Oracle® Banking Digital Experience
Licensing Guide

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Oracle Banking Digital Experience Licensing Guide, Release 25.1.0.0.0

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Contents

Preface

1 Overview

2 Oracle Banking Digital Experience Licensing

3   Third-Party Licenses

Index

Preface

Purpose

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

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

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.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

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.

Related Resources

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

- Oracle Banking Digital Experience Installation Manuals

- Oracle Banking Digital Experience Licensing Manuals

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.

Convention	Meaning
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

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

Table 1   Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1

Overview

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

- [Oracle Banking Digital Experience Licensing](#)
- [Third-Party Licenses](#)

1.1 Oracle Banking Digital Experience Licensing

The chapter "Oracle Banking Digital Experience 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 Digital Experience licensed software. For more information refer Chapter [Third-Party Licenses](#) .

2

Oracle Banking Digital Experience Licensing

This chapter covers licensing information for Oracle Banking DigitalExperience.

- [Oracle Banking Digital Experience Base](#)
  This section presents the licensing information of Oracle Banking Digital Experience Base.

- [Oracle Banking Digital Experience Aggregation Services](#)
  This section presents the licensing information of Oracle Banking Digital Experience Aggregation Services.

- [Oracle Banking Digital Experience Origination](#)
  This section presents the licensing information of Oracle Banking Digital Experience Origination Applications.

- [Oracle Banking Digital Experience Retail](#)
  This section presents licensing information for Oracle Banking Digital Experience Retail.

- [Oracle Banking Digital Experience Small & Medium Business Servicing](#)
  This section presents licensing information for Oracle Banking Digital Experience Small & Medium Banking.

- [Oracle Banking Digital Experience Corporate](#)
  This section presents licensing information for Oracle Banking Digital Experience Corporate.

- [Oracle Banking Digital Experience Corporate Trade Finance](#)

- [Oracle Banking Digital Experience Supply Chain Finance](#)
  This chapter includes licensing information for Oracle Banking Digital Experience Supply Chain Finance.

- [Oracle Banking Digital Experience Convenient Payments](#)
  This chapter includes licensing information for Oracle Banking Digital Experience Convenient Payment Applications.

- [Oracle Banking Digital Experience Wealth Management](#)
  This chapter includes licensing information for Oracle Banking Digital Experience Wealth Management Applications.

- [Oracle Banking Digital Experience Customer Financial Insights](#)
  This chapter includes licensing information for Oracle Banking Digital Experience Customer Financial Insights Applications.

- [Oracle Banking Digital Experience Wallets](#)
  This chapter includes licensing information for Oracle Banking Digital Experience Wallets.

2.1 Oracle Banking Digital Experience Base

This section presents the licensing information of Oracle Banking Digital Experience Base.

- [Oracle Banking Digital Experience Base](#)
- [Oracle Banking Digital Experience UX Extension Kit](#)
- [Oracle Banking Digital Experience Chatbot](#)

- [Oracle Banking Digital Experience Personal Assistant](#)
- [Oracle Banking Digital Experience Smart Messaging](#)
- [Oracle Banking Digital Experience Helpdesk](#)

2.1.1 Oracle Banking Digital Experience Base

The Oracle Banking Digital Experience Base provides the framework and infrastructure components of the omni channel digital experience platform. It includes functions that enable users of the financial institution to configure and manage the application; add and manage its subscribers.

The Oracle Banking Digital Experience Base also includes the UI (User Interface) framework that has been used to build the screens of the application. This UI framework can be used for modifying or tailoring the UI screens as per the bank's needs.

The User Interface for Oracle Banking Digital Experience 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

The Oracle Banking Digital Experience Base allows financial services subscribers registered in the application to access the application via two touch points or channels - the mobile and online.

3.1.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Database Enterprise Edition or Oracle Database Standard Edition
- Oracle Weblogic Server Enterprise Edition or Oracle Weblogic Suite for Oracle Applications
- Oracle Live Experience – Optionally required, if the bank wants to enable the feature of live assistance for its users

3.1.1.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Base	Online and Mobile Touch Points

3.1.1.3 Restricted Use Licensing

Product or Component	Available Features
Oracle JavaScript Extension Toolkit (JET) 6.2	UI (User Interface) framework

> ⓘ **Note**
>
> Oracle JavaScript Extension Toolkit (JET) 6.2 shall be used only for building and modifying UI (User Interface) within Oracle Banking Digital Experience. It shall not be used for building UI (User Interface) for applications outside Oracle Banking Digital Experience.

