Oracle® Banking Payments
License Guide On Premise

Release 14.8.0.0.0

ORACLE®

Oracle Banking Payments License Guide On Premise, Release 14.8.0.0.0

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  This manual is intended for the following User/User Roles:
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1.1 Purpose

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

1.2 Audience

This manual is intended for the following User/User Roles:

Table 1-1   User Roles

Role	Function
Implementation & IT Staff	Implementation & Maintenance of the Software

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/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 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 make sure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 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.

1.6 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.
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.

2

Oracle Banking Payments Licensing

2.1 Introduction

This chapter provides information on Oracle Banking Payments 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

Not applicable to Oracle Banking Payments.

2.3 Components Included in License

The following component is included in any of Oracle Banking Payments licensed module as listed in section 2.4:

* Oracle Banking Payments Base

This includes the sub components as listed below:

- Core Maintenances
- Payments related maintenances
- Exception Queues
- Pricing & Common Services

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 Banking Payments Domestic Low Value Payments	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development	10K Transactions
Oracle Banking Payments Domestic High Value Payments	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Cross Border	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Book Transfers	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Direct Debit Collections	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Faster Payments	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Bulk File Handling	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments ACH Messaging Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments Low Value Payments	10K Messages
Oracle Banking Payments ACH Messaging Pack 2	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench and either Oracle Banking Payments Domestic Low Value or Oracle Banking Payments Direct Debit Collections	10K Messages
Oracle Banking Payments ACH Connectivity Pack 1	Oracle Banking Payments ACH Messaging Pack1 AND Oracle Banking Payments RTGS Messaging Pack 1 License Subscription and Database Enterprise Edition, Partitioning, FLEXCUBE Development Workbench	10K Messages
Oracle Banking Payments RTGS Messaging Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments High Value Payments	10K Messages

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle Banking Payments RTGS Messaging Pack 2	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments High Value Payments	10K Messages
Oracle Banking Payments RTGS Connectivity Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments RTGS Messaging Pack 1	10K Messages
Oracle Banking SWIFT Connectivity Pack	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Messages
Oracle Banking Payments SWIFTNet FileAct	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	1 Gigabyte
Oracle Banking Payments Cross Border Payments Messaging Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments Cross Border Payments	10K Messages
Oracle Banking Payments RTP Messaging Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments Faster Payments	10K Messages
Oracle Banking Payments RTP Messaging Pack 2	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments Faster Payments	10K Messages
Oracle Banking Payments RTP Connectivity Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments RTP Messaging Pack 1	--
Oracle Banking Payments RTP Connectivity Pack 2	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments RTP Messaging Pack 2	--
Oracle Banking Payments Instruments – Clearing	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Instruments – Demand Draft & Banker's Cheque	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle Banking Payments Instruments – Positive Pay	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments for Enterprise	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	1 Million Transactions

SKU	User Manuals
Banking Payments Domestic Low - Value Payments	ACH Credit User Guide
Banking Payments Domestic Low - Value Payments	EU SEPA Credit Transfer User Guide
Banking Payments Domestic Low - Value Payments	China CNAPS User Guide
Banking Payments Domestic Low - Value Payments	US NACHA User Guide
Banking Payments Domestic Low - Value Payments	India NEFT User Guide
Banking Payments Domestic High -Value Payments	RTGS FIN User Guide
Banking Payments Domestic High -Value Payments	Generic Wires ISO User Guide
Banking Payments Domestic High -Value Payments	US Fedwire User Guide
Banking Payments Domestic High -Value Payments	US CHIPS User Guide
Banking Payments Domestic High -Value Payments	China CNAPS User Guide
Banking Payments Domestic High -Value Payments	India RTGS User Guide
Banking Payments Cross Border	Cross Border Payments User Guide
Banking Payments Cross Border	Generic Wires ISO User Guide
Banking Payments Book Transfers	Book Transfer User Guide
Banking Payments Direct Debit Collections	ACH Debit User Guide
Banking Payments Direct Debit Collections	EU SEPA Direct Debits User Guide
Banking Payments Direct Debit Collections	US NACHA User Guide
Banking Payments Direct Debit Collections	China CNAPS User Guide
Banking Payments Faster Payments	EU SEPA Instant Credit User Guide
Banking Payments Faster Payments	EU TIPS User Guide
Banking Payments Faster Payments	US Real-Time Payments User Guide
Banking Payments Faster Payments	Hong Kong FPS User Guide
Banking Payments Faster Payments	India IMPS User Guide
Banking Payments Faster Payments	India UPI User Guide
Banking Payments Bulk File Handling	Bulk File Handling User Guide
Banking Payments Instruments – Clearing	Instruments & Clearing User Guide

