

License Guide  
Oracle FLEXCUBE Universal Banking  
Release 11.3.83.02.0  
[April] [2014]  
Oracle Part Number E53607-01



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# 1. Preface

## 1.1 Introduction

This document helps you understand the guiding rules for Oracle FLEXCUBE Universal Banking licensing, the components included in the license and the units that are separately licensed.

This document also provides information on the third party software that are packaged with Oracle FLEXCUBE Universal Banking.

## 1.2 Audience

This document is intended for the following audience:

- Customers
- Partners

## 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>

## 1.4 Organization

This manual is organized into the following chapters:

<b>Chapter 1</b>	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this license guide.
<b>Chapter 2</b>	<i>Oracle FLEXCUBE Universal Banking Licensing</i> provides information on Oracle FLEXCUBE Universal Banking licensing.
<b>Chapter 3</b>	<i>Software Pre-requisites</i> consists of the technology pre-requisites required for Oracle FLEXCUBE Universal Banking.
<b>Chapter 4</b>	<i>Third Party Licenses</i> provides information on licensing of third party software that are packaged with Oracle FLEXCUBE Universal Banking.

## 1.5 Related Documents

For more information, refer to the following documents:

- End user license agreement
- Oracle FLEXCUBE User Manuals

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## 2. Oracle FLEXCUBE Universal Banking Licensing

### 2.1 Introduction

This chapter provides information on Oracle FLEXCUBE Universal Banking 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

Oracle FLEXCUBE Universal Banking has 14 modules that can be licensed by either account metric or by application user metric. The table below lists out the modules which are primarily retail or corporate. The licensing rule against each of them defines how these modules will get licensed based on the usage of the bank.

SI No.	Module Description	Licensing Rule(s)
	<b>Retail Modules</b>	
1	Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	If the customer is using Universal Banking for Retail programs, these applications may only be licensed by the Account metric. However, if the customer is using Universal Banking for Corporate, and is not using Universal Banking for Retail, then a customer may license these programs under the Application User metric.
2	Oracle FLEXCUBE Universal Banking Payments and Collections	
3	Oracle FLEXCUBE Universal Banking Standing Instructions	
4	Oracle FLEXCUBE Universal Banking Collections	
5	Oracle FLEXCUBE Universal Banking Loans*	

(\*) Oracle FLEXCUBE Universal Banking Loans module is available as (i) Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans, licensable by the Account metric, in the Enterprise Price List; and as (ii) Oracle FLEXCUBE Universal Banking Commercial Loans, licensable by the Application User metric, in the Component Price List.

SI No.	Module Description	Licensing Rule(s)
<b>Corporate Modules</b>		
6	Oracle FLEXCUBE Universal Banking Funds Transfer	If the customer is using Universal Banking for Corporate programs, these applications may only be licensed by the Application User. However, if the customer is using Universal Banking for Retail, and is not using Universal Banking for Corporate, then a customer may license these programs under the Account metric.
7	Oracle FLEXCUBE Universal Banking Electronic Messaging Service	
8	Oracle FLEXCUBE Universal Banking Nostro Reconciliation	
9	Oracle FLEXCUBE Universal Banking Cash Management	
10	Oracle FLEXCUBE Universal Banking Commercial Leasing	
11	Oracle FLEXCUBE Universal Banking Integration Gateway	

## 2.3 Other Licensing Rules

SI No.	Module Description	Licensing Rule(s)
1	Oracle FLEXCUBE Universal Banking Cobranza	This program is applicable to business and regulatory requirements of Latin American region (LATAM). This program is available with the Oracle FLEXCUBE Universal Banking 11.3.83.02.0 LATAM Cluster version.

## 2.4 Components Included with the License

1. **Limits & Collateral Management:** is embedded within Oracle FLEXCUBE Universal Banking Base license for specific use within Oracle FLEXCUBE Universal Banking.
2. **Signature Verification:** is included with Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts license
3. **Utility Payments:** is included with Oracle FLEXCUBE Universal Banking Branch license
4. **Islamic Banking Support:** The following Oracle FLEXCUBE Universal Banking module licenses have support for Islamic Banking.
  - Oracle FLEXCUBE Universal Banking Base
  - Oracle FLEXCUBE Universal Banking Asset Management
  - Oracle FLEXCUBE Universal Banking Bills and Collection
  - Oracle FLEXCUBE Universal Banking Cash Management