3.1.1.4 General Licensing Information

Oracle Banking Digital Experience Base can be licensed with the instance.

2.1.2 Oracle Banking Digital Experience UX Extension Kit

Oracle Banking Digital Experience UX Extension kit provides the tooling capabilities to design user interfaces for OBDX application.

Tool aims at minimizing developers' efforts and time by generating the working screens automatically with minimal user input. The tool also enables the developers to make the changes in the existing screens or provided out of box which are designed using the UX Extension Kit.

3.1.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

• Oracle Banking Digital Experience Base

3.1.2.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience UX Extension Kit	Modify existing screen, Create new screen, Create new widgets

3.1.2.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.1.2.4 General Licensing Information

Oracle Banking Digital Experience UX Extension Kit can be licensed with the Application User metric.

2.1.3 Oracle Banking Digital Experience Chatbot

Chatbot is an artificial intelligence system that interacts with users over a messaging platform. Oracle Banking Digital Experience provides an interface for Chatbot which is pre-integrated with Oracle Digital Assistant. Using this platform, end users can interact with the bank for various queries and daily transactions.

Chatbot product is developed for the bank's 'OBDX Application – both Mobile and Desktop applications ', WhatsApp' and 'Facebook Messenger' App. Chatbot feature enables the end user to perform below transactions

- Transactions in Facebook Messenger -
    - View Account Balance
    - Fund Transfer
    - Locate ATM or Branch
    - View Recent Transactions
    - Inquire about user's spends
    - Inquire about upcoming payments
    - Inquire about credit card due
    - Inquire about credit card cash and credit limits
    - Inquire about outstanding balance on loan account
    - Inquire about next installment date and amount of loan
    - Inquire about banking products
    - Customer Service Requests
    - Fund Transfers – Internal, Domestic and International

3.1.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base
- Oracle Digital Assistant

3.1.3.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Chatbot	Facebook Messenger Chatbot
	Mobile Banking Application Chatbot
	WhatsApp Chatbot

3.1.3.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.1.3.4 General Licensing Information

Oracle Banking Digital Experience Chatbot can be licensed with the Financial Services Subscriber metric.

2.1.4 Oracle Banking Digital Experience Personal Assistant

Oracle Digital Experience provides an integration with voice assistants Siri and Alexa for fulling the banking needs of end customers.

This feature harnesses Apple's voice command assistant, Siri, to enable users to initiate voice based payments to registered payees from their mobile devices. The user can, hence, simply use voice commands to launch Siri and transfer money to payees without having to physically access the banking application to make payments. Similarly, through Alexa, users can inquire account balances and the recent transactions in their account.

3.1.4.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base
- Oracle Digital Assistant

3.1.4.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Personal Assistant	Alexa and Siri Personal Assistant

3.1.4.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.1.4.4 General Licensing Information

Oracle Banking Digital Experience Personal Assistant can be licensed with the Financial Services Subscriber metric.

2.1.5 Oracle Banking Digital Experience Smart Messaging

Oracle Digital Experience Smart Messaging allows the user to initiate a payment to a beneficiary through its phone messaging system. The payment gets effected on accessing the bank icon post due authentication. It is effected to the beneficiary whose message is open while accessing the bank icon or logo.

Oracle Digital Experience Smart Messaging also allows the bank to deliver notifications and offers to the customers through WhatsApp.

3.1.5.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.1.5.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Smart Messaging	Initiate Payment to an I message contact
	Deliver Offers and notifications to WhatsApp channel of the Bank

3.1.5.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.1.5.4 General Licensing Information

Oracle Banking Digital Experience Smart Messaging can be licensed with the Financial Services Subscriber metric.

3.1.5.5 Oracle Banking Digital Experience Wearables

Oracle Banking Digital Experience Wearables provides 'Watch Banking', which is a new age digital channel offered by the banks to its customers to perform simple operations on the go from their watch. It can be an Apple or an Android watch from which the customer can initiate inquiries as well as transactions.