SKU	User Manuals
Banking Payments Instruments – Demand Draft and Banker's Cheque	Instruments & Clearing User Guide
Banking Payments Instruments – Positive Pay	Instruments & Clearing User Guide

2.5 10K Messages – License Metric Definition

For Oracle Banking Payments Cross Border Payments Messaging Pack 1, Banking Payments ACH Messaging Pack 1, Banking Payments ACH Messaging Pack 2, Banking Payments RTP Messaging Pack 1, Banking Payments RTGS Messaging Pack 1, Banking Payments RTGS Messaging Pack 2 SKUs.

Oracle Banking Payments Cross Border Payments Messaging Pack 1 - 10K Messages: is defined as ten thousand messages exchanged over a 12 month period. For the purposes of Oracle Banking Payments Cross Border Payments Messaging Pack 1 Program, the number of messages shall be equal to sum of –

• SWIFT MT FIN messages sent or received from SWIFT.

• SWIFT GPI Messages sent and/or received from SWIFT.

• Domestic high value Networks based on SWIFT FIN Y Copy Messaging Standards.

Oracle Banking Payments ACH Messaging Pack 1 – 10K Messages: is defined as ten thousand messages exchanged over a 12-month period. For the purposes of Oracle Banking Payments ACH Messaging Pack 1 Program, the number of messages shall be equal to sum of –

• India NEFT messages bulked and/or de-bulked for files that are sent and/or received from India NEFT network.

• China BEPS messages sent or received from CNAPS BEPS systems. The messages types includes but not limited to customer credit transfer, enquiry, Request for Debit, Status & response messages.

Oracle Banking Payments ACH Messaging Pack 2 - 10K Messages: is defined as ten thousand messages exchanged over a 12-month period. For the purposes of Oracle Banking Payments ACH Messaging Pack 2 Program, number of messages shall be equal to sum of –

• SEPA Credit Transfer messages bulked and/or de-bulked for files that are sent and/or received from a SEPA network.

• SEPA Direct Debits messages bulked and/or de-bulked for files that are sent and/or received from a SEPA network.

• US ACH payment messages bulked and/or de-bulked for files that are sent and/or received from the US ACH payment network.

Oracle Banking Payments RTP Messaging Pack 1 - 10K Messages: is defined as ten thousand messages exchanged over a 12-month period. For the purposes of Oracle Banking Payments RTP Messaging Pack 1 Program, number of messages shall be equal to sum of –

• Incoming messages received and/or outgoing messages generated by SEPA Instant Credit Transfer. This includes, but is not limited to, payment messages, recall requests, payment status reports, recall response, payment return, inquiry and response messages and statement messages.

• Incoming messages received and/or outgoing messages generated by US RTP program. This includes, but is not limited to, payment messages, recall requests, recall response, payment return, inquiry and response messages.

Oracle Banking Payments RTGS Messaging Pack 1 – 10K Messages: is defined as ten thousand messages exchanged over a 12-month period. For the purposes of Oracle Banking Payments RTGS Messaging Pack 1 program, the number of messages shall be equal to sum of –

- India RTGS Payments Messages that are sent and/or received from India RTGS Payment Network.

- CNAPS HVPS Payments Messages that are sent and/or received from CNAPS HVPS Payment Network. The messages types includes but not limited to customer credit transfer, Bank Transfer, Enquiry, Status & response messages.

Oracle Banking Payments RTGS Messaging Pack 2 - 10K Messages: is defined as ten thousand messages exchanged over a 12 month period. For the purposes of Oracle Banking Payments RTGS Messaging Pack 2 program, the number of messages shall be equal to sum of –

- US Fedwire Payment Messages that are sent and/or received from US Fedwire Payment Network.

