

Oracle® Banking Payments

Licensing Guide - License Subscription



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The Oracle logo, consisting of the word "ORACLE" in white, uppercase, sans-serif font, centered within a solid red square.

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1-1 User Roles

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Preface

- [Purpose](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)

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 manual is intended for the following User/User Roles:

Table 1-1 User Roles

Role	Function
Implementation & IT Staff	Implementation & Maintenance of the Software

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.

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](#).

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.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	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.

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Oracle Banking Payments Licensing

- [Introduction](#)
- [General Licensing Rules](#)
- [Components Included in License](#)
- [Separately Licensed Pre-requisite Products and Licensing Metric](#)
- [10K Messages – License Metric Definition](#)
- [Network Support](#)
- [Restricted Use License](#)

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

General Licensing Rules

Not applicable to Oracle Banking Payments.

Components Included in License

The following component is included in any of Oracle Banking Payments licensed module as listed in section 2.4:

*** Oracle Banking Payments Base**

This includes the sub components as listed below:

- Core Maintenances
- Payments related maintenances
- Exception Queues
- Pricing & Common Services

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.

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle Banking Payments Domestic Low Value Payments	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development	10K Transactions
Oracle Banking Payments Domestic High Value Payments	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Cross Border	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Book Transfers	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Direct Debit Collections	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Faster Payments	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Bulk File Handling	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments ACH Messaging Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments Low Value Payments	10K Messages
Oracle Banking Payments ACH Messaging Pack 2	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench and either Oracle Banking Payments Domestic Low Value or Oracle Banking Payments Direct Debit Collections	10K Messages
Oracle Banking Payments ACH Connectivity Pack 1	Oracle Banking Payments ACH Messaging Pack1 AND Oracle Banking Payments RTGS Messaging Pack 1 License Subscription and Database Enterprise Edition, Partitioning, FLEXCUBE Development Workbench	10K Messages
Oracle Banking Payments RTGS Messaging Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments High Value Payments	10K Messages

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle Banking Payments RTGS Messaging Pack 2	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments High Value Payments	10K Messages
Oracle Banking Payments RTGS Connectivity Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments RTGS Messaging Pack 1	10K Messages
Oracle Banking SWIFT Connectivity Pack	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Messages
Oracle Banking Payments SWIFTNet FileAct	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	1 Gigabyte
Oracle Banking Payments Cross Border Payments Messaging Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments Cross Border Payments	10K Messages
Oracle Banking Payments RTP Messaging Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments Faster Payments	10K Messages
Oracle Banking Payments RTP Messaging Pack 2	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments Faster Payments	10K Messages
Oracle Banking Payments RTP Connectivity Pack 1	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments RTP Messaging Pack 1	--
Oracle Banking Payments RTP Connectivity Pack 2	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench, Oracle Banking Payments RTP Messaging Pack 2	--
Oracle Banking Payments Instruments – Clearing	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments Instruments – Demand Draft & Banker's Cheque	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
Oracle Banking Payments Instruments – Positive Pay	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	10K Transactions
Oracle Banking Payments for Enterprise	Oracle Database Enterprise Edition, Partitioning and Oracle FLEXCUBE Development Workbench	1 Million Transactions

