# Oracle® Banking Digital Experience
## Licensing Guide

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**ORACLE**®

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# Preface

## Purpose

This guide is designed to help acquaint you with the Oracle Banking APIs application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

## Audience

This document is intended for the following audience:

- Customers
- Partners

## 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.

**Access to Oracle Support**

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

## Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and

the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

# 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. |

# Related Resources

For more information on any related features, refer to the following documents:

• Oracle Banking APIs Installation Manuals

# Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

# Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

**Table 1    Acronyms and Abbreviations**

| Abbreviation | Description |
|---|---|
| OBAPI | Oracle Banking APIs |

# 1
# Overview

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

- Oracle Banking APIs Licensing
- Third-Party Licenses

## 1.1 Oracle Banking APIs Licensing

The "Oracle Banking APIs Licensing" describes the Oracle Banking licensing details including:

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

## 1.2 Third-Party Licenses

The "Third-Party Licenses" includes licensing and copyright information for third-party products included with the Oracle Banking APIs licensed software. For more information refer Chapter 4 Third-Party Licenses.

# 2
# Oracle Banking APIs Licensing

2-1

This chapter covers licensing information for Oracle Banking APIs.

- **Oracle Banking APIs Infrastructure**
  This section presents the licensing information of Oracle Banking APIs Infrastructure.

- **Oracle Banking APIs Development Kit**
  This section presents licensing information for Oracle Banking APIs Development Kit.

- **Oracle Banking APIs for Retail Banking**
  This section presents licensing information for Oracle Banking APIs for Retail Banking.

- **Oracle Banking APIs Small & Medium Business Servicing**
  This section presents licensing information for Oracle Banking APIs Small & Medium Banking.

- **Oracle Banking APIs Customer Financial Insights**
  This chapter includes licensing information for Oracle Banking APIs Customer Financial Insights Applications.

- **Oracle Banking APIs Origination**
  This section presents the licensing information of Oracle Banking APIs Origination Applications.

- **Oracle Banking APIs for Corporate Banking**
  This section presents licensing information for Oracle Banking APIs for Corporate Banking.

- **Oracle Banking APIs for Bulk Transactions**
  This section presents licensing information for Oracle Banking APIs for Bulk Transactions.

- **Oracle Banking APIs for Trade Finance**
  This section presents licensing information for Oracle Banking APIs for Trade Finance.

## 2.1 Oracle Banking APIs Infrastructure

This section presents the licensing information of Oracle Banking APIs Infrastructure.

- **Oracle Banking APIs Infrastructure**

### 2.1.1 Oracle Banking APIs Infrastructure

The Oracle Banking APIs Infrastructure provides the framework and infrastructure components of the omni channel Banking APIs platform. It includes capabilities that enable users of the financial institution to configure and manage the application.

The Oracle Banking APIs Infrastructure allows the bank to build applications using the APIs, collaborate with third party providers or offer banking as a service. Oracle Banking APIs enables the bank customers to access the banking services through any access point which has been built on top of the APIs exposed by Oracle Banking APIs.

Oracle Banking APIs also provides you with user interfaces for administrator capabilities for various set ups and maintenances offered by the application.

The User Interface for Oracle Banking APIs suite also provides you with following

- UI code for implementing responsive web design using Oracle JavaScript Extension Toolkit (JET. You will be free to modify the UI as per your requirements, however the support will be provided for the UI shipped out of the box

- Reference code for consuming Oracle Banking APIs.

### 3.1.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Database Enterprise Edition

- Oracle Weblogic Server Standard Edition or Oracle Weblogic Server Enterprise Edition or Oracle Weblogic Suite for Oracle Applications

### 3.1.1.2 Restricted Use Licensing

| Product or Component | Available Features |
|---|---|
| Oracle JavaScript Extension Toolkit (JET) 6.2 | UI (User Interface) framework |
| | Note that Oracle JavaScript Extension Toolkit (JET) 6.2 shall be used only for building and modifying UI (User Interface) provided within Oracle Banking APIs for administrators capabilities. It shall not be used for building UI (User Interface) for applications outside Oracle Banking APIs. |

### 3.1.1.3 General Licensing Information

Banking APIs Infrastructure is licensed on the basis of instance matric. One instance of Banking APIs Infrastructure should be licensed for running Live, DR, UAT or Sandbox environments.