3.1.5.6 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.1.5.7 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Wearables	Registration of wearables, Login from wearable device, Transaction Approvals, Own Account Transfer, Quick Snapshot, ATM and Branch Locator

3.1.5.8 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.1.5.9 General Licensing Information

Oracle Banking Digital Experience Wearables can be licensed with the Financial Services Subscriber metric.

2.1.6 Oracle Banking Digital Experience Helpdesk

Oracle Banking Digital Experience Helpdesk is solution provided to the bank for situations when a business user need an assistance from the banks Contact Centre.

In such situations, the business user can approach the bank, using the helpdesk feature, bank Contact Centre assistance users can take the session control of the user's internet banking account and assist the users with their banking experience. The session control is taken only after successful authentication of the token received from the user.

3.1.6.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.1.6.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Helpdesk	Enables the bank admin to take session control of any subscriber's account and execute the required transaction

3.1.6.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.1.6.4 General Licensing Information

Oracle Banking Digital Experience Helpdesk can be licensed with the Financial Services Subscriber metric.

2.2 Oracle Banking Digital Experience Aggregation Services

This section presents the licensing information of Oracle Banking Digital Experience Aggregation Services.

- Oracle Banking Digital Experience Aggregation Services

2.2.1 Oracle Banking Digital Experience Aggregation Services

The Oracle Banking Digital Experience Aggregation Services 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.

3.2.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.2.1.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Aggregation Services	Consolidated view of all accounts on an Aggregation dashboard, Quick and easy payment between the aggregated accounts.

3.2.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.2.1.4 General Licensing Information

Oracle Banking Digital Experience Aggregation Services can be licensed with the Financial Services Subscriber metric.

2.3 Oracle Banking Digital Experience Origination

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

- [Oracle Banking Digital Experience Originations for Liability Accounts](#)
- [Oracle Banking Digital Experience Originations for Credit Cards and Third Party Products](#)
- [Oracle Banking Digital Experience Originations for Loans and Mortgages](#)

2.3.1 Oracle Banking Digital Experience Originations for Liability Accounts

The Oracle Banking Digital Experience Originations for Liability Accounts for retail customers of the bank. It includes functionalities that enable applicants, both existing customers as well as prospects to apply for retail liability products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

3.3.3.1 Separately Licensed Prerequisite Products

The Oracle Banking Digital Experience Originations for Liability Accounts for retail customers of the bank. It includes functionalities that enable applicants, both existing customers as well as prospects to apply for retail liability products offered by the bank, it enables the applicants to view/update/track their applications once they are saved or submitted.

3.3.3.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Originations for Liability Accounts	Application for new Liability Products for Retail customers, Application tracker

3.3.3.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.3.3.4 General Licensing Information

Oracle Banking Digital Experience Originations for Liability Accounts can be licensed with the Bank Account Application metric.

2.3.2 Oracle Banking Digital Experience Originations for Credit Cards and Third Party Products

The Oracle Banking Digital Experience Originations for Credit Cards and Third Party enables customers to apply for a credit card. This is made possible by just providing the basic personal and financial details. The applicant can also define preferences such as whether add on card holders are to be added to the card and if balance transfers are to be defined.

3.3.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

- Any Credit Card origination system

- Web Center Imaging and Process Management for Document Management

3.3.2.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Originations Credit Cards and Third Party Products	Application for a new Credit Card, Application tracker

3.3.2.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.3.2.4 General Licensing Information

Oracle Banking Digital Experience Originations for Credit Cards and Third Party Products can be licensed with the Bank Account Application metric.

2.3.3 Oracle Banking Digital Experience Originations for Loans and Mortgages

The Oracle Banking Digital Experience Originations for Loans and Mortgages is a facility to request loan from the channel itself for retail customers. It provides functionalities to both prospects and existing customers to originate loans and mortgages. Based on the loan and mortgage product requirements, it captures data from the applicants and then use them for the

loan origination process. It also includes functionalities to track, manage and monitor the submitted loan applications.

