License Guide

Oracle FLEXCUBE Universal Banking

Release 14.6.1.0.0

Part No.F61251-01

[August] [2022]

ORACLE®

FINANCIAL SERVICES

ORACLE®

License Guide

[August] 2022

Version 14.6.1.0.0

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

Contents

1. Preface

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/lookupctx=acc&id=docacc.

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*Preface* gives information on the intended audience. It also lists the various chapters covered in this license guide.
Chapter 2	*Oracle FLEXCUBE Universal Banking Licensing* provides information on Oracle FLEXCUBE Universal Banking licensing.
Chapter 3	*Software Pre-requisites* consists of the technology pre-requisites required for Oracle FLEXCUBE Universal Banking.
Chapter 4	*Third Party Licenses* 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

ORACLE®

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

The following table 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.

Sl. No.	Module Description	Licensing Rule(s)
Retail Modules		
1	Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	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.
2	Oracle FLEXCUBE Universal Banking Standing Instructions	

ORACLE®

Sl. No.	Module Description	Licensing Rule(s)
Corporate Modules		
3	Oracle FLEXCUBE Universal Banking Nostro Reconciliation	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.
4	Oracle FLEXCUBE Universal Banking Commercial Leasing	
5	Oracle FLEXCUBE Integration Gateway	

2.3 Components Included in License

The following components are included in the Oracle FLEXCUBE Universal Banking license:

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

2. **Islamic Banking Support**: The following Oracle FLEXCUBE Universal Banking module licenses have support for Islamic Banking.

- Oracle FLEXCUBE Universal Banking Base
- Oracle FLEXCUBE Universal Banking Asset Management
- Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts
- Oracle FLEXCUBE Universal Banking Fixed Assets
- Oracle FLEXCUBE Universal Banking Relationship Pricing
- Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans
- Oracle FLEXCUBE Universal Banking Term Deposits
- Oracle FLEXCUBE Universal Banking Islamic Commercial Lending and Leasing

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 Pre-requisites.

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)

ORACLE®

Oracle FLEXCUBE Universal Banking Base*	• Oracle FLEXCUBE Development Workbench • Oracle FLEXCUBE Integration Gateway • Oracle Database Enterprise Edition, Partitioning, and TopLink, Application Development Framework	• Application User • Custom Suite User • Account • Financial Inclusion Account
Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	• Oracle FLEXCUBE Universal Banking Base	• Application User • Custom Suite User • Account • Financial Inclusion Account
Oracle FLEXCUBE Universal Banking Relationship Pricing	• Oracle FLEXCUBE Universal Banking Base • Either Oracle FLEXCUBE Universal Banking Current Accounts & Savings Accounts OR Oracle FLEXCUBE Universal Banking Term Deposits	• Account
Oracle FLEXCUBE Universal Banking Term Deposits	• Oracle FLEXCUBE Universal Banking Base	• Account
Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans	• Oracle FLEXCUBE Universal Banking Base	• Account • Financial Inclusion Account
Oracle FLEXCUBE Universal Banking Nostro Reconciliation	• Oracle FLEXCUBE Universal Banking Base	• Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking Standing Instructions	• Oracle FLEXCUBE Universal Banking Base	• Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking ATM Interface	• Oracle FLEXCUBE Universal Banking Base	• Account • Financial Inclusion Account
Oracle FLEXCUBE Universal Banking Point of Sale Interface	• Oracle FLEXCUBE Universal Banking Base	• Account • Financial Inclusion Account