# 2.2 Oracle Banking APIs Development Kit

This section presents licensing information for Oracle Banking APIs Development Kit.

- Oracle Banking APIs Development Kit

## 2.2.1 Oracle Banking APIs Development Kit

The Oracle Banking APIs for Development Kit enables the banks to create new APIs and repurpose backend product processor APIs as Open API.

### 3.2.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure

### 3.2.1.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
|---|---|
| Oracle Banking APIs Development Kit | - Create new APIs<br>- Repurpose backend product processor APIs as Open API. |

### 3.2.1.3 <u>Restricted Use Licensing</u>

| Product or Component | Available Features |
|---|---|
| NA | NA |

### 3.2.1.4 <u>General Licensing Information</u>

Oracle Banking APIs for Development Kit can be licensed with API calls Application User.

# 2.3 Oracle Banking APIs for Retail Banking

This section presents licensing information for Oracle Banking APIs for Retail Banking.

• Oracle Banking APIs for Retail Banking

## 2.3.1 Oracle Banking APIs for Retail Banking

The Oracle Banking APIs for Retail Banking enables the financial institutes to expose APIs for retail banking products and services for integrating with various application built for Retail customers of the financial institution

The Oracle Banking APIs Retail Banking includes APIs for functions listed below:

• Account Inquiries

• Customer services

• Customer Inquiries

• Credit Cards

• Loans

• Term Deposits

• Payee Maintenance

• Fund Transfers to

 – Own Accounts

 – Domestic Accounts

 – International Accounts

• Peer to Peer Payments

• Merchant Payments

• Bill Payments

• APIs for Helpdesk User

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

### 3.3.1.1 <u>Separately Licensed Prerequisite Products</u>

The following prerequisite products require separate licenses:

• Oracle Banking APIs Infrastructure

### 3.3.1.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
|---|---|
| Oracle Banking APIs for Retail Banking | • Account Inquiries<br>• Customer services<br>• Customer Inquiries<br>• Credit Cards<br>• Loans<br>• Term Deposits.<br>• Payee Maintenance<br>• Fund Transfers to<br>   – Own Accounts<br>   – Domestic Accounts<br>   – International Accounts<br>• Peer to Peer Payments<br>• Merchant Payments<br>• Bill Payments<br>• APIs for Helpdesk User |

### 3.3.1.3 Restricted Use Licensing

| Product or Component | Available Features |
|---|---|
| NA | NA |

### 3.3.1.4 General Licensing Information

Oracle Banking APIs for Retail Banking can be licensed with API calls metric.

# 2.4 Oracle Banking APIs Small & Medium Business Servicing

This section presents licensing information for Oracle Banking APIs Small & Medium Banking.

The bank must acquire a license for the corporate banking module in order to access the small & medium business banking module.

# 2.5 Oracle Banking APIs Customer Financial Insights

This chapter includes licensing information for Oracle Banking APIs Customer Financial Insights Applications.

• Oracle Banking APIs Customer Financial Insights

## 2.5.1 Oracle Banking APIs Customer Financial Insights

The Oracle Banking APIs for Customer Financial Insights enables the financial institution to expose APIs of Personal Financial products and services for integrating with various application built for Retail customers of the financial institution. It also supports Aggregation Services that enables the banks to provide aggregated view to the customers for accounts maintained across banks. The capability enables retail users of the bank to link their external

banks accounts with their subscriber id. The Bank fetches the external bank accounts information using the public APIs published by external banks.