3.3.3.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

- Web Center Imaging and Process Management for Document Management

- FLEXCUBE Universal Banking Retail Loan Origination or any other system for Loans Origination

3.3.3.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Digital Experience Originations for Loans and Mortgages	Application for new of Loan and mortgage Products for existing and prospective retails customers, Application tracker

3.3.3.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.3.3.4 General Licensing Information

Oracle Banking Digital Experience Originations for Loans and Mortgages can be licensed with the Bank Account Application metric.

2.4 Oracle Banking Digital Experience Retail

This section presents licensing information for Oracle Banking Digital Experience Retail.

- [Oracle Banking Digital Experience Retail Servicing](#)

2.4.1 Oracle Banking Digital Experience Retail Servicing

The Oracle Banking Digital Experience Retail Servicing enables the financial services subscribers that are retail customers of the financial institution to conduct various transactions and inquiries for the retail products of the bank.

The Oracle Banking Digital Experience Retail Servicing includes functionalities related to account inquiries, customer services, customer inquiries, credit cards, loans, and term deposits. The Oracle Banking Digital Experience Retail Servicing also contains functionalities for fund transfers across own accounts, domestic and international transfer.

It also contains functionalities for bill payments and the related maintenances.

3.4.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.4.1.2 Oracle Analytics Publisher for Reports Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Retail Servicing	Retail (Retail Inquires, Retail Customer Services, Retail Term Deposits, Retail Transfer and Payments, Retail Bill Payments), Retail Loans, Retail Credit Cards

3.4.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.4.1.4 General Licensing Information

Oracle Banking Digital Experience Retail Servicing can be licensed with the Financial Services Subscriber metric.

2.5 Oracle Banking Digital Experience Small & Medium Business Servicing

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

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

2.6 Oracle Banking Digital Experience Corporate

This section presents licensing information for Oracle Banking Digital Experience Corporate.

- Oracle Banking Digital Experience Corporate Servicing

2.6.1 Oracle Banking Digital Experience Corporate Servicing

Oracle Banking Digital Experience provides a whole set of services under its feature of 'Corporate Servicing', which enables the SME's the Corporate Customers of the financial institutions to conduct various transactions and inquiries on the corporate products of the bank.

Listed below are such set of services offered under Corporate Servicing:

- Management of all types of Accounts and its Inquiries
- Customer Service Requests
- Fund Transfers – Internal, Domestic and International
- Bulk Payments
- Bill Payments
- Facility and Loan Origination – Includes requesting of new facility against an existing liability or a new sub facility against an existing liability and request for a new loan
- Servicing of Facility and its Collaterals and Loans

- Virtual Account Management – Enables corporates to reduce the number of real accounts needed and its associated costs, provides ease of reconciliation and gives better collection, visibility and deployment of money.

- Liquidity Management – Enables management of liquidity by optimizing interest of liability accounts and reduce Interest cost and provides greater visibility over cash positions

- Cash Management Service – ensures effective management of receivables and payables resulting in improved cash flow and enhanced liquidity. The aim is to enhance the profitability of customers through effective cash management.

3.5.1.1 <u>Separately Licensed Prerequisite Products</u>

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

- 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

- Web Center Imaging and Process Management for Document Management.

- Oracle Analytics Publisher for Reports

3.5.1.2 <u>Components and Features Included</u>

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Corporate Servicing	Corporate (Corporate Inquires, Corporate Customer Services, Corporate Term Deposits, Corporate Transfer and Payments, Corporate Bill Payments, Corporate Bulk Payments),
	Corporate Facility Origination1 (Request a New Credit facility or Sub Facility under an existing liability, Amendment of Existing Facility, Credit Facility Application Tracker, Request for new Collateral Evaluation, Revaluation of an existing collateral)
	Corporate Facility Servicing2 (Overview of Facilities and Collaterals, View Summary and Details of Facilities, View Summary and Details of Collaterals)
	Corporate Loan Originations (Request for a New Term Loan, Working Capital loan, Equipment Loan, Real Estate Loan, and Loan Application Tracker, Corporate Loan Drawdown Request initiation and Application Tracker)
	Corporate Loan Servicing (Loans Accounts Overview, Loan Accounts Summary i.e. Details and Account Activity, Loan Repayment, Schedule Inquiry and Disbursement Inquiry)
	Virtual Account Management (Manage and View of Virtual Entity, Manage 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 and Movement of money between Virtual Accounts, , Manage and View Virtual Multi-Currency Account, Payments & Transfers using Virtual accounts, Virtual Accounts Statements, Bulk File upload option for creating Remitter lists, Virtual accounts & structures.)
	Liquidity Management (Account Structure Summary, Account Structure Detail, Create Account Structure, Edit Account Structure, Sweep Log)
	Cash Management Service (On-board Associated party,
	View Associated Party, Invoice Management i.e create, edit, accept/ reject, view and cancel Invoice, Bulk File Upload for Invoice and Cash flow forecast).