2.6 Network Support

Oracle Banking Payments ACH Messaging Pack 1	Network Support – India NEFT, China – BEPS
Oracle Banking Payments ACH Messaging Pack 2	Network Support – EU SCT, EU SDD,US ACH
Oracle Banking Payments RTGS Messaging Pack 1	Network Support – India RTGS, China- HVPS
Oracle Banking Payments RTGS Messaging Pack 2	Network Support – US Fedwire
Oracle Banking Payments RTP Messaging Pack 1	Network Support – SEPA Instant, US RTP
Oracle Banking Payments Cross Border Payments Messaging Pack 1	Network Support – SWIFT FIN MT Messaging, SWIFT GPI Messaging, Domestic High Value Payments based on SWIFT FIN Y Copy Messaging standards

2.7 Restricted Use License

Not applicable to Oracle Banking Payments.

3

Environment Details

- Tech Stack

3.1 Tech Stack

Please refer the Release Notes for Tech Stack Details.

4

Software Prerequisites

The following are the separately licensable software prerequisites for Oracle Banking Payments Products:

- Software Pre-requisites

4.1 Software Pre-requisites

Product Name	Product Version	Requirements
Oracle WebLogic Server	14.1.2.0.0	Optional - Required if Single Sign On is required. Refer release notes environment details section for dependent software.
Java HotSpot (TM) JDK (with WebLogic Application Server)	17.0.12	Standard Requirement
Oracle Toplink	14.1.2.0.0	Standard Requirement
Oracle Database 19c Enterprise Edition Release	19.26.0.0.0	Standard Requirement With Partitioning option.

5

Third Party Licenses

- Third Party Libraries
- Third-Party License Information

5.1 Third Party Libraries

Copyright Holder	Licensed Technology	Version
The Apache Software Foundation	Commons Logging	3.17.0
The Apache Software Foundation	Commons Net	3.11.1
Envoi Solutions LLC	Jettison	1.5.4
Eclipse Foundation	EclipseLink	2.7.15
The Apache Software Foundation	POI	5.3.0
The Project Lombok Authors	Lombok	1.18.34
Terracotta, Inc.	Quartz Job Scheduler	2.4.0
The Apache Software Foundation	cglib-nodep	3.3.0-9d67875
QOS.ch	jcl-over-slf4j	2.0.16
The Guava Authors	Guava	33.3.1
SmartBear Software	swagger-jaxrs	1.6.14
Jonathan Hedley	jsoup	1.18.1
Pivotal, Inc.	Spring-Security-Config	5.8.15
FasterXML,LLC	Jackson Core	2.18.0
JSON-SMART authors	json-smart	2.5.1
Schibsted Marketplaces Products	jslt	0.1.14-b008c8e
Kalle Stenflo	json-path	2.9.0
Brett Wooldridge	HikariCP	6.0.0
Pivotal, Inc.	Spring-Security-Web	5.8.15
The Netty Project	netty-transport-native-epoll	4.1.118.Final
FasterXML, LLC	jackson-dataformat-yaml	2.18.0
QOS.ch	log4j-over-slf4j	2.0.16
JSON.org	JSON in Java	20240303
Oracle	JavaScript Extension Toolkit (JET)	17.0.4
The Apache Software Foundation	tika-core	2.9.2
Pivotal, Inc.	spring-security-core	5.8.15
The Apache Software Foundation	poi-ooxml	5.3.0
The Apache Software Foundation	HttpComponents HttpClient	4.5.14
QOS.ch	jul-to-slf4j	2.0.16
The Apache Software Foundation	Commons Codec	1.17.1
Eclipse Foundation	EclipseLink JPA	2.7.15
Pivotal, Inc.	spring-context	5.3.42.1
The Apache Software Foundation	log4j-core	2.24.2
The Apache Software Foundation	velocity-tools-generic	3.1-69fbb0e