The Oracle Banking APIs Customer Financial Insights includes functionalities listed below:

- Personal Finance Management
- Creation of Personal Financial goals
- Managing of Personal Financial goals
- Spending Analysis
- Budget Maintenance
- Aggregation Services
- Aggregated view of customer's accounts across banks

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

### 3.4.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs for Retail Banking

### 3.4.1.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
| --- | --- |
| Oracle Banking APIs for Customers Financial Insights | • Personal Finance Management<br>  – Creation of Personal Financial goals<br>  – Managing of Personal Financial goals<br>  – Spending Analysis<br>  – Budget Maintenance<br>• Aggregation Services<br>  – Consolidated view of all accounts on an Aggregation dashboard, |

### 3.4.1.3 Restricted Use Licensing

| Product or Component | Available Features |
| --- | --- |
| NA | NA |

### 3.4.1.4 General Licensing Information

Oracle Banking APIs for Customer Financials Insights can be licensed with API calls metric.

# 2.6 Oracle Banking APIs Origination

This section presents the licensing information of Oracle Banking APIs Origination Applications.

- Oracle Banking APIs for Origination of Liability Accounts

- Oracle Banking APIs for Origination of Credit Cards
- Oracle Banking APIs for Origination of Loans and Mortgages

# 2.6.1 Oracle Banking APIs for Origination of Liability Accounts

The Oracle Banking APIs for Origination of Liability Accounts enables applicants, both existing customers as well as prospects to apply for savings, checking and deposit products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

### 3.5.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure

### 3.5.1.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
|---|---|
| Oracle Banking APIs for Origination of Liability Accounts | Savings Account Origination<br>Checking Account Origination<br>Term Deposit Origination |

### 3.5.1.3 Restricted Use Licensing

| Product or Component | Available Features |
|---|---|
| NA | NA |

### 3.5.1.4 General Licensing Information

Oracle Banking APIs for Origination of Liability Accounts can be licensed with API calls metric.

# 2.6.2 Oracle Banking APIs for Origination of Credit Cards

The Oracle Banking APIs for Origination of Credit Cards enables applicants, both existing customers as well as prospects to apply for credit card products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

### 3.5.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs for Infrastructure

### 3.5.2.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
|---|---|
| Oracle Banking APIs for Origination of Credit Cards | Credit Cards |

### 3.5.2.3 Restricted Use Licensing

| Product or Component | Available Features |
|---|---|
| NA | NA |

### 3.5.2.4 General Licensing Information

Oracle Banking APIs for Origination of Credit Cards can be licensed with API calls metric.

## 2.6.3 Oracle Banking APIs for Origination of Loans and Mortgages

The Oracle Banking APIs for Origination of Loans and Mortgages enables applicants, both existing customers as well as prospects to apply for unsecured personal loan, payday loan, auto/vehicle loan, and mortgage loan products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA etc. then that API call will be measured as part of this SKU.

### 3.5.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

• Oracle Banking APIs Infrastructure

### 3.5.3.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
|---|---|
| Oracle Banking APIs for Origination of Loans and Mortgages | Unsecured Personal Loan<br>Auto/Vehicle Loan<br>Mortgage Loan<br>Payday Loan |

### 3.5.3.3 Restricted Use Licensing

| Product or Component | Available Features |
|---|---|
| NA | NA |

### 3.5.3.4 General Licensing Information

Oracle Banking APIs for Origination of Loans and Mortgages can be licensed with API calls metric.

# 2.7 Oracle Banking APIs for Corporate Banking

This section presents licensing information for Oracle Banking APIs for Corporate Banking.

- Oracle Banking APIs for Corporate Banking

## 2.7.1 Oracle Banking APIs for Corporate Banking

The Oracle Banking APIs of Corporate Banking enables the financial institutions to expose these API's of Corporate Banking Products and Services for integration with various applications built for their SME and Corporate customers.

