



Oracle Financial Services Global Industries

Oracle Banking Cloud Services Service Descriptions and Metrics



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METRIC DEFINITIONS

“1K Hosted Applications” is defined as one thousand Applications processed through the Cloud Service each month.

For the purposes of Oracle Banking Originations Cloud Service, an **Application** is a product origination request submitted by a financial institution’s customer or their bank users for an asset or liability product.

An asset or liability product may be any one of the following: a current account product, savings account product, overdraft product, term deposit product, loan product or any other products supported within the Cloud Service. If a number of products are bundled together in a single request, each product would be counted as a separate Application.

“10K Hosted Transactions” is defined as ten thousand Transactions processed through the Cloud Service each month.

For the purposes of Oracle Banking Accounts Cloud Service, a Transaction is every debit & credit posted through the account. Each record in a bulk file is counted as Transaction.

For the purposes of Oracle Banking API Cloud Service, a Transaction is one API call processed through the Cloud Service each month. Each record in a bulk file API call is counted as a Transaction.

For the purposes of Oracle Banking Digital Experience Cloud Service, a Transaction is a retail/ Small and Medium Enterprise (“SME”)/ Small and Medium Business (“SMB”)/ corporate user/ prospect initiated instruction or any third party system generated instruction that is processed through the Cloud Service which includes payments, fund transfers, requests for service and instruments, secure messages, creation of account, party, rules and/or instructions, API call, and file uploads/downloads. Each record in a bulk file is counted as a Transaction.

For the purposes of Oracle Banking Enterprise Limits & Collateral Management, a **Transaction** is a creation or update to facility management or collateral management functionality via native frontend, batch program or an interface (e.g. API call) processed through the Cloud Service.

For the purposes of Oracle Banking Supply Chain Finance Cloud Service, a transaction is a User or system-initiated operation; it includes the following:

- disbursement, repayment, reversal, amendment or delinquency update related to receivables finance, payable finance, channel or distributor finance, factoring and its variations, forfaiting, loans or advance against inventory, bank payment obligation, pre shipment finance and/or any other supply chain financing schemes
- upload or creation, amendment or cancellation of invoices, purchase orders, credit notes, debit notes as well as any discount offers, dispute raised and resolved, acceptance, assignment, stale marking, overdue marking and payment under approval marking done on invoices, purchase orders and debit notes

- upload or creation of payment, reconciliation, allocation and de-reconciliation transactions done on invoices, purchase orders, credit notes, debit notes, finances and payments

For bulk transactions, every transaction processed will be considered individually toward the transaction count.

For the purposes of Oracle Banking Payments Cloud Service, a Transaction is a payment sent or received which includes cross border payments, low value payments, high value payments, direct debits, faster payments, clearing and demand drafts or internal transfer. For bulk transactions, every transaction processed will be considered individually towards the transaction count.

For the purposes of Oracle Banking Liquidity Management Cloud Service, a Transaction is when a sweep is executed, a contribution is done to a pool, a real time liquidity request is received, an Intercompany loan is booked, or interest is process for an account.

For the purposes of Oracle Banking Virtual Account Management Cloud Service, a Transaction is a debit/credit posting to a virtual account or a virtual identifier generated through the Cloud Service.

For the purposes of Oracle Banking Cash Management, a Transaction is a User or system-initiated operation; it includes the following:

- upload or creation, and amendment of the following instruments: cash flows, expected (i.e. future dated) debit, expected credit and payables & receivables (e.g. invoices, purchase orders, credit notes, debit notes), as well as operations performed on those instruments such as dispute, acceptance, and cancellation.
- check and cash collections, cash withdrawals, as well as operations performed on those instruments such as advancement, schedule generation, and mark instrument status.
- reconciliation and allocation transactions for instruments such as invoices, purchase orders, credit notes, debit notes, and payments.

For bulk transactions, every transaction processed will be considered individually toward the transaction count.

“Hosted Named User” is defined as an individual authorized by you to access the hosted service, regardless of whether the individual is actively accessing the hosted service at any given time.

“Instance” is defined as a single deployment of the application as defined in the Service description.

