

License Guide  
Oracle FLEXCUBE Universal Banking  
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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 11 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 **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. **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 Swaps and Forward Rate Agreements

## 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 Prerequisites.*

| Module Description  | Separately Licensed Prerequisites                           | Licensing Metric(s)                              |
|---|---|--|
| Oracle FLEXCUBE Universal Banking Base                                  | Oracle FLEXCUBE Development Workbench for Universal Banking | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts | Oracle FLEXCUBE Universal Banking Base                      | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Payments and Collections              | Oracle FLEXCUBE Universal Banking Base                      | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Funds Transfer                        | Oracle FLEXCUBE Universal Banking Base                      | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Electronic Messaging Service          | Oracle FLEXCUBE Universal Banking Base                      | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Nostro Reconciliation                 | Oracle FLEXCUBE Universal Banking Base                      | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Standing Instructions                 | Oracle FLEXCUBE Universal Banking Base                      | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Cash Management                       | Oracle FLEXCUBE Universal Banking Base                      | Application User<br>Custom Suite User<br>Account |

| <b>Module Description</b>   | <b>Separately Licensed Prerequisites</b> | <b>Licensing Metric(s)</b>                       |
|---|--|--|
| Oracle FLEXCUBE Universal Banking Mortgages   | Oracle FLEXCUBE Universal Banking Base   | Account  |
| Oracle FLEXCUBE Universal Banking Commercial Leasing  | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Collections   | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User<br>Account |
| Oracle FLEXCUBE Universal Banking Commercial Loans  | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Loan Syndication  | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Bills & Collection  | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Letters of Credit   | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Foreign Exchange  | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Money Markets   | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements                               | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Commodities Futures and Options | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Exchange Traded Derivatives for Currency Futures and Options    | Oracle FLEXCUBE Universal Banking Base   | Application User<br>Custom Suite User            |
| Oracle FLEXCUBE Universal Banking Exchange Traded   | Oracle FLEXCUBE Universal Banking Base   | Application User                                 |

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



| Module Description  | Separately Licensed Prerequisites  | Licensing Metric(s)   |
|---|--|---|
|   | Options,<br>Oracle FLEXCUBE Universal Banking Over the Counter Currency Options,<br>Oracle FLEXCUBE Universal Banking Over the Counter Interest Rate Options,<br>Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements |   |
| Oracle FLEXCUBE Universal Banking Expense Processing        | Oracle FLEXCUBE Universal Banking Base   | Application User<br>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<br>Custom Suite User<br>Account<br>Processor |

## 2.5 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.

### 3.1 Software Pre-requisites

| Component   | Deployment option       | Machine            | Operating System                                | Software  | Version    |
|---|-------------------------|--------------------|---|---|------------|
| Oracle FLEXCUBE Universal Banking                     | UI-Host and centralized | Application server | Oracle Enterprise Linux Server 6.4 (x86 64 Bit) | Oracle WebLogic Server 11g R1 ( with jdk1.7.0_45) | 10.3.6     |
|   |                         |                    |   | Open Symphony Quartz                              | 1.6.6      |
|   |                         |                    |   | Oracle TopLink (for ELCM)                         | 11.1.1.6.0 |
|   |                         | Database Server    | Oracle Enterprise Linux Server 6.4 (x86 64 Bit) | Oracle 11g R2 RDBMS Enterprise Edition            | 11.2.0.3.0 |
|   |                         | Reporting Server   | Oracle Enterprise Linux Server 6.4 (x86 64 Bit) | Oracle BI Publisher 11g                           | 11.1.1.7.0 |
| Oracle FLEXCUBE Universal Banking Integration Gateway | Web services (incoming) | Integration Server | Oracle Enterprise Linux Server 6.4 (x86 64 Bit) | Oracle WebLogic Server 11g R1 (with jdk1.7.0_45)  | 10.3.6     |
|   | HTTP Servlet (incoming) |                    |   |   |            |
|   | EJB (incoming)          |                    |   |   |            |

|  |                                  |                       |   |  |          |
|--|----------------------------------|-----------------------|---|--|----------|
|  | MDB<br>(incoming)                | Integration<br>Server | Oracle<br>Enterprise<br>Linux Server<br>6.4 (x86 64<br>Bit) | Oracle<br>WebLogic<br>Server 11g R1<br>(jdk1.7.0_45)         | 10.3.6   |
|  | Notifications<br>(outgoing)      | Integration<br>Server | Oracle<br>Enterprise<br>Linux Server<br>6.4 (x86 64<br>Bit) | Oracle<br>WebLogic<br>Server 11g R1<br>(with<br>jdk1.7.0_45) | 10.3.6   |
| Oracle<br>FLEXCUBE<br>Universal<br>Banking<br><br>Switch<br>Integration<br>Gateway | Switch<br>Integration<br>Gateway | Integration<br>Server | Oracle<br>Enterprise<br>Linux Server<br>6.4 (x86 64<br>Bit) | jdk1.7.0_45  | 1.7.0_45 |
|  |                                  |                       |   | jdk1.7.0_45  | 1.8.4    |

## 3.2 **Module-wise Software Pre-requisites**

| Product Name  | Product Version | Requirements  |
|---|-----------------|---|
| Oracle Imaging and<br>Process Management /<br>Webcenter Content | 11.1.1.7.0      | Standard FLEXCUBE requirement   |
| Oracle Weblogic Server  | 10.3.6.0        | Optional - Oracle FLEXCUBE<br>supports both Weblogic and<br>Websphere |
| JDK   | 1.7.0_45        | Standard FLEXCUBE requirement   |
| Oracle Business<br>Intelligence Publisher                       | 11.1.1.7.0      | Standard FLEXCUBE requirement   |

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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:

- Apache License 2.0
- Apache License 1.1
- GNU Lesser General Public License 2.1
- BSD-Style License
- Third Party Libraries

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Copyright (C) 2006-2007 Valek Filippov (frob@df.ru)

## **Apache License**

Version 2.0, January 2004

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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
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- 

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- commons-dbcp-1.2.1.jar
- commons-fileupload-1.3.1.jar
- commons-httpclient-3.0.jar
- commons-logging-1.0.4.jar
- commons-pool-1.6.jar
- commons-net-3.3.jar
- commons-transaction-1.2.jar
- poi-3.8-20120326.jar
- poi-ooxml-3.8-20120326.jar

- poi-ooxml-schemas-3.8-20120326.jar
- Quartz 1.6.6.jar
- resolver.jar
- serializer2.7.1.jar
- xalan.jar
- commons-codec-1.2.jar
- commons-io-2.4.1.jar
- xercesImpl.jar
- xml-apis.jar
- log4j1.2.15.jar
- xmlbeans-2.3.0.jar
- Ant 1.8.4

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- commons-discovery-0.5.jar

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- swing-layout-1.0.4.jar

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