SKU	User Manuals
Banking Payments Domestic Low - Value Payments	ACH Credit User Guide
Banking Payments Domestic Low - Value Payments	EU SEPA Credit Transfer User Guide
Banking Payments Domestic Low - Value Payments	China CNAPS User Guide
Banking Payments Domestic Low - Value Payments	US NACHA User Guide
Banking Payments Domestic Low - Value Payments	India NEFT User Guide
Banking Payments Domestic High -Value Payments	RTGS FIN User Guide
Banking Payments Domestic High -Value Payments	Generic Wires ISO User Guide
Banking Payments Domestic High -Value Payments	US Fedwire User Guide
Banking Payments Domestic High -Value Payments	US CHIPS User Guide
Banking Payments Domestic High -Value Payments	China CNAPS User Guide
Banking Payments Domestic High -Value Payments	India RTGS User Guide
Banking Payments Cross Border	Cross Border Payments User Guide
Banking Payments Cross Border	Generic Wires ISO User Guide
Banking Payments Book Transfers	Book Transfer User Guide
Banking Payments Direct Debit Collections	ACH Debit User Guide
Banking Payments Direct Debit Collections	EU SEPA Direct Debits User Guide
Banking Payments Direct Debit Collections	US NACHA User Guide
Banking Payments Direct Debit Collections	China CNAPS User Guide
Banking Payments Faster Payments	EU SEPA Instant Credit User Guide
Banking Payments Faster Payments	EU TIPS User Guide
Banking Payments Faster Payments	US Real-Time Payments User Guide
Banking Payments Faster Payments	Hong Kong FPS User Guide
Banking Payments Faster Payments	India IMPS User Guide
Banking Payments Faster Payments	India UPI User Guide
Banking Payments Bulk File Handling	Bulk File Handling User Guide
Banking Payments Instruments – Clearing	Instruments & Clearing User Guide

SKU	User Manuals
Banking Payments Instruments – Demand Draft and Banker's Cheque	Instruments & Clearing User Guide
Banking Payments Instruments – Positive Pay	Instruments & Clearing User Guide

10K Messages – License Metric Definition

For Oracle Banking Payments Cross Border Payments Messaging Pack 1, Banking Payments ACH Messaging Pack 1, Banking Payments ACH Messaging Pack 2, Banking Payments RTP Messaging Pack 1, Banking Payments RTGS Messaging Pack 1, Banking Payments RTGS Messaging Pack 2 SKUs.

Oracle Banking Payments Cross Border Payments Messaging Pack 1 - 10K Messages: is defined as ten thousand messages exchanged over a 12 month period. For the purposes of Oracle Banking Payments Cross Border Payments Messaging Pack 1 Program, the number of messages shall be equal to sum of –

- SWIFT MT FIN messages sent or received from SWIFT.
- SWIFT GPI Messages sent and/or received from SWIFT.
- Domestic high value Networks based on SWIFT FIN Y Copy Messaging Standards.

Oracle Banking Payments ACH Messaging Pack 1 – 10K Messages: is defined as ten thousand messages exchanged over a 12-month period. For the purposes of Oracle Banking Payments ACH Messaging Pack 1 Program, the number of messages shall be equal to sum of –

- India NEFT messages bulked and/or de-bulked for files that are sent and/or received from India NEFT network.
- China BEPS messages sent or received from CNAPS BEPS systems. The messages types includes but not limited to customer credit transfer, enquiry, Request for Debit, Status & response messages.

Oracle Banking Payments ACH Messaging Pack 2 - 10K Messages: is defined as ten thousand messages exchanged over a 12-month period. For the purposes of Oracle Banking Payments ACH Messaging Pack 2 Program, number of messages shall be equal to sum of –

- SEPA Credit Transfer messages bulked and/or de-bulked for files that are sent and/or received from a SEPA network.
- SEPA Direct Debits messages bulked and/or de-bulked for files that are sent and/or received from a SEPA network.
- US ACH payment messages bulked and/or de-bulked for files that are sent and/or received from the US ACH payment network.

Oracle Banking Payments RTP Messaging Pack 1 - 10K Messages: is defined as ten thousand messages exchanged over a 12-month period. For the purposes of Oracle Banking Payments RTP Messaging Pack 1 Program, number of messages shall be equal to sum of –

- Incoming messages received and/or outgoing messages generated by SEPA Instant Credit Transfer. This includes, but is not limited to, payment messages, recall requests, payment status reports, recall response, payment return, inquiry and response messages and statement messages.
- Incoming messages received and/or outgoing messages generated by US RTP program. This includes, but is not limited to, payment messages, recall requests, recall response, payment return, inquiry and response messages.

Oracle Banking Payments RTGS Messaging Pack 1 – 10K Messages: is defined as ten thousand messages exchanged over a 12-month period. For the purposes of Oracle Banking Payments RTGS Messaging Pack 1 program, the number of messages shall be equal to sum of –

- India RTGS Payments Messages that are sent and/or received from India RTGS Payment Network.
- CNAPS HVPS Payments Messages that are sent and/or received from CNAPS HVPS Payment Network. The messages types includes but not limited to customer credit transfer, Bank Transfer, Enquiry, Status & response messages.