- Oracle FLEXCUBE Universal Banking Collections
- Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts
- Oracle FLEXCUBE Universal Banking Fixed Assets
- Oracle FLEXCUBE Universal Banking Letters of Credit
- Oracle FLEXCUBE Universal Banking Money Markets
- Oracle FLEXCUBE Universal Banking Relationship Pricing
- Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans
- Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements
- Oracle FLEXCUBE Universal Banking Term Deposits

## **2.5 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 Prerequisites.*

<b>Module Description</b>	<b>Separately Licensed Prerequisites</b>	<b>Licensing Metric(s)</b>
Oracle FLEXCUBE Universal Banking Base	Oracle FLEXCUBE Development Workbench for Universal Banking	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Relationship Pricing	Oracle FLEXCUBE Universal Banking Base  Either Oracle FLEXCUBE Universal Banking Current Accounts & Savings Accounts OR FLEXCUBE Universal Banking Term Deposits	Account
Oracle FLEXCUBE Universal Banking Term Deposits	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans	Oracle FLEXCUBE Universal Banking Base	Account

<b>Module Description</b>	<b>Separately Licensed Prerequisites</b>	<b>Licensing Metric(s)</b>
Oracle FLEXCUBE Universal Banking Payments and Collections	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Funds Transfer	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Electronic Messaging Service	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Nostro Reconciliation	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Standing Instructions	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Cash Management	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Branch	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking ATM Interface	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Point of Sale Interface	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Interactive Voice Response Interface	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Mortgages	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Consumer Leasing	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal	Oracle FLEXCUBE	Application User

<b>Module Description</b>	<b>Separately Licensed Prerequisites</b>	<b>Licensing Metric(s)</b>
Banking Commercial Leasing	Universal Banking Base	Custom Suite User Account
Oracle FLEXCUBE Universal Banking Inventory Management	Oracle FLEXCUBE Universal Banking Base Oracle FLEXCUBE Universal Banking Current Accounts & Savings Accounts	Account
Oracle FLEXCUBE Universal Banking Collections	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Safe Deposit Box	Oracle FLEXCUBE Universal Banking Base	Account
Oracle FLEXCUBE Universal Banking Corporate Deposits	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Commercial Loans	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Loan Syndication	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Bills & Collection	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Letters of Credit	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Foreign Exchange	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Money Markets	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Commodities	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User



<b>Module Description</b>	<b>Separately Licensed Prerequisites</b>	<b>Licensing Metric(s)</b>
Futures and Options		
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Currency Futures and Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Equity and Index Futures and Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Interest Rate Futures and Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Over the Counter Currency Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Over the Counter Interest Rate Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
FLEXCUBE Universal Banking Securities	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Fixed Assets	FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Asset Management	Oracle FLEXCUBE Universal Banking Base and EITHER of the below modules  Oracle FLEXCUBE Universal Banking Securities,  Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Interest Rate Futures and Options,  Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Currency Futures and Options,	Application User Custom Suite User

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
	<p>Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Equity and Index Futures and Options,</p> <p>Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Commodities Futures and Options,</p> <p>Oracle FLEXCUBE Universal Banking Over the Counter Currency Options,</p> <p>Oracle FLEXCUBE Universal Banking Over the Counter Interest Rate Options,</p> <p>Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements</p>	
Oracle FLEXCUBE Universal Banking Expense Processing	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Cobranza	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
<b>Oracle FLEXCUBE Open Development Tools</b>		
Oracle FLEXCUBE Development Workbench for Universal Banking	Oracle FLEXCUBE Universal Banking Base	Application User
<b>Oracle FLEXCUBE Interfaces and Tools</b>		
Oracle FLEXCUBE Universal Banking Integration Gateway	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account Processor
Oracle FLEXCUBE Universal Banking Connector for Oracle Identity Manager	Oracle FLEXCUBE Universal Banking Base	Connector

## 2.6 **Restricted Use License**

Not applicable for the Oracle FLEXCUBE Universal Banking Products

### 3. Software Pre-requisites

Following are the separately licensable software pre-requisites for Oracle FLEXCUBE Universal Banking Products.

