

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:

Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this license guide.
Chapter 2	<i>Oracle FLEXCUBE Universal Banking Licensing</i> provides information on Oracle FLEXCUBE Universal Banking licensing.
Chapter 3	<i>Software Pre-requisites</i> consists of the technology pre-requisites required for Oracle FLEXCUBE Universal Banking.
Chapter 4	<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 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 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

<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 Custom Suite User Account
Oracle FLEXCUBE Universal Banking Collections	Oracle FLEXCUBE Universal Banking Base	Application User Custom Suite User Account
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	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 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	<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 Custom Suite User



Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
	Options, Oracle FLEXCUBE Universal Banking Over the Counter Currency Options, Oracle FLEXCUBE Universal Banking Over the Counter Interest Rate Options, Oracle FLEXCUBE Universal Banking Swaps and Forward Rate Agreements	
Oracle FLEXCUBE Universal Banking Expense Processing	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

## 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
		Database Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle Database 12c Enterprise Edition Release 12.1.0.2.0 - 64bit Production	12.1.0.2.0
		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 (incoming)	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 11g R1 (jdk1.7.0_45)	10.3.6
	Notifications (outgoing)	Integration Server	Oracle Enterprise Linux Server	Oracle WebLogic Server 11g R1	10.3.6

			6.4 (x86 64 Bit)	(with jdk1.7.0_45)	
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	jdk1.7.0_45	1.7.0_45
				jdk1.7.0_45	1.7.0_45

## 3.2 Module-wise Software Pre-requisites

Product Name	Product Version	Requirements
Oracle Imaging and Process Management / Webcenter Content	11.1.1.8.0	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
- BSD-Style License
- Third Party Libraries

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Version 2.0, January 2004

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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
- BSD-Style License
- 

### 4.7.1 Apache 2.0

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*For license information, see “Apache License 2.0” on page 4-1.*

- commons-collections.jar
- commons-dbcp-1.2.1.jar
- commons-fileupload-1.3.1.jar
- commons-httpclient-4.3.6.jar
- commons-logging-1.0.4.jar
- commons-pool-1.6.jar
- commons-net-3.3.jar
- commons-transaction-1.2.jar
- httpcore
- 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.jar
- xercesImpl.jar
- xml-apis.jar
- log4j1.2.17.jar
- xmlbeans-2.3.0.jar
- Ant 1.8.4

### 4.7.2 **Apache 1.1**

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

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- commons-discovery-0.5.jar

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- swing-layout-1.0.4.jar

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

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- dom4j-1.6.1.jar

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

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



## License Guide

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