GLOSSARY

“Additional Non-Production Environment” is defined as a Hosted Environment that is specifically sized and designed for non-production use such as training and testing activities, but not for production operations, migration or stress testing. Certain programs and optional services may not be able to run in the Additional Non-Production Environment. Performance & SLA targets do not apply to additional non -production environment/s

“Customer” is defined as the customer entity specified on an order. The Oracle Cloud Service may not be used or accessed for the business operations of any third party, including but not limited to external customers, partners, contractors, or affiliates.

“Database Storage” is defined as the total space allocated at the operating system level for database operations, not including database executables.

“Gigabyte” is defined as 1,000,000,000 bytes of storage space.

“Hosted Environment” is defined as the combination of hardware and software components owned, licensed or managed by Oracle to which Oracle grants You and Your Users access as part of the Oracle Cloud Services which You have ordered.

“Non-Production Environment” is defined as a Hosted Environment that are specifically sized and designed (i) for functional testing and validating changes prior to their promotion to the Production Environment, (ii) for recreating events and duplicating issues occurring in the Production Environment for the purposes of troubleshooting and facilitating incident resolution, and (iii) for development, training, and testing purposes. The Non-Production Environments may not be used for production purposes or for data migration testing, performance or stress testing, and any service levels, performance targets and disaster recovery described for the applicable Oracle Cloud Service are not applicable to Non-Production Environments.

“Pre-Production Environment” is defined as a Hosted Environment that are specifically sized and designed (i) for functional testing and validating changes prior to their promotion to the Production Environment, (ii) for recreating events and duplicating issues occurring in the Production Environment for the purposes of troubleshooting and facilitating incident resolution, and (iii) for development, training, and testing purposes. The Pre-Production Environments may not be used for production purposes or for data migration testing, performance or stress testing, and any service levels, performance targets and disaster recovery described for the applicable Oracle Cloud Service are not applicable to Pre-Production Environments. The Pre-Production environment will be on the same version as the Production Environment.

“Production Environment” is defined as a Hosted Environment that is designed for daily commercial use and production operations of live data. Unless otherwise specified, a single Production Environment is provided for an Oracle Cloud Service as part of the Oracle Cloud Service.

“Record” is defined as an instruction for an action to be performed (e.g. posting payment to an account, updating balance in an account, querying account current balance of an account, updating contact information in customer information file (“CIF”) etc.)

ORACLE BANKING ACCOUNTS CLOUD SERVICE

Oracle Banking Accounts Cloud Service, Premium Edition

Part #: B94569 – Per 10K Hosted Transactions

Users of the Oracle Banking Accounts Cloud Service, Premium Edition are authorized to access the following:

- Corporate BankingAccounts
- Retail BankingAccounts
- Branch Teller
- Branch Servicing
- Nostro Accounts

Usage Limits

The Oracle Banking Accounts Cloud Service, Premium Edition is subject to the following usage limits:

- A maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environment (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
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Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre- Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity access management

solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.

- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to the OCI Oracle Integration Cloud ("OIC")¹ service if bi-directional connectivity is required between Your Cloud Service and Your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., credit bureaus, other standard industry service providers, etc.).
- Ensure that full end to end batch execution has been tested in Production Environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to their accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - o Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

¹For more information, refer to: <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: <https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Accounts Cloud Service, Additional Non-Production Environment

Part #: B97350 – Per Instance

The Oracle Banking Accounts Cloud Service, Additional Non-Production Environment is an option available for purchase with the Oracle Banking Accounts Cloud Service and provides for one additional Non-Production Environment.

Usage Limits

The Oracle Banking Accounts Cloud Service, Additional Non-Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional non production environments deployed will be on the same version as that of non-production environment included with the Oracle Cloud Service.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the Oracle Cloud Service;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment that is running the same version.
- Each additional Non-Production Environment must have a minimum twelve (12) months Services Period.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective, Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Accounts Cloud Service are not applicable to the Additional Non-Production Environment. The Service Level Targets for the Oracle Banking Accounts Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Accounts Cloud Service, Standard Edition

Part #:B109136 – Per 10K Hosted Transactions

Users of the Oracle Banking Accounts Cloud Service, Standard Edition are authorized to access the following:

- Corporate Banking Accounts
- Retail Banking Accounts
- Branch Teller
- Branch Servicing
- Nostro Accounts

Usage Limits

The Oracle Banking Accounts Cloud Service, Standard Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre- Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environment (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
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Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.5%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access

management solution as per Oracle IAM Cloud Service, foundation version.
Identity federation configuration will be Your responsibility.

- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")² service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure full end to end batch execution has been tested in production environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

²Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to <https://www.oracle.com/in/cloud/cost-estimator.html> (Select `Application Integration` so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

ORACLE BANKING APIS CLOUD SERVICE

Oracle Banking APIs Cloud Service, Premium Edition

Part #: B95260 – Per 10K Hosted Transactions

Users of the Oracle Banking APIs Cloud Service, Premium Edition are authorized to access the following:

- Banking APIs Cloud Service

Usage Limits

The Oracle Banking APIs Cloud Service, Premium Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract

Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management (“IAM”) Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User

- accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")³ service if bi-directional connectivity is required between Your Cloud Service and your on-premises applications which are not exposed to internet.
 - Manage and oversee any of Your third-party vendors (e.g., credit bureaus, other standard industry service providers, etc.).
 - Ensure that full end to end batch execution has been tested in the Production Environment and completed within Your defined batch window.
 - Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
 - Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

³ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking APIs Cloud Service, Additional Non-Production Environment

Part #: B97393 – Per Instance

The Oracle Banking APIs Cloud Service Additional Non-Production Environment provides for one additional Non-Production Environment of the Oracle Banking APIs Cloud Service.

Usage Limits

The Oracle Banking APIs Cloud Service, Additional Non-Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the base Cloud Service;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment that is running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective, Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking APIs Cloud Service are not applicable to the Additional Non-Production Environment. The Service Level Targets for the Oracle Banking APIs Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking APIs Cloud Service, Standard Edition

Part #: B109144 – Per 10K Hosted Transactions

Users of the Oracle Banking APIs Cloud Service, Standard Edition are authorized to access the following:

- Banking APIs Cloud Service

Usage Limits

The Oracle Banking APIs Cloud Service, Standard Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre- Production and 1 Non-Production.
 - Non-Production Environment (“Target Environment”) data may be refreshed from data in Pre-Production Environment or Non-Production Environment (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment database storage is equal to or greater in size than the Source Environment database storage used.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order. Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days

Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days
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Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.5%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")⁸ service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure full end to end batch execution has been tested in production environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service; and
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

ORACLE BANKING DIGITAL EXPERIENCE CLOUD SERVICE

Oracle Banking Digital Experience Cloud Service, Premium Edition

Part #: B93379 – Per 10K Hosted Transactions

Users of the Oracle Banking Digital Experience Cloud Service, Premium Edition are authorized to access the following:

- Banking Digital Experience Cloud Service

Usage Limits

The Oracle Banking Digital Experience Cloud Service, Premium Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the	90 days

	retention period for the underlying active or inactive business data.	
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")⁶ service if bi-directional connectivity is required between Your Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., credit bureaus, other standard industry service providers, etc.).
- Ensure that full end to end batch execution has been tested in the Production Environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.

- Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁶ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Digital Experience Cloud Service, Additional Non-Production Environment

Part #: B97391 – Per Instance

The Oracle Banking Digital Experience Cloud Service, Additional Non-Production Environment is an option available for purchase with the Oracle Banking Digital Experience Cloud Service and provides for one additional Non-Production Environment.

Usage Limits

The Oracle Banking Digital Experience Cloud Service, Additional Non-Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the Oracle Cloud Service;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment that is running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective, Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Digital Experience Cloud Service are not applicable to the Additional Non-Production Environment. The Service Level Targets for the Oracle Banking Digital Experience Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Digital Experience Cloud Service, Standard Edition

Part #:B109138 – Per 10K Hosted Transactions

Users of the Oracle Banking Digital Experience Cloud Service, Standard Edition are authorized to access the following:

- Banking Digital Experience Cloud Service

Usage Limits

The Oracle Banking Digital Experience Cloud Service, Standard Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order. Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing.	90 days

	This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.5%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")⁸ service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure full end to end batch execution has been tested in production environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud

Service.

- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

ORACLE BANKING ENTERPRISE LIMITS AND COLLATERAL MANAGEMENT CLOUD SERVICE

Oracle Banking Enterprise Limits & Collateral Management Cloud Service, Premium Edition

Part #: B95261 – Per 10K Hosted Transactions

Users of the Oracle Enterprise Limits & Collateral Management Service, Premium Edition are authorized to access the following:

- Banking Limits Management
- Banking Collateral Management
- Banking Limits Process Management
- Banking Collaterals Process Management

Usage Limits

The Oracle Banking Enterprise Limits & Collateral Management Cloud Service, Premium Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments ("Target Environment") data may be refreshed from data in Production ("Source Environment"), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

The total combined maximum Process Management Transactions across both Banking Limits Process Management and Banking Collateral Process Management is 25K Transactions.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION
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		PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management (“IAM”) Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud (“OIC”)⁸ service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed

to internet.

- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure full end to end batch execution has been tested in production environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Enterprise Limits and Collateral Management Cloud Service, Additional Non-Production Environment

Part #: B97395 – Per Instance

The Oracle Banking Enterprise Limits and Collateral Management Cloud Service, Additional Non-Production Environment is an option available for purchase with Oracle Banking Enterprise Limits and Collateral Management Cloud Service and provides for one additional Non-Production Environment.

Usage Limits

The Oracle Banking Enterprise Limits and Collateral Management Cloud Service, Additional Non-Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the Oracle Cloud Service;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment that is running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective, Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Enterprise Limits and Collateral Management Cloud Service are not applicable to the Additional Non-Production Environment. The Service Level Targets for the Oracle Banking Enterprise Limits and Collateral Management Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Enterprise Limits & Collateral Management Cloud Service, Standard Edition

Part #: B109139 – Per 10K Hosted Transactions

Users of the Oracle Enterprise Limits & Collateral Management Cloud Service, Standard Edition are authorized to access the following:

- Banking Limits Management
- Banking Collateral Management
- Banking Limits Process Management
- Banking Collaterals Process Management

Usage Limits

The Oracle Banking Enterprise Limits & Collateral Management Cloud Service is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments ("Target Environment") data may be refreshed from data in Production ("Source Environment"), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

The total combined maximum Process Management Transactions across both Banking Limits Process Management and Banking Collateral Process Management is 25K Transactions.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order. Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract

Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.5%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")⁸ service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).

- Ensure full end to end batch execution has been tested in production environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

ORACLE BANKING ORIGINATIONS CLOUD SERVICE

Oracle Banking Originations Cloud Service, Premium Edition

Part #: B95423 – Per 1K Hosted Applications

Users of the Oracle Banking Originations Cloud Service, Premium Edition are authorized to access the following:

- Banking Originations

Usage Limits

The Oracle Banking Originations Cloud Service, Premium Edition is subject to the following usage limits:

- The maximum number of 1K Hosted Applications as specified in Your order. Orders must be placed in increments of 1K Hosted Applications.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative	7 years

	along with associated audit logs.	
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
 - Subscribe to OCI Oracle Integration Cloud ("OIC")¹⁰ PaaS service if bi-directional connectivity is required between this Cloud Service and Your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure that full end-to-end batch execution has been tested in the Production Environment and completed within Your defined batch window.
- Ensure that the Production Environment has been performance tested for peak concurrent

online usage.

- Train all Users of this Cloud Service prior to their accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

¹⁰ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html> for more information. Based on the planned usage, you can arrive the tentative pricing for OIC using the OCI Cost estimator. Refer to <https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation.). At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Originations Cloud Service, Additional Non-Production Environment

Part #: B97394 – Per Instance

The Oracle Banking Originations Cloud Service, Additional Non-Production Environment is an option available for purchase with Oracle Banking Originations Cloud Service and provides for one additional Non-Production Environment.

Usage Limits

The Oracle Banking Originations Cloud Service, Additional Non-Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the base Cloud Service;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment that is running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective, Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Originations Cloud Service are not applicable to the Additional Non-Production Environment. The Service Level Targets for the Oracle Banking Originations Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Originations Cloud Service, Standard Edition

Part #: B109341 – Per 1K Hosted Applications

Users of the Oracle Banking Originations Cloud Service, Standard Edition are authorized to access the following:

- Banking Originations Cloud Service

Usage Limits

The Oracle Banking Originations Cloud Service, Standard Edition is subject to the following usage limits:

- The maximum number of 1K Hosted Applications as specified in Your order. Orders must be placed in increments of 1K Hosted Applications.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments ("Target Environment") data may be refreshed from data in Production ("Source Environment"), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order. Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with	90 days

	processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.5%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")⁸ service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure full end to end batch execution has been tested in production environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud

Service.

- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to <https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

ORACLE BANKING PAYMENTS CLOUD SERVICE

Oracle Banking Payments Cloud Service, Premium Edition

Part #: B93378 – Per 10K Hosted Transactions

Users of the Oracle Banking Payments Cloud Service, Premium Edition are authorized to access the following:

- Cross border payments
- Low value payments
- High value payments
- Direct debits
- Faster payments
- Clearing and demand drafts or internal transfer.

Usage Limits

The Oracle Banking Payments Cloud Service, Premium Edition is subject to the following usage limit:

- The maximum number of 10K Hosted Transaction as specified in your order. Orders must be placed in increments of 10K Hosted Payments Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments ("Target Environment") data may be refreshed from data in Production ("Source Environment"), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as	7 years

	Closed/Inactive/Inoperative along with associated audit logs.	
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management (“IAM”) Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud (“OIC”) ¹² service if bi-directional connectivity is required between Your Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., credit bureaus, other standard industry service providers, etc.).
- Ensure that full end to end batch execution has been tested in the Production Environment and completed within Your defined batch window.

- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

¹² Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Payments Cloud Service, Additional Non-Production Environment

Part #: B97392 – Per Instance

The Oracle Banking Payments Cloud Service, Additional Non-Production Environment is an option available for purchase with Oracle Banking Payments Cloud Service and provides for one additional Non-Production Environment.

Usage Limits

The Oracle Banking Payments Cloud Service, Additional Non-Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the base Cloud Service;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment that is running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective, Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Payments Cloud Service are not applicable to the Additional Non-Production Environment. The Service Level Targets for the Oracle Banking Payments Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Oracle Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services/cloud-services.

Oracle Banking Payments Cloud Service, Standard Edition

Part #: B109142 – Per 10K Hosted Transactions

Users of the Oracle Banking Payments Cloud Service, Standard Edition are authorized to access the following:

- Cross border payments
- Low value payments
- High value payments
- Direct debits
- Faster payments
- Clearing and demand drafts or internal transfer

Usage Limits

The Oracle Banking Payments Cloud Service, Standard Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments ("Target Environment") data may be refreshed from data in Production ("Source Environment"), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order. Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION
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		PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.5%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.

- Subscribe to OCI Oracle Integration Cloud ("OIC")⁸ service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure full end to end batch execution has been tested in production environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

ORACLE BANKING CASH MANAGEMENT CLOUD SERVICE

Oracle Banking Cash Management Cloud Service, Premium Edition

Part #: B95263 – Per 10K Hosted Transactions

Users of the Oracle Banking Cash Management Cloud Service, Premium Edition are authorized to access the following:

- Banking Cash Management

Usage Limits

The Oracle Banking Cash Management Cloud Service, Premium Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments ("Target Environment") data may be refreshed from data in Production ("Source Environment"), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying	90 days

	active or inactive business data.	
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")¹⁴ service if bi-directional connectivity is required between Your Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., credit bureaus, other standard industry service providers, etc.).
- Ensure that full end to end batch execution has been tested in the Production Environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third-party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Oracle Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services/cloud-services.

¹⁴ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to <https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation). At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Non-Production Environment

Part #: B109145 – Per Instance

The Oracle Banking Cash Management Cloud Service, Additional Non- Production Environment is an option available for purchase with Oracle Banking Cash Management Cloud Service and provides for one additional Non-Production Environment .

Usage Limits

The Oracle Banking Cash Management Cloud Service, Additional Non- Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the base Cloud Service;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment that is running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective ,Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Cash Management Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Cash Management Cloud Service, Standard Edition

Part #: B109137 – Per 10K Hosted Transactions

Users of the Oracle Banking Cash Management Cloud Service, Standard Edition are authorized to access the following:

- Banking Cash Management

Usage Limits

The Oracle Banking Cash Management Cloud Service, Standard Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments ("Target Environment") data may be refreshed from data in Production ("Source Environment"), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order. Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.5%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")⁸ service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure full end to end batch execution has been tested in production environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases)

and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

ORACLE BANKING SUPPLY CHAIN FINANCE CLOUD SERVICE

Oracle Banking Supply Chain Finance Cloud Service, Premium Edition

Part #: B92170 – Per 10K Hosted Transactions

Users of the Oracle Banking Supply Chain Finance Cloud Service are authorized to access the following:

- Supply Chain Finance

Usage Limits

The Oracle Banking Supply Chain Finance Cloud Service is subject to the following usage limits:

- A maximum number of 10K Hosted Transactions as specified in Your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business	Accounting records, customer records,	7 years

Data	and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre- Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management (“IAM”) Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.