The Oracle Banking APIs Corporate Banking includes APIs for functions listed below:

- Account Inquiries
- Customer Services
- Corporate Facility Origination
  - Request a New Credit facility under an existing liability
  - Request a Sub Facility under an existing facility
  - Amendment of Existing Facility
  - Request for new Collateral Evaluation
  - Revaluation of an existing collateral
  - Credit Facility Application Tracker
- Corporate Facility Servicing
  - Overview of Facilities and Collaterals
  - View Summary and Details of Facilities
  - View Summary and Details of Collaterals
- Corporate Loans Origination
  - Request for New Term Loan
  - New Working Capital loan
  - New Equipment Loan
  - New Real Estate Loan
  - Corporate Loan Drawdown
  - Request initiation
  - Loan Application Tracker
- Corporate Loans Servicing
  - Loans Accounts Overview
  - Loan Accounts Summary i.e. Details and Account Activity
  - Loan Repayment
  - Schedule Inquiry and Disbursement Inquiry
- Term Deposits.

- Payee Maintenance

- Fund Transfers to

  – Own Accounts

  – Domestic Accounts

  – International Accounts

- Bill Payments

- Bulk Payments

- Line Limit /facility inquiries

- APIs for Helpdesk User

- Virtual Account Management

  – Maintenance and View of Virtual Entity

  – Maintenance and View of Virtual Accounts

  – Maintenance and View of Virtual Account Structure

  – Maintenance and View of Remitter List

  – Bulk Upload for Creation of Virtual Account Structure and Virtual Accounts

  – Movement of money between Virtual Accounts

  – Manage and View Virtual Multi-Currency Account

  – Payments & Transfers using Virtual accounts

  – Bulk File upload option for creating Remitter lists, virtual accounts & structures

  – Dashboard widgets for quick info & insights

  – Alerts & notifications (edited)

- Liquidity Management

  – Account Structure Summary

  – Account Structure Detail

  – Create Account Structure

  – Edit Account Structure

  – Sweep Log

- Supply Chain Finance

  – Dashboard for SCF

  – On-board Counter party

  – View Associated Party

  – Create, Edit and View Programs

  – Create Edit and View Invoices

  – Bulk File Upload Invoice

  – Accept/Reject Invoice

  – Cancel Invoice

  – Request Finance

  – View Finances

- – Repayment of Finance
- Cash Management Service
  - – Dashboard for CMS
  - – On-board Associated party
  - – View Associated Party
  - – Create Edit and View Invoices
  - – Bulk File Upload Invoice
  - – Accept/Reject Invoice
  - – Cancel Invoice
  - – Cash Flow Forecast

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

### 3.6.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs Infrastructure
- Oracle Banking Payments or any other third-party system for payments
- Oracle Banking Credit Facility Process Management System (Mid Office) and Oracle Banking Enterprise Limits and Collateral Management (Back Office) or any other third-party system for limits/facility management.
- Oracle Banking Corporate Lending Process Management (Mid Office) and Oracle Banking Corporate Lending (Back Office) or any other third-party system for loan management.
- Oracle Banking Virtual Account Management or any other third-party system for Virtual Account Management.
- Oracle Banking Liquidity Management or any other third-party system for Liquidity Management.
- Oracle Banking Cash Management Service or any other third-party system for Cash Management Services
- Oracle Banking Supply Chain Finance or any other third-party system for supply chain finance.