Oracle Banking Payments RTGS Messaging Pack 2 - 10K Messages: is defined as ten thousand messages exchanged over a 12 month period. For the purposes of Oracle Banking Payments RTGS Messaging Pack 2 program, the number of messages shall be equal to sum of –

- US Fedwire Payment Messages that are sent and/or received from US Fedwire Payment Network.

Network Support

Oracle Banking Payments ACH Messaging Pack 1	Network Support – India NEFT, China – BEPS
Oracle Banking Payments ACH Messaging Pack 2	Network Support – EU SCT, EU SDD, US ACH
Oracle Banking Payments RTGS Messaging Pack 1	Network Support – India RTGS, China- HVPS
Oracle Banking Payments RTGS Messaging Pack 2	Network Support – US Fedwire
Oracle Banking Payments RTP Messaging Pack 1	Network Support – SEPA Instant, US RTP
Oracle Banking Payments Cross Border Payments Messaging Pack 1	Network Support – SWIFT FIN MT Messaging, SWIFT GPI Messaging, Domestic High Value Payments based on SWIFT FIN Y Copy Messaging standards

Restricted Use License

Not applicable to Oracle Banking Payments.

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Environment Details

- [Tech Stack](#)

Tech Stack

Please refer the Release Notes for Tech Stack Details.

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Software Prerequisites

The following are the separately licensable software prerequisites for Oracle Banking Payments Products:

- [Software Pre-requisites](#)

Software Pre-requisites

Product Name	Product Version	Requirements
Oracle WebLogic Server	14.1.1.0.0	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)	JDK 8 Update 341	Standard Requirement
Oracle Toplink	14.1.1.0.0	Standard Requirement
Oracle Database 19c Enterprise Edition Release	19.16.0.0.0	Standard Requirement With Partitioning option.

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Third Party Licenses

- [Third Party Libraries](#)
- [Apache License 2.0](#)
- [Third-Party License Information](#)

Third Party Libraries

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

- Apache 2.0

Apache License 2.0

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

Copyright Holder	Licensed Technology	Version
Apache Software Foundation	Commons Logging	1.2-1e55e8f
FasterXML, LLC	jackson-annotations	2.13.2
FasterXML, LLC	jackson-core	2.13.2
FasterXML, LLC	jackson-databind	2.13.2.2
Google	closure-compiler	v20220502
QOS.ch	Simple Logging Facade for Java (SLF4J)	1.7.36
Sean Owen	Ziplet	2.4.1
SmartBear Software	Swagger Core	1.6.5
Terracota	Quartz Job Scheduler	2.3.2-ff348f6
The Apache Software Foundation	Ant	1.10.12
The Apache Software Foundation	Commons Codec	1.15
The Apache Software Foundation	Commons Collections	4.4
The Apache Software Foundation	Commons IO	2.11
The Apache Software Foundation	Commons Lang	3.12
The Apache Software Foundation	POI	5.2.0
The Apache Software Foundation	commons-net	3.8.0
The Apache Software Foundation	log4j-1.2-api	2.17.1
The Apache Software Foundation	log4j-api	2.17.1
The Apache Software Foundation	log4j-core	2.17.1
The Apache Software Foundation	sshd-common	2.8.0
The Apache Software Foundation	sshd-core	2.8.0
The Apache Software Foundation	sshd-sftp	2.8.0
Codehaus	Jettison	1.5.0
The Closure Compiler Authors	closure-compiler	v20220502

Copyright Holder	Licensed Technology	Version
jsonwebtoken.io	jwt	0.11.2
Apache Software Foundation	Apache Camel	3.14.2
Google	GSON	2.9.1
Pivotal Software, Inc	Spring Boot	2.6.6

Third-Party License Information

This topic describes the licensing information of the third-party software of the Oracle Banking Payments.

Refer the following link for the third-party licensing information of the Oracle Banking Payments product.

https://docs.oracle.com/cd/F89925_01/html/third-party.htm