3.5.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.5.1.4 General Licensing Information

Oracle Banking Digital Experience Corporate Servicing can be licensed with the Financial Services Subscriber metric.

2.7 Oracle Banking Digital Experience Corporate Trade Finance

Oracle Banking Digital Experience Corporate Trade Finance contains functionalities related to Trade Finance.

Some of these available functionalities are related to Letters of Credit, Outward Guarantees, as well as Import and Export bills.

3.6.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

- Oracle Banking Trade Finance or any other third party Trade Finance back office.

- Oracle Banking Trade Finance Process Management or any other third party Trade Finance process management system

- Web Center Imaging and Process Management for Document Management

3.6.1.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Corporate Trade Finance	Corporate Trade Finance(Initiate Letter of Credit1, Amend Letter of Credit, View Letter of Credit, Initiate Outward Bank Guarantee1, View Outward Bank Guarantee, Amend Bank Guarantee, Initiate Bills, Settlement of Bill under Import LC1, View Import Bills, View Export Bills, , Customer Acceptance – Amendments1 and Discrepancies1)
	1Prerequisite Oracle Trade Finance Process Management

3.6.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.6.1.4 General Licensing Information

Oracle Banking Digital Experience Corporate Trade Finance can be licensed with the Financial Services Subscriber metric.

2.8 Oracle Banking Digital Experience Supply Chain Finance

This chapter includes licensing information for Oracle Banking Digital Experience Supply Chain Finance.

- [Oracle Banking Digital Experience Supply Chain Finance](#)

2.8.1 Oracle Banking Digital Experience Supply Chain Finance

Supply Chain Finance (SCF) is a platform that facilitates the corporates to avail short term credit that optimizes working capital for both the buyer and the seller at a lower cost thereby improving business efficiency. Through SCF, suppliers sell or liquidate their invoices or receivables to banks. This enables them to make liquid money available to proceed with the future orders.

Similarly, Buyers avails finance for their payables from banks so that their obligations are timely met at a minimized cost.

Features available in Supply Chain Finance are:

- Dashboard for SCF

- On-board Counter party

- View Associated Party

- Program Management

- Create Program

- Edit Program

- View Program

- Invoice Management

- Create Invoice

- Bulk File Upload for Invoice

- Edit Invoice

- View Invoices

- Accept/Reject Invoice

- Cancel Invoice

- Request Finance against Invoices

- View Finances against Invoices

- Repayment of Finance

3.7.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

- Oracle Banking Supply Chain Finance or any other third party Supply Chain Finance back office.

3.7.1.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Supply Chain Finance	(Dashboard for SCF, On-board Counter party, View Associated Party, Create Program, Edit Program, View Program, Invoice Management, Create single or multiple Invoices online, Bulk File Upload for Invoice, Edit Invoice, View Invoices, Accept/Reject Invoice, Cancel Invoice, Request Finance against Invoices,, View Finances against Invoices, Repayment of Finance)

3.7.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.7.1.4 General Licensing Information

Oracle Banking Digital Experience Supply Chain Finance can be licensed with the Financial Services Subscriber metric.

2.9 Oracle Banking Digital Experience Convenient Payments

This chapter includes licensing information for Oracle Banking Digital Experience Convenient Payment Applications.

- [Oracle Banking Digital Experience Retail Peer-to Peer Payments](#)
- [Oracle Banking Digital Experience Merchant Payments](#)

2.9.1 Oracle Banking Digital Experience Retail Peer-to Peer Payments

The Oracle Banking Digital Experience Retail Peer-to Peer (P2P) Payments includes functionalities to transfer funds, using an email id or mobile number or to a facebook ID. The sender uses the application to initiate the payment. The beneficiary can or cannot be a customer of the bank to receive the payment. The beneficiary registers his details with the bank to receive the payment.