### 3.6.1.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
|---|---|
| Oracle Banking APIs for Corporate Banking | <ul><li>Account Inquiries</li><li>Customer Services</li><li>Corporate Facility Origination<ul><li>Request a New Credit facility under an existing liability</li><li>Request a Sub Facility under an existing facility</li><li>Amendment of Existing Facility</li><li>Credit Facility Application Tracker</li><li>Request for new Collateral Evaluation</li><li>Revaluation of an existing collateral</li></ul></li><li>Corporate Facility Servicing1<ul><li>Overview of Facilities and Collaterals</li><li>View Summary and Details of Facilities</li><li>View Summary and Details of Collaterals</li></ul></li><li>Corporate Loans Originations<ul><li>Request for New Term Loan</li><li>New Working Capital Loan</li><li>New Equipment Loan</li><li>New Real Estate Loan</li><li>Loan Application Tracker</li><li>Corporate Loan Drawdown Request initiation and</li><li>Application Tracker</li></ul></li><li>Corporate Loans Servicing2<ul><li>Loans Accounts Overview</li><li>Loan Accounts Summary i.e. Details and Account Activity</li><li>Loan Repayment</li><li>Schedule Inquiry and</li><li>Disbursement Inquiry</li></ul></li><li>Term Deposits</li><li>Payee Maintenance</li><li>Fund Transfers to<ul><li>Own Accounts</li><li>Domestic Accounts</li><li>International Accounts</li></ul></li><li>Bill Payments</li><li>Bulk Payments</li><li>Line Limit /facility inquiries</li><li>APIs for Helpdesk Users</li><li>Virtual Account Management 3<ul><li>Maintenance and View of Virtual Entity</li><li>Maintenance and View of Virtual Accounts</li><li>Maintenance and View of Virtual Account Structure</li><li>Maintenance and View of Remitter List</li><li>Bulk Upload for Creation of Virtual Account Structure and Virtual Accounts.</li><li>Movement of money between Virtual Accounts.</li><li>Manage and View Virtual Multi-Currency Account</li><li>Payments & Transfers using Virtual accounts</li><li>Bulk File upload option for creating Remitter lists, virtual accounts & structures.</li><li>Dashboard widgets for quick info & insights</li><li>Alerts & notifications (edited)</li></ul></li><li>Liquidity Management 4<ul><li>Account Structure Summary</li></ul></li></ul> |

| Licensed Program | Features / Component Included with License |
|---|---|
| |     –   Account Structure Detail |
| |     –   Create Account Structure |
| |     –   Edit Account Structure |
| |     –   Sweep Log |
| | •   Supply Chain Finance5 |
| |     –   Dashboard for SCF |
| |     –   On-board Counter party |
| |     –   View Associated Party |
| |     –   Create, Edit and View Programs |
| |     –   Create Edit and View Invoices |
| |     –   Bulk File Upload for Invoice |
| |     –   Accept/Reject Invoice |
| |     –   Cancel Invoice |
| |     –   Request Finance |
| |     –   View Finances |
| | •   Cash Management Service6 |
| |     –   Dashboard for CMS |
| |     –   On-board Counter party |
| |     –   View Associated Party |
| |     –   Create Edit and View Invoices |
| |     –   Bulk File Upload Invoice |
| |     –   Accept/Reject Invoice |
| |     –   Cancel Invoice |
| |     –   Cash Flow Forecast |
| | 1 Prerequisite Oracle Banking Corporate Lending Process Management |
| | 2 Prerequisite Oracle Banking Credit Facilities Process Management |
| | 3 Prerequisite Oracle Banking Virtual Account Management |
| | 4 Prerequisite Oracle Banking Liquidity Management |
| | 5 Prerequisite Oracle Banking Supply Chain Finance |
| | 6 Prerequisite Oracle Banking Cash Management Services |

### 3.6.1.3 Restricted Use Licensing

| Product or Component | Available Features |
|---|---|
| NA | NA |

### 3.6.1.4 General Licensing Information

Oracle Banking APIs Corporate Banking can be licensed with API calls metric.

# 2.8 Oracle Banking APIs for Bulk Transactions

This section presents licensing information for Oracle Banking APIs for Bulk Transactions.

