Oracle FLEXCUBE Direct Banking

Licensing Guide
Release 12.0.2.0.0

Part No. E50108-01

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ORACLE®

Contents

1. Preface

1.1 Intended Audience

This Licensing Guide is intended for the following audience:

- Customers
- Partners

1.2 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.

1.3 Access to OFSS Support

https://flexsupp.oracle.com/

1.4 Structure

This manual is organized into the following chapters:

Section 1 *Preface* gives information on the intended audience. It also lists the various chapters covered in this User Manual.

Section 2 *Oracle FLEXCUBE Direct Banking Licensing* provides information on Oracle FLEXCUBE Direct Banking Solutions licensing.

Section 3 *Third Party Licenses* provides information on licensing of third party software that are packaged with Oracle FLEXCUBE Direct Banking

1.5 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.2.0.0, refer to the following documents:

- End user license agreement
- Oracle FLEXCUBE Direct Banking User Manuals

2. Oracle FLEXCUBE Direct Banking Licensing

2.1 Introduction

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

2.2 General Licensing Rules

Module Description	Applicable License Rule(s)
Retail Banking Modules	
FLEXCUBE Direct Banking Retail	• For the purpose of these Retail Banking programs, a Financial Services Subscriber is defined as individual customer identification registered for online access that is maintained in the applicable program.
FLEXCUBE Direct Banking Retail Loans	
FLEXCUBE Direct Banking Retail Credit Cards	
FLEXCUBE Direct Banking Retail Bulk Payment	
FLEXCUBE Direct Banking Retail Peer-to-Peer Payments	
FLEXCUBE Direct Banking Retail Mutual Funds	• For the purpose of this program, a Financial Services Subscriber is defined as an individual who is registered to access or view or transact such individual customer's mutual fund portfolio online.
Corporate Banking Modules	
FLEXCUBE Direct Banking Corporate	• For the purpose of Corporate Banking programs, a Financial Services Subscriber is defined as an individual registered for online access.
FLEXCUBE Direct Banking Corporate Loans	
FLEXCUBE Direct Banking Corporate Trade Finance	
FLEXCUBE Direct Banking Corporate E-Factoring	
FLEXCUBE Direct Banking Corporate Supply Chain Financing	
FLEXCUBE Direct Banking Corporate Cash Management	
FLEXCUBE Direct Banking Corporate Foreign Exchange	
Mobile Banking	
FLEXCUBE SMS Banking	• For the purpose of Mobile Banking programs, a Financial Services Subscriber is defined as an individual who is registered for mobile direct banking services.
FLEXCUBE Direct Banking Mobile	

2.3 Components included with the license

1. FLEXCUBE Direct Banking Retail license includes Retail Inquires, Retail Customer Services, Retail Term Deposit, Retail Transfer and Payments, Retail Bill Payments
2. FLEXCUBE Direct Banking Corporate license includes Corporate Inquires, Corporate Customer Services, Corporate Term Deposit, Corporate Transfer and Payments, Corporate Bill Payments, Corporate Bulk Payments

3. FLEXCUBE Direct Banking Mobile license includes iPhone, iPAD, Android Phone, Android tablet and Blackberry based apps, Mobile Banking Java Based, Browser Based, and Rapid Deployment Framework.
4. **Islamic Banking** support: The following FLEXCUBE Direct Banking module licenses have support for Islamic Banking.
   - FLEXCUBE Direct Banking Base
   - FLEXCUBE Direct Banking Retail
   - FLEXCUBE Direct Banking Retail Loans
   - FLEXCUBE Direct Banking Corporate
   - FLEXCUBE Direct Banking Corporate Loans
   - FLEXCUBE Direct Banking Mobile

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, please refer section 3 below.

Module Description	Separately Licensed Prerequisites	Licensing Metric(s)
FLEXCUBE Direct Banking Base	• FLEXCUBE Development Workbench for Direct and Mobile Banking	• Module
FLEXCUBE Direct Banking Sites	• FLEXCUBE Direct Banking Base, and either or both of FLEXCUBE Direct Banking Retail or FLEXCUBE Direct Banking Corporate	• Financial Services Subscriber
FLEXCUBE Direct Banking Cross Channel Originations	• FLEXCUBE Direct Banking Base, and either or both of FLEXCUBE Direct Banking Retail or FLEXCUBE Direct Banking Corporate	• Financial Services Subscriber
Retail Banking Modules		
FLEXCUBE Direct Banking Retail	• FLEXCUBE Direct Banking Base	• Financial Services Subscriber
FLEXCUBE Direct Banking Retail Loans	• FLEXCUBE Direct Banking Base	• Financial Services Subscriber
FLEXCUBE Direct Banking Retail Credit Cards	• FLEXCUBE Direct Banking Base • FLEXCUBE Direct Banking Retail	• Financial Services Subscriber
FLEXCUBE Direct Banking Retail Mutual Funds	• FLEXCUBE Direct Banking Base • FLEXCUBE Investor Servicing for Mutual Funds or any third party Investor Servicing Solution	• Financial Services Subscriber
FLEXCUBE Direct Banking Retail External Payment Interface	• FLEXCUBE Direct Banking Base	• Merchant
FLEXCUBE Direct Banking Retail Bulk Payment	• FLEXCUBE Direct Banking Base • FLEXCUBE Direct Banking Retail	• Financial Services Subscriber
FLEXCUBE Direct Banking Retail Peer-to-Peer Payments	• FLEXCUBE Direct Banking Base, and FLEXCUBE Direct Banking Retail	• Financial Services Subscriber
Corporate Banking Modules		

