

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

## 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 following table lists out the modules which are primarily retail or corporate. The licensing rule against each of them defines how these modules would 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*	
6	Oracle FLEXCUBE Universal Banking Account Origination	
7	Oracle FLEXCUBE Universal Banking Retail Loan Origination	

(\*) 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>		
8	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.
9	Oracle FLEXCUBE Universal Banking Electronic Messaging Service	
10	Oracle FLEXCUBE Universal Banking Nostro Reconciliation	
11	Oracle FLEXCUBE Universal Banking Cash Management	
12	Oracle FLEXCUBE Universal Banking Commercial Leasing	
13	Oracle FLEXCUBE Universal Banking Integration Gateway	
14	Oracle FLEXCUBE Universal Banking Commercial Loans Origination	

## 2.3 Components Included with the License

1. **Signature Verification:** is included with Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts license
2. **Utility payments:** is included with FLEXCUBE Universal Banking Branch 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 Relationship Pricing
  - Oracle FLEXCUBE Universal Banking Retail and Small and Medium Enterprise Loans
  - Oracle FLEXCUBE Universal Banking Retail Loan Origination
  - Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements

- Oracle FLEXCUBE Universal Banking Term Deposits

## 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.*

<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 Oracle 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
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

<b>Module Description</b>	<b>Separately Licensed Prerequisites</b>	<b>Licensing Metric(s)</b>
		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 Banking Commercial Leasing	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Inventory Management	Oracle FLEXCUBE Universal Banking Base Oracle FLEXCUBE Universal Banking Current Accounts & Savings	Account
Oracle FLEXCUBE Universal Banking Collections	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account

<b>Module Description</b>	<b>Separately Licensed Prerequisites</b>	<b>Licensing Metric(s)</b>
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 Futures and Options	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
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



Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
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	<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 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</p>	Application User Custom Suite User

<b>Module Description</b>	<b>Separately Licensed Prerequisites</b>	<b>Licensing Metric(s)</b>
	Agreements	
Oracle FLEXCUBE Universal Banking Expense Processing	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User
<b>Oracle FLEXCUBE Universal Banking Origination</b>		
Oracle FLEXCUBE Universal Banking Account Origination	Oracle FLEXCUBE Universal Banking Base  Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Term Deposits Origination	Oracle FLEXCUBE Universal Banking Base  Oracle FLEXCUBE Universal Banking Term Deposit	Account
Oracle FLEXCUBE Universal Banking Letters of Credit Origination	Oracle FLEXCUBE Universal Banking Base  Oracle FLEXCUBE Universal Banking Letters of Credit	Application User Custom Suite User
Oracle FLEXCUBE Universal Banking Retail Loan Origination	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Commercial Loans Origination	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
Oracle FLEXCUBE Universal Banking Credit Lines Origination	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

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
		Account Processor
Oracle FLEXCUBE Universal Banking Connector for Oracle Identity Manager	Oracle FLEXCUBE Universal Banking Base	Connector

## 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(64 Bit)	Oracle WebLogic Server 11g (JDK 1.7 Update 80)	10.3.6
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.7 Update 80
				Open Symphony Quartz	1.6.6
				Oracle WebCenter Content: Imaging	11.1.1.9.0
		Database Server		Oracle 12c RDBMS Enterprise Edition	12.1.0.2.0
		Reporting Server		Oracle BI Publisher 11g(Patch 11.1.1.7.150120)	11.1.1.7.0
				Oracle Business Intelligence Enterprise Edition 11g (OBIEE) (Patch 11.1.1.7.150120) – Module Repositories	11.1.1.7.0
Client Machines	Windows 7, 8 and 10	Internet Explorer	11.0		
Oracle FLEXCUBE Universal Banking	UI-Host and centralized	Single Sign On Server	Oracle Enterprise Linux Server 6.4(64 Bit)	JDK 1.7	JDK 1.7 Update 80
				Oracle WebLogic Server 11g (JDK 1.7 Update 80)	10.3.6
				RCU Utility (Windows)	11.1.1.7.0
				Oracle Identity Manager	11.1.2.2.0