• Oracle Banking APIs for Bulk Transactions

## 2.8.1 Oracle Banking APIs for Bulk Transactions

The Oracle Banking APIs for Bulk Transactions includes APIs for functions listed below-

- Internal Payments
- Domestic Payments
- International Payments
- Demand Drafts
- Mixed Payments
- Payee Creation
- Virtual Account Creation for VAM
- Virtual Account Structure Creation for VAM
- Remitter ID Creation for VAM
- Invoice File Upload for SCF

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

### 3.7.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs for Corporate Banking

### 3.7.1.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
| --- | --- |
| Oracle Banking APIs for Bulk Transactions | <ul><li>Internal Payments</li><li>Domestic Payments</li><li>International Payments</li><li>Demand Drafts</li><li>Mixed Payments</li><li>Payee Creation</li><li>Virtual Account Creation for VAM1</li><li>Virtual Account Structure Creation for VAM1</li><li>Remitter ID Creation for VAM1</li><li>Invoice File Upload for SCF2</li></ul>1 Prerequisite Oracle Banking Virtual Account Management<br>2 Prerequisite Oracle Banking Supply Chain Finance |

### 3.7.1.3 Restricted Use Licensing

| Product or Component | Available Features |
| --- | --- |
| NA | NA |

### 3.7.1.4 General Licensing Information

Oracle Banking APIs for Bulk Transactions can be licensed with API calls metric.

# 2.9 Oracle Banking APIs for Trade Finance

This section presents licensing information for Oracle Banking APIs for Trade Finance.

- Oracle Banking APIs for Trade Finance

## 2.9.1 Oracle Banking APIs for Trade Finance

The Option Oracle Banking APIs for Trade Finance contains functionalities related to Trade Finance listed below :

- Initiate Letter of Credit
- Amend Letter of Credit
- View Import and Export Letter of Credit
- Initiate Outward Bank Guarantee
- View Inward and Outward Bank Guarantee
- Amend Bank Guarantee
- Initiate Export Bill under LC
- View Import and Export Bills under LC
- Initiate Export Collection

View Import and Export Collection

- Customer Acceptance – LC and BG Amendment and Bill Discrepancies

In order to process the above functionalities, if there is any infrastructure API called viz limits, account/transaction access/entitlements, 2FA then that API call will be measured as part of this SKU.

### 3.8.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking APIs for Corporate Banking
- Oracle Banking Trade Finance or any other third-party Trade Finance back office
- Oracle Banking Trade Finance Process Management or any other third-party system for Trade Finance Process Management

### 3.8.1.2 Components and Features Included

| Licensed Program | Features / Component Included with License |
|---|---|
| Oracle Banking APIs for Trade Finance | • Initiate Letter of Credit1, 2<br>• Amend Letter of Credit1, 2<br>• View Import and Export Letter of Credit1<br>• Initiate Outward Bank Guarantee1, 2<br>• View Inward and Outward Bank Guarantee1<br>• Amend Bank Guarantee1, 2<br>• Initiate Export Bill under LC1<br>• Settlement of Bill under LC2<br>• View Import and Export Bills under LC1<br>• Initiate Export Collection1<br>View Import and Export Collection1<br>• Customer Acceptance – LC and BG Amendment and Bill Discrepancies1, 2<br>1Prerequisite Oracle Banking Trade Finance<br>2Prerequisite Oracle Banking Trade Finance Process Management. |

### 3.8.1.3 Restricted Use Licensing

| Product or Component | Available Features |
|---|---|
| NA | NA |

### 3.8.1.4 General Licensing Information

Oracle Banking APIs Trade Finance can be licensed with API calls metric.

# 3
# Third-Party Licenses

This chapter includes licensing and copyright information for third-party products included with the Oracle Banking APIs licensed software.

- Apache License, Version 2.0
- A File Opener Plugin for Cordova – 2.2.0
- Cordova Plugin for Barcode Scanner – 8.0.1
- cordova-plugin-otp-auto-verification – 1.0.2
- Java Hamcrest 2.1
- JSON
- JsonPath – 2.4.0
- Jsoup - 1.11.3
- Oracle JavaScript Extension Toolkit (JET) - 13.0.0
- patternLock – 2.0.2
- CK Editor – 4.11.x
- cordova-plugin-firebase – 2.0.5
- cordova-plugin-wkwebview-file-xhr – 2.1.1
- REST-assured – 3.3.0

## 3.1 Apache License, Version 2.0

The following technologies from the Apache Software Foundation are based on Apache License, Version 2.0, January 2004.