ORACLE®

Oracle FLEXCUBE Universal Banking Interactive Voice Response Interface	• Oracle FLEXCUBE Universal Banking Base	• Account
Oracle FLEXCUBE Universal Banking Mortgages	• Oracle FLEXCUBE Universal Banking Base	• Account
Oracle FLEXCUBE Universal Banking Consumer Leasing	• Oracle FLEXCUBE Universal Banking Base	• Account
Oracle FLEXCUBE Universal Banking Commercial Leasing	• Oracle FLEXCUBE Universal Banking Base	• Application User • Custom Suite User • Account
Oracle FLEXCUBE Universal Banking Inventory Management	• Oracle FLEXCUBE Universal Banking Base • Oracle FLEXCUBE Universal Banking Current Accounts & Savings Accounts	• Account
Oracle FLEXCUBE Universal Banking Microfinance	• Oracle FLEXCUBE Universal Banking Base • Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans	• Account
Oracle FLEXCUBE Universal Banking Safe Deposit Box	• Oracle FLEXCUBE Universal Banking Base	• Account
Oracle FLEXCUBE Universal Banking Corporate Deposits	• Oracle FLEXCUBE Universal Banking Base	• Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Fixed Assets	• Oracle FLEXCUBE Universal Banking Base	• Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Asset Management	• FLEXCUBE Universal Banking Base and Oracle Banking Treasury Management	• Application User • Custom Suite User
Oracle FLEXCUBE Universal Banking Expense Processing	• Oracle FLEXCUBE Universal Banking Base	• Application User • Custom Suite User

ORACLE®

Oracle FLEXCUBE Universal Banking Islamic Commercial Lending and Leasing	• Oracle FLEXCUBE Universal Banking Base	• Account • Application User • Custom Suite User
Oracle FLEXCUBE Open Development Tools		
Oracle FLEXCUBE Development Workbench	• Either of Oracle FLEXCUBE Universal Banking Base or Oracle Banking Enterprise Limits Management, Oracle Banking Collateral Management or Oracle Banking Corporate Lending, Oracle Banking Payments, Oracle Banking Trade Finance or Oracle Banking Treasury Management	• Application User
Oracle FLEXCUBE Interfaces and Tools		
Oracle FLEXCUBE Integration Gateway	• Either of Oracle FLEXCUBE Universal Banking Base or Oracle Banking Enterprise Limits Management, Oracle Banking Collateral Management or Oracle Banking Corporate Lending, Oracle Banking Payments, Oracle Banking Trade Finance or Oracle Banking Treasury Management	• 10K API Calls • Account • Processor • Financial Inclusion Account

* When Component pricing model is used, Oracle FLEXCUBE Universal Banking Base program should be licensed for cumulative number of Application Users of Oracle FLEXCUBE Universal Banking and Oracle FLEXCUBE Open Development Tools and Oracle FLEXCUBE Interfaces and Tools programs.

When licensing Oracle FLEXCUBE Universal Banking modules by Account metric, quantity of Accounts licensed for each Oracle FLEXCUBE Universal Banking module including Base must be same. The sum of Accounts across all licensed modules (excluding Base) on Account metric is to be used as the quantity to be licensed. For example, if customer needs 1,000,000 Accounts of Current Accounts and Savings Accounts, 400,000 Accounts of Term Deposits and 100,000 Accounts of Retail and Small and Medium Enterprise Loans; quantity of 1,500,000 Accounts needs to be licensed for **each** of Base, Current Accounts and Savings Accounts, Term Deposits and Retail and Small and Medium Enterprise Loans modules.

When licensing Oracle FLEXCUBE Universal Banking modules by Custom Suite User metric, quantity of CAS users licensed for each Oracle FLEXCUBE Universal Banking module including Base must be the same.

NOTE: # For sending SWIFT FIN messages generated in FLEXCUBE to SWIFT network or for sending FIN messages from SWIFT network to FLEXCUBE, Oracle Banking SWIFT Connectivity Pack SKU needs to be licensed.

2.5 <u>Restricted Use License</u>

The following modules have restricted features or functionality for use under the license metric Financial Inclusion Account.

Product or Component	Restrictions/Features Omitted
Oracle FLEXCUBE Universal Banking Base	• Customer creation along with account creation is done in a single go without the option of Signature capture and verification. • These customers will not have the Limits linkage • Only Individual type of customers alone can be created. (Corporate/ Bank kind of customers cannot be created)
Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	• System will allow the FI customer to open only a Single Holder savings CASA account and in branch currency only • Temporary OD on FI customer's CASA accounts is allowed for a short term without attaching any collateral or credit line backing. • Allow mapping an account class with only a single IC product of type "Interest". This IC product is restricted to contain only general conditions and One Debit and One Credit product attached to it. • Check book and Debit card features are not available for FI customer accounts. • The account cannot be salary account

ORACLE®

Product or Component	Restrictions/Features Omitted
Oracle Banking Branch	• Allow only the below Branch transactions for a FI customer, • Cash Deposit • Cash Withdrawal • Transfers • Utility payment without external Utility Provider interface
Oracle FLEXCUBE Universal Banking ATM Interface	No restrictions brought in.
Oracle FLEXCUBE Integration Gateway	No restrictions brought in.

Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans	• Following loan features are not available for Financial Inclusion Customer
	  ▪ Origination / Onboarding
	  ▪ Auto disbursement
	  ▪ Rate revisions
	  ▪ Provisioning
	  ▪ Re-negotiation
	  ▪ Amendments
	• FI Loans are only created in Branch currency
	• A new screen is made available for loan account input for FI customer

Oracle FLEXCUBE Universal Banking Point of Sale Interface	No restrictions brought in.

ORACLE®

3. Software Pre-requisites

Following are the separately licensable software prerequisites for Oracle FLEXCUBE Universal Banking Products.

3.1 Software Prerequisites

3.1.1 Tech Stack – Oracle

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle FLEXCUBE Universal Banking	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Java HotSpot(TM) JDK (with WebLogic Application Server)	1.8 Update 321
				Open Symphony Quartz	2.3.2
				Oracle WebLogic Server	14.1.1.0.0
		Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.14.0.0.0
		Client Systems	Windows 10	Mozilla Firefox	91+
				Google Chrome	100+
				Microsoft Edge	99+
			Mac OS X	Mozilla Firefox	Mozilla Firefox for Mac (91+)
				Safari	15+
				Google Chrome	100+

ORACLE®

Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic Server	14.1.1.0.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				
	Notifications (outgoing)				
Oracle FLEXCUBE Universal Banking	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	JDK	1.8 Update 321
Switch Integration Gateway					
Oracle FLEXCUBE Universal Banking REST	Web services	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	JDK	1.8 Update 321
				Oracle WebLogic Server	14.1.1.0.0
				Oracle Toplink	14.1.1.0.0
Oracle FLEXCUBE Machine Learning	Centralized	Machine Learning Server	Oracle Enterprise Linux server 8.3 (x86 64 bit)	OML4R (Previously Oracle R Enterprise)	1.5.1
Oracle FLEXCUBE Oracle Digital Assistant Integration	Centralized	Application Server	Oracle Enterprise Linux server 8.3 (x86 64 bit)	oda-native-client-sdk-js	20.3.1

ORACLE®

Note: Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter which Operating Systems they are installed on. Current release is certified on client workstations with Windows 7, 8, 10 and Mac OS X.

3.2 Module-wise Software Prerequisites

Product Name	Product Version	Requirements
Oracle Fusion Middleware Infrastructure	12.2.1.4.0	Optional - Oracle FLEXCUBE Universal Banking and Oracle FLEXCUBE Universal Banking Integration Gateway supports both Oracle Weblogic Server (Fusion Middleware) and WebSphere.
Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 321	Optional – Required for Oracle FLEXCUBE Universal Banking and Oracle FLEXCUBE Universal Banking Integration Gateway on WebLogic.
Open Symphony Quartz	2.3.2	Standard requirement
Oracle Toplink	14.1.1.0.0	Optional - Required only if limits tracking is required.
Oracle RDBMS Enterprise Edition	19.14.0.0.0	Standard requirement

ORACLE®

4. Third Party Licenses

JJWT:: API (io.jsonwebtoken:jjwt-api) ;

JJWT:: Impl (io.jsonwebtoken:jjwt-impl);

JJWT:: Extensions :: Jackson (io.jsonwebtoken:jjwt-jackson) ;

Copyright (C) 2014 jsonwebtoken.io

License: Apache 2.0

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 documenta-

tion, 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 Deriva-

tive 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 intention-

ally 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,

ORACLE®

"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

ORACLE®

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

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, trade Marks, service marks, or product names of the Licensor, except as required for reasonable and customary se 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 conse-quential 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 respon

ORACLE®

sibility, 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.