>• Manage the fully-insured group customers as per 9/10 monthly arrangements</li> <li>• Create and process the premium and admin fee charges as per different proration or wash rules at the time of enrollment and termination</li> </ul>
	Accounting	<ul style="list-style-type: none"> <li>• Generate financial transactions for bills, payments, and adjustments</li> </ul>

Product Name	Features	
		<ul style="list-style-type: none"> <li>• Post the financial transactions to the general ledger using the standard or configurable process</li> <li>• Transfer deferred revenue to earned revenue using deferred revenue recognition schedule</li> <li>• Track the foreign exchange gain or loss due to fluctuations in the exchange rate and accordingly post it to different general ledger</li> </ul>
	Payments and Receivables	<ul style="list-style-type: none"> <li>• Create and manage customer’s payments</li> <li>• Interface payments from an external source, such as remittance processor</li> <li>• Freeze payments on notification from auto clearing house</li> <li>• Create and transfer payments through a payment request</li> <li>• Offset the credit and debit bills across accounts of the person and/or its hierarchy in the same currency or in the different currencies</li> <li>• Refund or write off amount through a refund or write off request</li> <li>• Hold a person, account, or bill through a hold request</li> <li>• Schedule payments for unpaid bills through a payment arrangement, payment agreement request, or a promise to pay</li> <li>• Upload data received from the external system and then accordingly create multiple hold requests, refund requests, or write off requests at once</li> <li>• Upload lockbox payment and remittance advices received in the Electronic Data Exchange (EDI) 820 format</li> <li>• Reconcile pay instructions received from the external system against the bill segments which are created for memberships (i.e. member to member reconciliation)</li> </ul>



Product Name	Features	
		<ul style="list-style-type: none"> <li>• Modify the agreed limits, funds, or calculated amounts of the accumulation products within the policy period through an off-process request</li> <li>• Define, manage, and process the individual membership’s binder payment as per grace days and threshold amount</li> </ul>
	Collections	<ul style="list-style-type: none"> <li>• Periodically monitor how much the customers owe to ensure they haven't violated your collection criteria</li> <li>• View overdue bills of the delinquent accounts</li> <li>• Manage complaints by logging a case</li> <li>• Hold overdue processes of accounts</li> <li>• Help collections through different processes, such as dunning letters, flexible payment plans, etc.</li> </ul>
	Information Lifecycle Management	<ul style="list-style-type: none"> <li>• Archive a voluminous transactional data ensuring that referential integrity of the overall system is maintained</li> </ul>

## 2. Third Party Licensing

This section provides the licensing information about the third party products and components which are included in Oracle Revenue Management and Billing. It includes the following sections:

- [Third Party Products](#)
- [License and Copyright Notices](#)

### 2.1 Third Party Products

The following table lists the open source and third party products and components which are included in the product:

Third Party Product or Component	Version	Provider
ant	1.10.5	Apache Software Foundation
antlr	2.7.7	Terence Parr and Sam Harwell
antlr4-runtime	4.5.3	Terence Parr and Sam Harwell
antlr-runtime	3.2	Terence Parr and Sam Harwell
apache-xmlbeans	3.0.1	Apache Software Foundation
asm	5.0.4	INRIA, France Telecom
bcpkix-jdk15on	1.60	The Legion of the Bouncy Castle Inc.
bcprov-jdk15on	1.60	The Legion of the Bouncy Castle Inc.
bcpg-jdk15to18	1.68	The Legion of the Bouncy Castle Inc.
bcprov-jdk15to18	1.68	The Legion of the Bouncy Castle Inc.
batik-all	1.14	Apache Software Foundation
bsf	2.4.0	Apache Software Foundation
castor-core	1.4.1	Apache Software Foundation
castor-xml	1.4.1	Apache Software Foundation
castor-xml-schema	1.4.1	Apache Software Foundation
Cglib	3.2.4	Apache Software Foundation
CodeMirror	6.0	Marijn Haverbeke
commonj	12.1.3.0.0	Apache Software Foundation
commons-beanutils	1.9.3	Apache Software Foundation
commons-cli	1.3.1	Apache Software Foundation
commons-codec	1.9	Apache Software Foundation
commons-codec	1.14	Apache Software Foundation
commons-collections	3.2.2	Apache Software Foundation