- Commons Lang3 – 3.8.1
- Cordova Device Plugin – 2.0.2
- Cordova Plugin File – 6.0.1
- Cordova Geolocation Plugin – 4.0.1
- Cordova Globalization Plugin – 1.11.0
- cordova-plugin-android-fingerprint-auth – 1.5.0
- Cordova Whitelist Plugin – 1.3.3
- jackson-annotations – 2.9.8
- jackson-core – 2.9.8
- jackson-databind – 2.9.8
- jackson-jaxrs-base – 2.9.8
- jackson-jaxrs-json-provider – 2.9.8
- jackson-module-jaxb-annotations – 2.9.8

**Apache License, Version 2.0, January 2004**

http://www.apache.org/licenses/

**TERMS AND CONDITIONS FOR USE, REPRODUCTION, AND DISTRIBUTION**

1. **Definitions.**

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   • "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.

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   • "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.

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- Commons Codec – 1.11
- cordova-plugin-facebook4 – 4.2.1
- Cordova File Transfer Plugin – 1.7.1
- Google HTTP Client Library for Java – 1.29.0
- HttpComponents HttpClient – 4.5.7
- HttpCore – 4.4.11
- jackson-dataformat-yaml – 2.9.8
- Javapoet – 1.11.1

- swagger-jaxrs2 – 2.0.7
- swagger-models – 2.0.7
- ZXing – 3.3.3

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– and some 4th party dependencies

jackson-core-asl 1.9.13

jackson-core 2.9.6

gson 2.1

guava-testlib 20.0

org.apache.httpcomponents:httpclient 4.5.5

google-http-client-android 1.25.0

google-http-client-protobuf 1.25.0

google-http-client-gson 1.25.0

google-http-client-xml 1.25.0

google-http-client-test 1.25.0

j2objc-annotations 1.1

google-http-client-assembly 1.25.0

google-http-client 1.25.0

google-http-client-appengine 1.25.0

commons-codec 1.6

google-http-client-jackson 1.25.0

google-http-client-jackson2 1.25.0

google-http-client-jdo 1.25.0

guava 24.1

jdo2-api 2.3-eb

datanucleus-core 3.2.2

datanucleus-api-jdo 3.2.1

datanucleus-rdbms 3.2.1

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`src/test/org/apache/commons/codec/language/DoubleMetaphoneTest.java`

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## 3.1.7 jackson-dataformat-yaml – 2.9.8

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# 3.2 A File Opener Plugin for Cordova – 2.2.0

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# 3.3 Cordova Plugin for Barcode Scanner – 8.0.1

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# 3.4 cordova-plugin-otp-auto-verification – 1.0.2

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Below 4th party dependencies are optional (except slf4j-api, json-smart)

—------------------------------------------------------------------------------------------

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—------------------------------------------------------------------------------------------

gson 2.3.1, apache 2.0

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json, 20140107, JSON license

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# 3.9 Oracle JavaScript Extension Toolkit (JET) - 13.0.0

# Oracle JET

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| js/libs/webcomponents/custom-elements.min.js elements | custom- |
| scss/oj/v5.1.0/3rdparty/normalize/normalize.scss | MIT |

/*!

Knockout Fast Foreach v0.6.0 (2016-07-28T11:02:54.197Z)

By: Brian M Hunt (C) 2015 | License: MIT

*/

/**

* webcomponents/custom-elements - v1.0.8

*

\*/

/\*! Hammer.JS - v2.0.4 - 2014-09-28

\* http://hammerjs.github.io/

\*

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see: http://github.com/requirejs/i18n for details

\*/

/\* This component is based on original code from:

```
jsTree 1.0-rc3 http://jstree.com/
```

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/** @license

* crossroads <http://millermedeiros.github.com/crossroads.js/>

* Author: Miller Medeiros | MIT License

* v0.12.0 (2013/01/21 13:47)

*/

ES6-Promise v1.0.0

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/*!