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking	UI-Host and centralized	Application server	List of operating systems are listed below the table	Oracle WebLogic Server 11g R1 ( with Java HotSpot(TM) 64-Bit Server VM build 1.7.0_51-b13)	10.3.6
				Java HotSpot(TM) 64-Bit Server VM (with WebLogic Application Server)	1.7.0_51-b13
				Open Symphony Quartz	1.6.6
				IBM websphere Application Server with inbuilt JVM (IBM JDK)	8.5
				IBM Websphere MQ Server	7.5
				Apache HTTP Server	2.2.25
		Database Server		Oracle 11g R2 RDBMS Enterprise Edition	11.2.0.3.0
		Reporting Server		Oracle BI Publisher 11g	11.1.1.7.0
		Oracle FLEXCUBE Information		Oracle Business Intelligence Enterprise	11.1.1.7.0

Component	Deployment option	Machine	Operating System	Software	Version	
		server		Edition 11g (OBIEE)		
		Client Machines		Windows 7	Internet Explorer	8.0/9.0
					Firefox	17.0
					Opera	12.15
					Apple Safari	5.1.4
					Google Chrome	26.0
		Single Sign On Server		List of operating systems are listed below the table	JDK 1.7	1.7.0_51
					Weblogic	10.3.6
					RCU Utility (Windows)	11.1.1.7
					Oracle Webtier Utilities	11.1.1.6
					Oracle Webtier Utilities Patch	p14264658
					Oracle Webgate	11.1.1.5
					OID Connector [File Name: OID_904140.zip]	9.0.4.14
		UI Decentralized branch	Branch Application Server - Decentralized	List of operating systems are listed below the table	Apache Tomcat	7.0.41
					Database Branch for Decentralized mode	Oracle 11g R2 RDBMS Enterprise Edition
Oracle FLEXCUBE Universal Banking	UI	Application server		Oracle WebLogic Server 11g R1 ( with Oracle	10.3.6	

Component	Deployment option	Machine	Operating System	Software	Version
BPEL/BPM N Processes and Process Framework				Jrockit JVM 1.6.0_45-R28.2.7-4.1.0)	
				Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	11.1.1.7
				Oracle SOA Suite 11gR1, Oracle BPM Suite 11gR1	11.1.1.7
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server		Oracle WebLogic Server 11g R1 ( with Java HotSpot(TM) 64-Bit Server VM)	10.3.6
	HTTP Servlet (incoming)			IBM websphere Application Server with inbuilt JVM (IBM JDK)	8.5
	EJB (incoming)				
	MDB (incoming)	Integration Server		Oracle WebLogic Server 11g R1 ( with Java HotSpot(TM) 64-Bit Server VM build 1.7.0_51-b13)	10.3.6
				IBM Websphere MQ Server	7.5
	Notifications (outgoing)	Integration Server		Oracle WebLogic Server 11g R1 ( with Java HotSpot(TM) 64-Bit Server VM build 1.7.0_51-b13)	10.3.6

Component	Deployment option	Machine	Operating System	Software	Version
				IBM Websphere MQ Server	7.5
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server		Java HotSpot(TM) 64-Bit Server VM	1.7.0_51-b13
				Apache Ant	1.7.1

The compatible operating systems are as follows:

- Linux X86-64
- HP-UX Itanium
- IBM AIX on Power Systems (64 Bit)
- Microsoft Windows x64 (64 Bit)
- Oracle Solaris on SPARC (64 Bit)

Oracle FLEXCUBE Universal Banking application is available in Oracle Software Delivery Cloud for the above Operating Systems.

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## 4. Third Party Licenses

### 4.1 Introduction

This chapter provides information on licensing of third party software that are packaged with Oracle FLEXCUBE Universal Banking. It contains the following sections:

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- GNU Lesser General Public License 2.1
- BSD-Style License
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Version 2.1, February 1999

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- Apache 2.0

- Apache 1.1
- Lesser General Public License 2.1
- BSD-Style License

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- commons-dbc-1.2.1.jar
- commons-fileupload-1.2.jar
- commons-httpclient-3.0.jar
- commons-logging-1.0.4.jar
- commons-pool-1.2.jar
- commons-net-2.0.jar
- commons-transaction-1.2.jar
- POI
- Quartz 1.6.6.jar
- serializer2.7.0.jar
- xalan.jar
- commons-codec-1.2.jar
- commons-io-1.3.jar
- xercesImpl.jar
- xml-apis.jar
- log4j1.2.15.jar
- Ant 1.7.1

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- commons-discovery-0.2.jar
- xml-commons-resolver.jar

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- swing-layout-1.0.4.jar

#### **4.6.4 BSD-Style License**

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- FontBox-0.1.0.jar
- PDFBox-0.7.3.jar





License Guide

[April] [2014]  
Version 11.3.83.02.0

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