Copyright Holder	Licensed Technology	Version
The Apache Software Foundation	Log4j-API	2.24.1
The Apache Software Foundation	Ant	1.10.15
The Apache Software Foundation	Ant	1.10.15
The Apache Software Foundation	Mina SSHD-sftp	2.14.0
The Apache Software Foundation	log4j-1.2-api	2.24.1
FasterXML, LLC	Jackson Databind	2.18.0
The Netty Project	netty-codec-http	4.1.118.Final
The Apache Software Foundation	spring-cloud-starter-netflix-eureka-client	3.1.8
jsonwebtoken.io	jjwt-api	0.11.5
jsonwebtoken.io	jjwt-api	0.12.6
The Apache Software Foundation	PDFBox	3.0.3
Pivotal, Inc.	spring-tx	5.3.42.1
Pivotal, Inc.	spring-web	5.3.42.1
jsonwebtoken.io	jjwt-impl	0.11.5
jsonwebtoken.io	jjwt-impl	0.12.6
jsonwebtoken.io	jjwt-jackson	0.12.6
Pivotal, Inc.	spring-test	5.3.42.1
Eclipse Foundation	jakarta.mail-api	2.1.3
Pivotal, Inc.	spring-jms	5.3.42.1
Apache 2.0	shedlock-spring	4.48.0
Apache 2.0	shedlock-provider-jdbc-template	4.48.0
The Apache Software Foundation	apache-mime4j-core	0.8.11
Eclipse Foundation	jakarta.mail	2.0.3
Pivotal, Inc.	spring-cloud-starter-bootstrap	3.1.9
The Apache Software Foundation	spring-cloud-starter-zipkin	2.2.8.RELEASE
The Apache Software Foundation	spring-cloud-netflix-eureka-server	3.1.8
The Closure Compiler Authors	closure-compiler	20231112
Oracle America, Inc. and/or its affiliates	coherence-spring-boot-starter	3.3.6
The Apache Software Foundation	poi-ooxml-full	5.3.0
Jonathan Halterman	modelmapper-core	3.2.1
The Apache Software Foundation	spring-cloud-starter-sleuth	3.1.10
Apache Software Foundation (ASF)	spring-cloud-netflix-hystrix	2.2.10.RELEASE
Red Gate Software Ltd	flyway-core	8.5.13
The Apache Software Foundation	httpclient5	5.3.1
MapStruct Authors	mapstruct-core	1.6.2
Pivotal, Inc.	spring-security-saml2-service-provider	5.8.15
The Apache Software Foundation	camel-spring	3.22.2
The Apache Software Foundation	Apache FOP	2.10
The Apache Software Foundation	spring-cloud-netflix-eureka-client	3.1.8
FasterXML, LLC	Jackson Annotations	2.18.0
Pivotal, Inc.	spring-security-ldap	5.8.15
jsonwebtoken.io	jjwt-extensions-jackson	0.11.5

Copyright Holder	Licensed Technology	Version
VMware Inc	spring-boot-starter-web	2.7.18.1
VMware Inc	spring-boot-starter-json	2.7.18.1
VMware Inc	spring-boot-starter-batch	2.7.18.1
VMware Inc	spring-boot-starter-jersey	2.7.18.1
Pivotal, Inc.	spring-cloud-starter-config	3.1.9
FasterXML,LLC	Classmate	1.7.0
Apache Software Foundation	camel-http	3.22.2
Apache Software Foundation	camel-spring-xml	3.22.2
VMware Inc	spring-boot-starter-jdbc	2.7.18.1
VMware Inc	spring-boot-starter-aop	2.7.18.1
Apache Software Foundation	camel jackson	3.22.2
The Apache Software Foundation	camel-rest-starter	3.22.2
Pivotal, Inc.	spring-cloud-config-server	3.1.9
VMware Inc	spring-boot-starter-logging	2.7.18.1
Apache Software Foundation	camel-management	3.22.2
The Apache Software Foundation	camel-servlet-starter	3.22.2
VMware Inc	spring-boot-starter-data-jpa	2.7.18.1
VMware Inc	spring-boot-starter-hateoas	2.7.18.1
VMware Inc	spring-boot-starter-validation	2.7.18.1
Netflix, Inc.	Conductor	3.15.0
The Apache Software Foundation	camel-spring-boot-starter	3.22.2
Apache Software Foundation	camel-sql	3.22.2
VMware Inc	spring-boot-starter	2.7.18.1
Oracle America, Inc. and/or its affiliates	coherence-spring-core	3.3.6
The Apache Software Foundation	camel-jpa-starter	3.22.2
Apache Software Foundation	camel-servlet	3.22.2
The Apache Software Foundadtion	spring-cloud-sleuth-zipkin	3.1.11
The Apache Software Foundadtion	spring-cloud-starter-stream-kafka	3.2.10
VMware Inc	micrometer-registry-prometheus-simpleclient	1.14.1
Apache Software Foundation	camel-freemarker	3.22.2
The Apache Software Foundation	camel-jackson-starter	3.22.2
Apache Software Foundation	caml-jms	3.22.2

5.2 Third-Party License Information

This topic describes the licensing information of the third-party software of the Oracle Banking Payments.

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

https://docs.oracle.com/cd/G32208_01/html/third-party.htm