Third Party Product or Component	Version	Provider
commons-collections4	4.4	Apache Software Foundation
commons-compress	1.19	Apache Software Foundation
commons-fileupload	1.3.3	Apache Software Foundation
commons-io	2.8.0	Apache Software Foundation
commons-lang	2.2	Apache Software Foundation
commons-lang3	3.4	Apache Software Foundation
commons-logging	1.2	Apache Software Foundation
commons-math3	3.6.1	Apache Software Foundation
Curvesapi	1.06	Graph Builder
dom4j	1.6.1	MetaStuff, Ltd.
ehcache-core	2.5.2	Apache Software Foundation
fontbox	2.0.22	Apache Software Foundation
Fop	2.6	Apache Software Foundation
FullCalendar	3.9.0	Adam Shaw
Groovy	2.4.12	Apache Software Foundation
groovy-xml	2.4.12	Apache Software Foundation
httpClient	4.5.5	Apache Software Foundation
httpcore	4.4.9	Apache Software Foundation
icu4j	64.2	Unicode, Inc.
jackson-annotations	2.8.5	Apache Software Foundation
jackson-annotations	2.9.8	Apache Software Foundation
jackson-core	2.8.5	Apache Software Foundation
jackson-core	2.9.8	Apache Software Foundation
jackson-databind	2.8.5	Apache Software Foundation
jackson-databind	2.9.8	Apache Software Foundation
jaxen-mod	1.2.0	The Werken Company
jcl-over-slf4j	1.7.26	Apache Software Foundation
Jettison	1.3.8	Apache Software Foundation
jQuery	3.1.1	jQuery Foundation
jQuery	3.4.1	JS Foundation
jQueryUI	1.12.0	jQuery Foundation

Third Party Product or Component	Version	Provider
jQueryUI	1.12.1	jQuery Foundation
Knockout Mapping	2.4.1	Steven Sanderson
Knockout	3.4.0	Steven Sanderson
Knockout	3.5.0	Steven Sanderson
log4j	1.2.17	Apache Software Foundation
log4j-api	2.11.0	Apache Software Foundation
log4j-core	2.11.0	Apache Software Foundation
log4j-slf4j-impl	2.11.0	Apache Software Foundation
log4j-1.2-api	2.14.0	Apache Software Foundation
moment.min	3.9.0	Tim Wood
poi	4.1.2	Apache Software Foundation
poi-ooxml	4.1.2	Apache Software Foundation
poi-ooxml-schemas	4.1.2	Apache Software Foundation
Serializer	2.7.2	Apache Software Foundation
SparseBitSet	1.2	Apache Software Foundation
slf4j-api	1.7.26	Quality Open Software
staxmate	2.0.1	Tatu Saloranta
swagger-ui	2	SmartBear Software
velocity	1.7	Apache Software Foundation
xalan	2.7.2	Apache Software Foundation
xercesImpl	2.12.1	Apache Software Foundation
xml-apis	1.4.01	Apache Software Foundation
xml-apis-ext	1.3.04	Apache Software Foundation
xmlbeans	3.1.0	Apache Software Foundation
xmlgraphics-commons	2.6	Apache Software Foundation
Xmlpull	1.1.3.1	XmlPull Project (xmlpull.org)
Xstream	1.4.11.1	Joe Walnes

## 2.2 License and Copyright Notices

This section provides license and copyright information for the third party products and components. It includes the following notices:

- [Notice Concerning Usage of ANTLR](#)
- [Notice Concerning Usage of Apache Software](#)
- [Notice Concerning Usage of ASM](#)
- [Notice Concerning Usage of Bouncy Castle Crypto API](#)
- [Notice Concerning Usage of CodeMirror](#)
- [Notice Concerning Usage of Concurrent](#)
- [Notice Concerning Usage of DOM4J](#)
- [Notice Concerning Usage of FullCalendar](#)
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- [Notice Concerning Usage of Staxmate](#)
- [Notice Concerning Usage of Swagger-UI](#)
- [Notice Concerning Usage of XMLPULL](#)
- [Notice Concerning Usage of XStream](#)

### 2.2.1 Notice Concerning Usage of ANTLR

The following files are covered under this license:

- antlr-2.7.7.jar
- antlr4-runtime-4.5.3.jar
- antlr-runtime-3.2.jar

[The BSD License]

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Author: WonderGroup, Jordan Thomas

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By Jeremy Dorn - <https://github.com/jdorn/json-editor>

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