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking	UI-Host and centralized	Single Sign On Server	Oracle Enterprise Linux Server 6.4(64 Bit)	Oracle SOA	11.1.1.7.0
				Oracle Access Manager	11.1.2.2.0
				Oracle Webtier Utilities	11.1.1.7.0
				Oracle Webgate	11.1.2.2.0
				OID Connector	9.0.4.18
	UI Decentralized branch	Database Branch for Decentralized mode	Oracle Enterprise Linux Server 6.4(64 Bit)	Oracle 12c RDBMS Enterprise Edition	12.1.0.2.0
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.4(64 Bit)	Oracle WebLogic Server 11g (JDK 1.7 Update 80)	10.3.6
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)	Integration Server		Oracle WebLogic Server 11g (JDK 1.7 Update 80)	10.3.6
	Notifications (outgoing)	Integration Server		Oracle WebLogic Server 11g (JDK 1.7 Update 80)	10.3.6
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server		JDK 1.7	JDK 1.7 Update 80
				Apache Ant	1.7.1

## 3.2 Module-wise Software Pre-requisites

Product Name	Product Version	Requirements
Oracle Imaging and Process Management / Webcenter Content	11.1.1.9.0	Standard FLEXCUBE requirement
Oracle Weblogic Server	10.3.6.0	Optional - Oracle FLEXCUBE supports both Weblogic and Websphere
JDK	1.7.0_45	Standard FLEXCUBE requirement
Oracle Business 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
- MIT License
- BSD-Style License
- SUN License
- Third Party Libraries

### 4.2 Apache License 2.0

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Copyright 2002 Yuval Oren. This product contains the chunks\_parse\_cmds.tbl file from the vsdump program.

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**Apache Xalan (Xalan XSLT processor)**

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The binary distribution package (ie. jars, samples and documentation) of this product includes software developed by the following:

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- JAXP 1.3 APIs - see LICENSE.txt
- Bytecode Engineering Library - see LICENSE.txt
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- CUP Parser Generator runtime (javacup\runtime) - see LICENSE.txt

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- Lexical Analyzer Generator (JLex) - see LICENSE.txt

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**Apache xml-commons xml-apis (redistribution of xml-apis.jar)**

Apache XML Commons

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Version 2.0, January 2004

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## 4.7 **Third Party Libraries**

This section provides details of the libraries that use the following third party software.

- Apache 2.0
- Apache 1.1
- Lesser General Public License 2.1
- MIT License
- BSD-Style License
- SUN License

### 4.7.1 **Apache 2.0**

The following libraries include software developed by The Apache Software Foundation (<http://www.apache.org/>).

*For license information, [Apache License 2.0](#).*

- commons-collections.jar
- commons-dbc-1.2.1.jar
- commons-fileupload-1.3.1.jar
- commons-httpclient-4.3.6.jar
- commons-httpComponents Core -4.3.3.jar
- commons-httpmime- 4.3.6.jar
- commons-logging-1.0.4.jar
- commons-pool-1.2.jar
- commons-net-2.0.jar
- commons-transaction-1.2.jar
- Commons XML Resolver 1.2
- Axis Ant 1.4



- poi-3.12-20150511.jar
- poi-ooxml-3.12-20150511.jar
- poi-ooxml-schemas-3.12-20150511.jar
- Quartz 1.6.6.jar
- serializer2.7.1.jar
- xalan.jar
- commons-codec-1.2.jar
- commons-io-1.3.jar
- xercesImpl.jar
- xml-apis.jar
- log4j1.2.16.jar
- xmlbeans-2.6.0.jar
- Ant 1.7.1

#### **4.7.2 Apache 1.1**

The following libraries include software developed by The Apache Software Foundation (<http://www.apache.org/>).

For license information, [see Apache License 1.1..](#)

- commons-discovery-0.2.jar

#### **4.7.3 Lesser General Public License 2.1**

You are receiving a copy of the Swing Layout in both source and object code in the JAR swing-layout-1.0.4.jar. The terms of the Oracle license do NOT apply to the Swing Layout program. It is licensed under the following license, separately from the Oracle programs you receive. If you do not wish to install this program, you may remove the swing-layout-1.0.4.jar file from the application.

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- swing-layout-1.0.4.jar

#### **4.6.1 MIT License**

The below libraries includes software developed by SLF4J (<http://www.slf4j.org/>). For license information, see “MIT License” on page 4-13.

- slf4j-api-1.6.1.jar
- slf4j-log4j12-1.6.1.jar

#### **4.7.5 BSD-Style License**

DOM4J is a registered trademark of MetaStuff, Ltd. (<http://www.dom4j.org>)

For license information, BSD-Style License.

- dom4j-1.6.1.jar

The below libraries includes software developed by Ben Litchfield (newer versions are in Apache)

For license information, BSD-Style License.

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

#### **4.6.2 SUN License**

The below libraries includes software developed by SUN (Now Oracle).

- JTA1.1.jar



License Guide

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