- Subscribe to OCI Oracle Integration Cloud ("OIC")¹⁴ service if bi-directional connectivity is required between Your Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., credit bureaus, other standard industry service providers, etc.).
- Ensure that full end to end batch execution has been tested in the Production Environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third-party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Oracle Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services/cloud-services.

¹⁴For more information, refer to: <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here:

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Supply Chain Finance Cloud Service, Additional Non-Production Environment

Part #: B110509

The Oracle Banking Supply Chain Finance Cloud Service, Additional Non-Production Environment is an option available for purchase with Oracle Banking Supply Chain Finance Cloud Service and provides for one additional Non-Production Environment.

Usage Limits

The Oracle Banking Supply Chain Finance Cloud Service, Additional Non-Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order.
- You may purchase up to a maximum of ten (10) additional Non-Production Environments.
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the base Cloud Service.
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment that is running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective, Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Supply Chain Finance Cloud Service are not applicable to the Additional Non-Production Environment. The Service Level Targets for the Oracle Banking Supply Chain Finance Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Supply Chain Finance Cloud Service, Standard Edition

Part #: B110512 – Per 10K Hosted Transactions

Users of the Oracle Banking Supply Chain Finance Cloud Service are authorized to access the following:

- Supply Chain Finance

Usage Limits

The Oracle Banking Supply Chain Finance Cloud Service is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in Your order.
- Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre- Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Banking Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order. Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be	90 days

	retained for longer than the retention period for the underlying active or inactive business data.	
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.5%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")⁸ service if bi-directional connectivity is required between this Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., Credit Bureaus and any other standard industry service providers).
- Ensure full end to end batch execution has been tested in production environment and

completed within Your defined batch window.

- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service. Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸For more information, refer to: <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here:

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Cloud Service, BYOK

Part #: B110513 – Per Instance

Oracle Banking Cloud Service ("OBCS"), BYOK provides You with additional control and management over Your Content in the Oracle Banking Cloud Service.

Features:

- By default, data at rest in OBCS is protected using Transparent Data Encryption ("TDE"). The Bring Your Own Key ("BYOK") feature allows You to control the master encryption key of your Oracle Banking Cloud Service.
- By revoking or resetting the TDE master key, You can shut down the database and prevent anyone, including Oracle, from accessing Your Content residing in Your database. You can create a master encryption key to replace a system-generated key for the TDE-enabled database and You can revoke it or reset it later. Oracle requires use of the TDE master key to operate the database. If You revoke or reset the TDE master key, the database will shut down and the Oracle Cloud Services dependent on the database will become inaccessible, and no one, including Oracle, will be able to access encrypted data or perform any operation that requires access to the locked database.
- It is Your responsibility to provide the right version of the TDE master key to Oracle to restore services and database access or to restore an old backup. Your managed keys will need to be stored in OCI Vault.

Usage Limits:

- You have obtained and continue to maintain the Oracle Cloud Services Oracle Cloud Infrastructure ("OCI") Vault under separate contract prior to and during the Services.
- Only applicable to database encryption
- Oracle will publish maintenance notifications in the Oracle Cloud Portal. You must check these notifications prior to performing any action related to managing Transparent Data Encryption master keys to avoid conflicts with scheduled activity.

Disclaimers:

The Oracle Cloud Services and related service performance, including but not limited to Recovery Time Objective (RTO), Recovery Point Objective (RPO), Target System Availability Level, scheduled maintenance periods, and service request response times, may be adversely impacted if requested access for Oracle personnel is delayed or denied, and in such case, Oracle is not responsible for such impacts.

If You submit a service request to Oracle for support regarding an issue involving data (e.g data correction patches etc.), You will ensure that such service request contains only randomized data and not any of Your Content. The Oracle Banking Cloud Service and related service performance, including but not limited to Target System Availability Level, scheduled maintenance periods, and service request response times, will be adversely impacted if You do not provide to Oracle the correct version of Your TDE master key in a timely manner, and in such case, Oracle is not responsible for such impacts.