* History API JavaScript Library v4.1.0

*

* Support: IE8+, FF3+, Opera 9+, Safari, Chrome and other

*

* Copyright 2011-2013, Dmitrii Pakhtinov ( spb.piksel@gmail.com )

*

* http://spb-piksel.ru/

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*

* Update: 2014-03-24 13:14

*/

/*! jQuery UI - v1.11.4 - 2015-03-18

* http://jqueryui.com

* Includes: core.js, widget.js, mouse.js, position.js, draggable.js, sortable.js

* Copyright 2015 jQuery Foundation and other contributors; Licensed MIT */

/*!

* jQuery JavaScript Library v2.2.3

* http://jqueryui.com

*

* Includes Sizzle.js

* http://sizzlejs.com/

*

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*

* Date: 2014-12-18T15:11Z

*/

/** @license

* JS Signals <http://millermedeiros.github.com/js-signals/>

* Released under the MIT license

* Author: Miller Medeiros

* Version: 1.0.0 - Build: 268 (2012/11/29 05:48 PM)

*/

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* see: http://github.com/requirejs/text for details

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/*

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*/

/*!

* Knockout JavaScript library v3.4.2

* (c) Steven Sanderson - http://knockoutjs.com/

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## 3.13 cordova-plugin-wkwebview-file-xhr – 2.1.1

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4th Party dependencies are either compiling or testing.

Compiling dependencies:

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- com.fasterxml.jackson.core » jackson-databind (optional) V 2.9.8 (Apache 2.0)

- com.google.code.gson » gson (optional) V 2.6.2 (Apache 2.0)

- com.googlecode.json-simple » json-simple (optional) V 1.1.1 (Apache 2.0)

- io.rest-assured » json-path V 3.3.0 (Apache 2.0)

- io.rest-assured » xml-path V 3.3.0 (Apache 2.0)

- org.apache.httpcomponents » httpclient V 4.5.3 (Apache 2.0)

- org.apache.httpcomponents » httpmime V 4.5.3 (Apache 2.0)

- org.ccil.cowan.tagsoup » tagsoup V 1.2.1 (Apache 2.0)

- org.codehaus.groovy » groovy V 2.4.15 (Apache 2.0)

- org.codehaus.groovy » groovy-xml V 2.4.15 (Apache 2.0)

- org.codehaus.jackson » jackson-core-asl (optional) V 1.9.11 (Apache 2.0)

- org.codehaus.jackson » jackson-mapper-asl (optional) V 1.9.11 (Apache 2.0)

Test Dependencies:

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- commons-io » commons-io V 2.4 (Apache 2.0)

- org.assertj » assertj-core V 1.7.0 (Apache 2.0)

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Compiling dependencies:

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Test Dependencies:

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- org.mockito » mockito-core V 1.10.19 (MIT) Copyright (c) 2007 Mockito contributors

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- org.hamcrest » hamcrest-library V 1.3 (BSD)

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Test Dependencies:

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- junit » junit V 4.12 (EPL)

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# 4

# List of Topics

This user manual is organized as follows:

**Table 4-1    List of Topics**

| Topics | Description |
|---|---|
| **Preface** | This topic provides information on the introduction, intended audience, list of topics, and acronyms covered in this guide. |
| **Overview** | This topic provides information about the overview of the licensing details of Oracle Banking Digital Experience and its associated third-party products. |
| **Oracle Banking APIs Licensing** | This topic provides information about the licensing information for Oracle Banking Digital Experience. |
| **Third-Party Licenses** | This topic provides information about the licensing and copyright information for third-party products included with the Oracle Banking Digital Experience licensed software. |

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