FLEXCUBE Direct Banking Corporate	• FLEXCUBE Direct Banking Base	• Financial Services Subscriber
FLEXCUBE Direct Banking Corporate Loans	• FLEXCUBE Direct Banking Base	• Financial Services Subscriber
FLEXCUBE Direct Banking Corporate Trade Finance	• FLEXCUBE Direct Banking Base • FLEXCUBE Direct Banking Corporate	• Financial Services Subscriber
FLEXCUBE Direct Banking Corporate E-Factoring	• FLEXCUBE Direct Banking Base • FLEXCUBE Direct Banking Corporate	• Financial Services Subscriber
FLEXCUBE Direct Banking Corporate Supply Chain Financing	• FLEXCUBE Direct Banking Base • FLEXCUBE Direct Banking Corporate	• Financial Services Subscriber
FLEXCUBE Direct Banking Corporate Cash Management	• FLEXCUBE Direct Banking Base • FLEXCUBE Direct Banking Corporate	• Financial Services Subscriber
FLEXCUBE Direct Banking Corporate Foreign Exchange	• FLEXCUBE Direct Banking Base • FLEXCUBE Direct Banking Corporate	• Financial Services Subscriber
Mobile Banking		
FLEXCUBE SMS Banking	• FLEXCUBE Direct Banking Base	• Financial Services Subscriber
FLEXCUBE Direct Banking Mobile	• FLEXCUBE Direct Banking Base	• Financial Services Subscriber
Oracle FLEXCUBE Open Development Tools		
FLEXCUBE Development Workbench for Direct and Mobile Banking	• FLEXCUBE Direct Banking Base	• Application User

2.5 Restricted Use License

Not applicable for the FLEXCUBE Direct Banking Products

3. Software Pre-requisites

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

3.1 Software pre-requisites

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Direct Banking	Complete Application	Application server	Oracle Enterprise Linux Server 6.4 (x86 64 Bit)	Oracle WebLogic Server 11g R1 (with Oracle Jrockit JVM 1.6.0_45-R28.2.7-4.1.0)	10.3.6
				Oracle JRockit JDK (with WebLogic Application Server)	1.6.0_45-R28.2.7-4.1.0
				IBM websphere Application Server With inbuilt JVM (IBM JDK)	8.5
				IBM Websphere MQ Server	7.5
				Oracle WebCenter Content: Imaging	11.1.1.7.0
				Apache HTTP Server	2.2.25
		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
		WebCenter Sites Server	Windows 7	Oracle WebCenter Sites	11.1.1.8.0

3.2 Module-wise software pre-requisites

Product Name	Product Version	Requirements
Oracle Imaging and Process Management / Webcenter Content	11.1.1.7.0	Standard FLEXCUBE requirement
Oracle Weblogic Server	10.3.6.0	Optional - Oracle FLEXCUBE supports both Weblogic and Websphere
Oracle JRockit- JDK	1.6.0	Standard FLEXCUBE requirement
Oracle Business Intelligence Publisher	11.1.1.7.0	Standard FLEXCUBE requirement
OBIEE	11.1.1.7.0	Standard FLEXCUBE requirement

4. Third Party Licenses

4.1 Introduction

This section includes descriptions of the third-party licenses for third-party libraries included with Oracle FLEXCUBE Direct Banking.

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5. Third Party Libraries

5.1 Introduction

This section lists the third-party libraries that were added to Oracle FLEXCUBE Direct Banking. This section also includes information about the libraries' respective licenses.

5.2 Xalan.jar

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5.3 xml-apis.jar

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5.4 Xsltc.jar

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Apache Xalan (Xalan serializer)

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5.6 xercesImpl.jar

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5.8 axis-ant.jar

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5.9 commons-discovery-0.5.jar

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5.10 commons-logging-1.1.2.jar

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5.13 commons-beanutils-1.8.3.jar

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5.16 YUI Compressor 2.4.7

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5.17 json-lib-2.2.2-jdk15.jar

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5.18 soap.jar

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5.19 log4j-1.2.17.jar

Apache log4j

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5.20 Cocoon-core-2.2.0.jar

This jar has compilation dependencies on the following jars:

- cocoon-core-2.2.0.jar
- cocoon-expression-language-api-1.0.0.jar
- cocoon-expression-language-impl-1.0.0.jar
- cocoon-pipeline-api-1.0.0.jar

