

# Oracle® Banking Payments

## License Guide - Perpetual



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ORACLE®

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# Preface

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## 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
<b>boldface</b>	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 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.

### 1.3 Components Included in License

The following component is included in any of Oracle Banking Payments 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	FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments RTGS	FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Cross Border	FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Book Transfers	FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Real Time	FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Instruments	FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments for Enterprise	FLEXCUBE Development Workbench	1M Transactions

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

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

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

SKU	User Manuals
Banking Payments Real Time	India UPI User Guide
Banking Payments Real Time	Bulk File Handling User Guide
Banking Payments Instruments	Instruments & Clearing User Guide
Banking Payments Instruments	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	Network Support - India NEFT, China – BEPS, EU SCT, EU SDD, NACHA
Oracle Banking Payments RTGS	Network Support - India RTGS, China- HVPS, US Fedwire, CHIPS, TARGET2
Oracle Banking Payments Real Time	Network Support - SEPA Instant, US RTP
Oracle Banking Payments Cross Border	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 the Oracle Banking Microservices Architecture (OBMA) and Open Development Tool (ODT) Common Core changes, along with the associated third-party license information, refer to the following link [OBMA ODT Common Core Changes Third Party Licenses](#).