3.8.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Retail Servicing

3.8.1.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Retail Peer-to-Peer Payments	Retail Peer-to-Peer Payments

3.8.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.8.1.4 General Licensing Information

Oracle Banking Digital Experience Retail Peer-to-Peer Payments can be licensed with the Financial Services Subscriber metric.

2.9.2 Oracle Banking Digital Experience Merchant Payments

The Oracle Banking Digital Experience Merchant Payments application provides the facility of interfacing with third party merchants. To perform Merchant Payment transactions, a Merchant URL is provided. Merchants can login through this URL using merchant details. The financial service subscribers can then login to the application can carry out funds transfers to the merchants as payments.

3.8.2.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Banking Digital Experience Retail Servicing and/or Banking Digital Experience Corporate Servicing

3.8.2.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Merchant Payments	External Payment Interface

3.8.2.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.8.2.4 General Licensing Information

Oracle Banking Digital Experience Merchant Payments can be licensed with the Financial Services Subscriber metric.

2.10 Oracle Banking Digital Experience Wealth Management

This chapter includes licensing information for Oracle Banking Digital Experience Wealth Management Applications.

- [Oracle Banking Digital Experience Retail Mutual Funds](#)

2.10.1 Oracle Banking Digital Experience Retail Mutual Funds

The Oracle Banking Digital Experience Retail Mutual Funds provides functionalities to buy, redeem, or switch mutual funds in the application.

The Oracle Banking Digital Experience Retail Mutual Funds also includes other mutual fund-related functionalities such as details for the mutual fund portfolio and dividend information of the mutual funds.

3.9.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.9.1.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Retail Mutual Funds	Retail Mutual Funds

3.9.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.9.1.4 General Licensing Information

Oracle Banking Digital Experience Retail Mutual Funds can be licensed with the Financial Services Subscriber metric.

2.11 Oracle Banking Digital Experience Customer Financial Insights

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

- [Oracle Banking Digital Experience Personal Finance Management](#)

2.11.1 Oracle Banking Digital Experience Personal Finance Management

The Oracle Banking Digital Experience Personal Finance Management includes functionalities for creation and managing of personal financial goals.

The Oracle Banking Digital Experience Personal Finance Management also contains functionalities related to spending analysis and budget maintenance for individuals.

3.10.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Retail Servicing

3.10.1.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Personal Finance Management	Personal Finance Management functions

3.10.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.10.1.4 General Licensing Information

Oracle Banking Digital Experience Personal Finance Management can be licensed with the Financial Services Subscriber metric.

2.12 Oracle Banking Digital Experience Wallets

This chapter includes licensing information for Oracle Banking Digital Experience Wallets.

- [Oracle Banking Digital Experience Wallets](#)

2.12.1 Oracle Banking Digital Experience Wallets

The Oracle Banking Digital Experience Wallets provides the user with digital wallets.

It allows the user to open a wallet, fund a wallet, pay money to friends and family, pay bills and do recharges,. Receive funds from other user into the wallet. There is an option to view the Requested Funds History from where user can accept or decline the request for transfers received and also send reminders for those requests which have not been honored yet.

3.11.1.1 Separately Licensed Prerequisite Products

The following prerequisite products require separate licenses:

- Oracle Banking Digital Experience Base

3.11.1.2 Components and Features Included

Licensed Program	Features / Component Included with License
Oracle Banking Digital Experience Wallets	Pay Bills, Recharges, Receive Funds from other user, View Requested Fund History, Accept or Decline Requests, Send Reminders for requested Funds.

3.11.1.3 Restricted Use Licensing

Product or Component	Available Features
NA	NA

3.11.1.4 General Licensing Information

Oracle Banking Digital Experience Wallets can be licensed with the Financial Services Subscriber metric.

3

Third-Party Licenses

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

Refer the following link for the third-party licensing information of the Oracle Banking Digital Experience product.

[Third Party Licensing Information](#)

Index