- cocoon-pipeline-components-1.0.0.jar
- cocoon-pipeline-impl-1.0.0.jar
- cocoon-sitemap-api-1.0.0.jar
- cocoon-sitemap-components-1.0.0.jar
- cocoon-sitemap-impl-1.0.0.jar
- cocoon-store-impl-1.0.0.jar
- cocoon-thread-api-1.0.0.jar
- cocoon-thread-impl-1.0.0.jar
- cocoon-util-1.0.0.jar
- cocoon-xml-api-1.0.0.jar
- cocoon-xml-impl-1.0.0.jar
- cocoon-xml-resolver-1.0.0.jar
- cocoon-xml-util-1.0.0.jar

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5.21 dom4j-1.6.1.jar

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5.22 eclipselink.jar

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5.23 Apache POI

- poi-3.9-20121203.jar
- poi-scratchpad-3.9-20121203.jar

Apache POI

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5.24 JQuery

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5.25 JQuery UI

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5.26 JQuery Window

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5.27 JQuery Layout

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5.28 Ezmorph-1.0.6.jar

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- ezmorph-1.0.6.jar
- json-lib-2.2.2-jdk15.jar

5.29 commons-codec-1.7.jar

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src/test/org/apache/commons/codec/language/DoubleMetaphoneTest.java contains test data from http://aspell.sourceforge.net/test/batch0.tab.

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5.30 commons-httpclient.jar

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5.31 Captify.tiny.js

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5.32 JCarouselLite_1.0.1.js

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5.33 JQPlot.js

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5.34 touch-scroll.min.js

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5.35 Underscore.js (Version 1.3.3)

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September 2007

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B.   You shall be solely responsible for your own User Submissions and the consequences of posting or publishing them.

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D.   In connection with User Submissions, you further agree that you will not submit material that is copyrighted, protected by trade secret or otherwise subject to third party proprietary rights, including privacy and publicity rights, unless you are the owner of such rights or have permission from their rightful owner to post the material and to grant YouTube all of the license rights granted herein.

E.   You further agree that you will not, in connection with User Submissions, submit material that is contrary to the YouTube Community Guidelines, found at http://www.youtube.com/t/community_guidelines, which may be updated from time to time, or contrary to applicable local, national, and international laws and regulations.

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B.   YouTube reserves the right to decide whether Content or a User Submission is appropriate and complies with these Terms of Service for violations other than copyright infringement, such as, but not limited to, pornography, obscene or defamatory material, or excessive length. YouTube may remove such User Submissions and/or terminate a User's access for uploading such material in violation of these Terms of Service at any time, without prior notice and at its sole discretion.

8. Digital Millennium Copyright Act

A.   If you are a copyright owner or an agent thereof and believe that any User Submission or other content infringes upon your copyrights, you may submit a notification pursuant to the Digital Millennium Copyright Act ("DMCA") by providing our Copyright Agent with the following information in writing (see 17 U.S.C 512(c)(3) for further detail):

•   A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;

•   Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site;

• Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled and information reasonably sufficient to permit the service provider to locate the material;

• Information reasonably sufficient to permit the service provider to contact you, such as an address, telephone number, and, if available, an electronic mail;

• A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and

• A statement that the information in the notification is accurate, and under penalty of perjury, that you are authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

B.   YouTube's designated Copyright Agent to receive notifications of claimed infringement is: Shadie Farazian, 901 Cherry Ave., San Bruno, CA 94066, email: copyright@youtube.com, fax: 650-872-8513. For clarity, only DMCA notices should go to the Copyright Agent; any other feedback, comments, requests for technical support, and other communications should be directed to YouTube customer service through http://www.google.com/support/youtube. You acknowledge that if you fail to comply with all of the requirements of this Section 5(D), your DMCA notice may not be valid.

C.   Counter-Notice. If you believe that your User Submission that was removed (or to which access was disabled) is not infringing, or that you have the authorization from the copyright owner, the copyright owner's agent, or pursuant to the law, to post and use the content in your User Submission, you may send a counter-notice containing the following information to the Copyright Agent:

• Your physical or electronic signature;

• Identification of the content that has been removed or to which access has been disabled and the location at which the content appeared before it was removed or disabled;

• A statement that you have a good faith belief that the content was removed or disabled as a result of mistake or a misidentification of the content; and

• Your name, address, telephone number, and e-mail address, a statement that you consent to the jurisdiction of the federal court in San Francisco, California, and a statement that you will accept service of process from the person who provided notification of the alleged infringement.

D.   If a counter-notice is received by the Copyright Agent, YouTube may send a copy of the counter-notice to the original complaining party informing that person that it may replace the removed content or cease disabling it in 10 business days. Unless the copyright owner files an action seeking a court order against the content provider, member or user, the removed content may be replaced, or access to it restored, in 10 to 14 business days or more after receipt of the counter-notice, at YouTube's sole discretion.

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5.38 Facebook SDK for Android Version 3.0

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5.42 bcprov-jdk12-130 Version 1.3

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5.46 XEIAM XChart 2.1

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5.47 GSON 2.2.4

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