

Oracle® Banking Payments

License Guide - Subscription



Release 14.8.1.0.0
G44830-01
October 2025

ORACLE®

Copyright © 2022, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

| | | |
|-----|---|---|
| 1 | Oracle Banking Payments Licensing | |
| 1.1 | Introduction | 1 |
| 1.2 | General Licensing Rules | 1 |
| 1.3 | Components Included in License | 1 |
| 1.4 | Separately Licensed Pre-requisite Products and Licensing Metric | 1 |
| 1.5 | 10K Transactions – License Metric Definition | 3 |
| 1.6 | Network Support | 3 |
| 1.7 | Restricted Use License | 3 |
| 2 | Environment Details | |
| 2.1 | Tech Stack | 1 |
| 3 | Software Prerequisites | |
| 3.1 | Software Pre-requisites | 1 |
| 4 | Third Party Licenses | |
| 4.1 | Third-Party License Information | 1 |

Preface

- [Purpose](#)
- [Audience](#)
- [Critical Patches](#)
- [Conventions](#)
- [Diversity and Inclusion](#)
- [Documentation Accessibility](#)
- [Related Resources](#)

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.

Audience

This document is intended for the following audience:

- Customers
- Partners

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](#).

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. |
| <i>italic</i> | 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. |

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.

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.

Related Resources

For more information, refer to the following documents:

- Oracle Banking Payments Installation Guides
- Oracle Banking Payments User Guides

1

Oracle Banking Payments Licensing

- [Introduction](#)
- [General Licensing Rules](#)
- [Components Included in License](#)
- [Separately Licensed Pre-requisite Products and Licensing Metric](#)
- [10K Transactions – License Metric Definition](#)
- [Network Support](#)
- [Restricted Use License](#)

1.1 Introduction

This chapter provides information on Oracle Banking Payments License Subscription 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

1.2 General Licensing Rules

Not applicable to Oracle Banking Payments License Subscription.

1.3 Components Included in License

The following component is included in any of Oracle Banking Payments License Subscription licensed module as listed in section 1.4:

*** Oracle Banking Payments Base**

This includes the sub components as listed below:

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

1.4 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.

Table 1-1 Module List

| Module Description | Separately Licensed Prerequisites | Licensing Metric(s) |
|---|-----------------------------------|---------------------|
| Oracle Banking Payments ACH License Subscription | FLEXCUBE Development Workbench | 10K Transactions |
| Oracle Banking Payments RTGS License Subscription | FLEXCUBE Development Workbench | 10K Transactions |
| Oracle Banking Payments Cross Border License Subscription | FLEXCUBE Development Workbench | 10K Transactions |
| Oracle Banking Payments Book Transfers License Subscription | FLEXCUBE Development Workbench | 10K Transactions |
| Oracle Banking Payments Real Time License Subscription | FLEXCUBE Development Workbench | 10K Transactions |
| Oracle Banking Payments Instruments License Subscription | FLEXCUBE Development Workbench | 10K Transactions |
| Oracle Banking Payments Enterprise License Subscription | FLEXCUBE Development Workbench | 1M Transactions |

Table 1-2 Payment Product Processor SKU to Module mapping:

| SKU | User Manuals |
|--|------------------------------------|
| Banking Payments ACH License Subscription | ACH Credit User Guide |
| Banking Payments ACH License Subscription | EU SEPA Credit Transfer User Guide |
| Banking Payments ACH License Subscription | China CNAPS User Guide |
| Banking Payments ACH License Subscription | US ACH User Guide |
| Banking Payments ACH License Subscription | India NEFT User Guide |
| Banking Payments ACH License Subscription | ACH Debit User Guide |
| Banking Payments ACH License Subscription | EU SEPA Direct Debits User Guide |
| Banking Payments ACH License Subscription | Bulk File Handling User Guide |
| Banking Payments RTGS License Subscription | RTGS FIN User Guide |
| Banking Payments RTGS License Subscription | Generic Wires ISO User Guide |
| Banking Payments RTGS License Subscription | US Fedwire User Guide |
| Banking Payments RTGS License Subscription | US CHIPS User Guide |
| Banking Payments RTGS License Subscription | China CNAPS User Guide |
| Banking Payments RTGS License Subscription | India RTGS User Guide |
| Banking Payments RTGS License Subscription | Bulk File Handling User Guide |
| Banking Payments Cross Border License Subscription | Cross Border Payments User Guide |
| Banking Payments Cross Border License Subscription | Generic Wires ISO User Guide |
| Banking Payments Cross Border License Subscription | Bulk File Handling User Guide |
| Banking Payments Book Transfers License Subscription | Book Transfer User Guide |
| Banking Payments Book Transfers License Subscription | Bulk File Handling User Guide |

Table 1-2 (Cont.) Payment Product Processor SKU to Module mapping:

| SKU | User Manuals |
|---|-----------------------------------|
| Banking Payments Real Time License Subscription | EU SEPA Instant Credit User Guide |
| Banking Payments Real Time License Subscription | EU TIPS User Guide |
| Banking Payments Real Time License Subscription | US Real-Time Payments User Guide |
| Banking Payments Real Time License Subscription | India IMPS User Guide |
| Banking Payments Real Time License Subscription | India UPI User Guide |
| Banking Payments Real Time License Subscription | Bulk File Handling User Guide |
| Banking Payments Instruments License Subscription | Instruments & Clearing User Guide |
| Banking Payments Instruments License Subscription | Bulk File Handling User Guide |

1.5 10K Transactions – License Metric Definition

10K Transactions: is defined as ten thousand transactions processed through the Program during a 12 month period.

For the purposes of the Oracle Banking Payments programs, transactions include payments, messages and files data exchanged. Transactions can be, but are not limited to funds transfers, card payments, online payments, mobile payments, financial service kiosk originated payments, biometric payments, P2P payments, electronic direct debits, instruments collections, demand drafts and banker's cheques. Each record processed in a bulk file will be counted as a transaction.

1.6 Network Support

Table 1-3 Network Support

| Module Description | Network Support |
|---|--|
| Oracle Banking Payments ACH License Subscription | Network Support - India NEFT, China – BEPS, EU SCT, EU SDD, NACHA |
| Oracle Banking Payments RTGS License Subscription | Network Support - India RTGS, China- HVPS, US Fedwire, CHIPS, TARGET2 |
| Oracle Banking Payments Real Time License Subscription | Network Support - SEPA Instant, US RTP |
| Oracle Banking Payments Cross Border License Subscription | Network Support - SWIFT FIN MT Messaging, SWIFT gpi Messaging, SWIFT MX Messaging, High Value Payments based on SWIFT FIN Y Copy Messaging standards |

1.7 Restricted Use License

Not applicable to Oracle Banking Payments.

2

Environment Details

- [Tech Stack](#)

2.1 Tech Stack

Please refer the Release Notes for Tech Stack Details.

3

Software Prerequisites

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

- [Software Pre-requisites](#)

3.1 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) | 17.0.16 | Standard Requirement |
| Oracle Toplink | 14.1.2.0.0 | Standard Requirement |
| Oracle Database 19c Enterprise Edition Release | 19.28.0.0.0 | Standard Requirement With Partitioning option. |

4

Third Party Licenses

- [Third-Party License Information](#)

4.1 Third-Party License Information

For more details on Oracle Banking Payments third-party license details, refer to the following link [Oracle Banking Payments Third Party Licenses](#).

For more details on OBMA ODT Common Core changes and associated third-party license details, refer to the following link [OBMA ODT Common Core Changes Third Party Licenses](#).