Oracle Cloud Policies:

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Cloud Services, Managed Access

Part #: B110513 – Per Instance

The Oracle Banking Cloud Services, Managed Access (“Break Glass”) provide Your cloud service administrator(s) with the ability to approve requests to grant Oracle personnel temporary access to Your Content in the applicable Oracle Cloud Service to perform specific actions.

Break Glass restricts Oracle personnel from accessing Your Content unless a Break Glass event has been requested and approval from Your cloud service administrator(s) has been provided. Break Glass events may be requested either by Oracle or by You.

Break glass events are scheduled in advance and require the parties to specify information such as:

- the purpose for the access,
- the detailed actions to be performed,
- the expected duration of the event,
- event scheduling information and
- the type of access required to perform the requested actions.

Audit logs of actions performed by Oracle personnel as part of the Break Glass event will be made available upon Your request via My Oracle Support.

The Break Glass Event Period is defined as the date and time from when the Break Glass event is initiated (i.e., when temporary access to Your Content is granted to Oracle personnel) to the date and time when the Break Glass event is closed (i.e., when any actions performed on Your Content by Oracle personnel using the granted temporary access have been completed or when the time period for temporary access to Your Content has closed).

Usage Limits

- Oracle will automatically create Break Glass events for maintenance activities performed by Oracle during scheduled maintenance. For maintenance to be completed, You agree to automatic approval of any such Break Glass events created by Oracle for scheduled maintenance purposes.
- Any Break Glass requests from You, approvals (except as noted above), and related required information must be submitted by Your cloud service administrator(s) via My Oracle Support.

- Break Glass must be enabled for all environments for the related Oracle Cloud Service. It is not possible to disable Break Glass for a subset of environments.

Disaster Recovery and Service Availability

- The Break Glass Event Period does not constitute Unplanned Downtime and will not be considered for service availability computation.
- Updates to a disaster recovery environment underway during a Break Glass event may not be applied

Your Break Glass Event Obligations

- Other than regarding maintenance activities performed by Oracle during scheduled maintenance:
 - Prior to Oracle initiating a Break Glass event, You must provide approval for the proposed Break Glass actions on Your Content
 - You are responsible for reviewing and approving or rejecting any Break Glass actions performed on Your Content.
- For the duration of any Managed Access/Break Glass Event Period, You will:
 - Ensure that any required designated personnel are available;
 - Ensure that any designated personnel participating in Break Glass reviews are authorized, by You, to view Your Content;
 - Provide timely responses to all Oracle requests;
 - Provide timely review of all Break Glass actions performed on Your Content, including verifying the correctness of any changes requested by You; and
 - Provide timely approval to commit or roll back any Break Glass actions performed on Your Content.

Disclaimers:

The related Oracle Cloud Services and related service performance, including but not limited to Recovery Time Objective (RTO), Recovery Point Objective (RPO), Target Service Availability Level, scheduled maintenance periods, and service request response times may be adversely impacted if access, information, or requests for action (to be performed by You) required by Oracle personnel are delayed or denied, and in such case, Oracle is not responsible for such impacts, including any related service level credits.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and the Oracle Industries Cloud Services Pillar Document which may be viewed at www.oracle.com/contracts/cloud-services.

ORACLE BANKING LIQUIDITY MANAGEMENT CLOUD SERVICE

Oracle Banking Liquidity Management Cloud Service, Premium Edition

Part #: B92173 – Per 10K Hosted Transactions

Users of the Oracle Banking Liquidity Management Cloud Service, Premium Edition are authorized to access the following:

- Banking Liquidity Management

Usage Limits

The Oracle Banking Liquidity Management Cloud Service, Premium Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in your order. Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments ("Target Environment") data may be refreshed from data in Production ("Source Environment"), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for	90 days

	longer than the retention period for the underlying active or inactive business data.	
Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days

Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management (“IAM”) Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud (“OIC”) ¹⁶ service if bi-directional connectivity is required between Your Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., credit bureaus, other standard industry service providers, etc.).
- Ensure that full end to end batch execution has been tested in the Production Environment and completed within Your defined batch window.
- Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.

- Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

¹⁶ For more information, refer to: <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here:

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Liquidity Management Cloud Service, Additional Non-Production Environment

Part #: B109146 – Per Instance

The Oracle Banking Liquidity Management Cloud Service, Additional Non- Production Environment is an option available for purchase with Oracle Banking Liquidity Management Cloud Service and provides for one additional Non-Production Environment .

Usage Limits

The Oracle Banking Liquidity Management Cloud Service, Additional Non- Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the base Cloud Service;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective ,Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Liquidity Management Cloud Service are not applicable to the Additional Non- Production Environment. The Service Level Targets for the Banking Liquidity Management Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

ORACLE BANKING VIRTUAL ACCOUNT MANAGEMENT CLOUD SERVICE

Oracle Banking Virtual Account Management Cloud Service, Premium Edition

Part #: B92169 – Per 10K Hosted Transactions

Users of the Oracle Banking Virtual Account Management Cloud Service, Premium Edition are authorized to access the following:

- Banking Virtual Account
- Banking Virtual Identifier

Usage Limits

The Oracle Banking Virtual Account Management Cloud Service, Premium Edition is subject to the following usage limits:

- The maximum number of 10K Hosted Transactions as specified in your order,
- Orders must be placed in increments of 10K Hosted Transactions.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - Non-Production Environment and Pre-Production environments (“Target Environment”) data may be refreshed from data in Production (“Source Environment”), at Your request, no more than once per quarter per Target Environment, provided the Target Environment and Source Environment are in same version of OBCS.
- Document upload capability is not available as part of this service.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, the following data retention categories apply by default and are only applicable to the production environment. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available. Modifications to retention periods may be made by Oracle at any time to align with statutory requirements. Customers may submit a change request to change retention periods pursuant to statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD
Active Business Data	Accounting records, customer records, and other business/financial data along with associated audit logs.	Up to term of the contract
Inactive Business Data	Accounting records, customer records, and other business/financial data marked as Closed/Inactive/Inoperative along with associated audit logs.	7 years
Technical Data	Internal technical, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for the underlying active or inactive business data.	90 days

Technical Logs (Application)	Technical log messages (including diagnostic logs) associated with the operation of the software.	90 days
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Disaster Recovery and Target Service Availability

This Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
4 hours	1 hour	99.9%

The definition of RTO, RPO and Target Service Availability is the same as outlined in the Oracle Industries Cloud Services-Pillar Document. The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production and Pre-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Your Implementation Obligations

You must:

- For Your identity and access management solution, after provisioning, notify Oracle of Your choice to use either Oracle Identity and Access Management ("IAM") Cloud Service or integrate Your existing identity and access management solution with Oracle IAM Cloud Service.
 - If You choose to integrate Your existing identity and access management solution, it must be compliant with SAML 2.0 (for Web authentication).
 - If You choose to integrate your existing identity and access management solution, You will be allowed identity federation for only one SAML identity and access management solution as per Oracle IAM Cloud Service, foundation version. Identity federation configuration will be Your responsibility.
- Perform user management (e.g., authentication / authorization and management of User accounts) for Your Users.
- Subscribe to OCI Oracle Integration Cloud ("OIC")¹⁸ service if bi-directional connectivity is required between Your Cloud Service and your on-premises applications which are not exposed to internet.
- Manage and oversee any of Your third-party vendors (e.g., credit bureaus, other standard industry service providers, etc.).
- Ensure that full end to end batch execution has been tested in the Production Environment and completed within Your defined batch window. Ensure that all Users of this Cloud Service are trained by You prior to accessing this Cloud Service.
- Provide first line support to Your Users of this Cloud Service.
 - Your first line support contact may use standard Oracle Cloud Support as described in the Oracle Cloud Hosting and Delivery Policies.

Your Operational Obligations

- You are responsible for all regression testing of maintenance packs (i.e. patch releases) and version updates, including the regression testing of integration with other Oracle or third- party systems or solutions.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

¹⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to

<https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

Oracle Banking Virtual Account Management Cloud Service, Additional Non-Production Environment

Part #: B109147 – Per Instance

The Oracle Banking Virtual Account Management Cloud Service, Additional Non-Production Environment is an option available for purchase with Oracle Banking Virtual Account Management Cloud Service and provides for one additional Non-Production Environment .

Usage Limits

The Oracle Banking Virtual Account Management Cloud Service, Additional Non-Production Environment is subject to the following usage limits:

- The number of Instances as stated in Your order;
- You may purchase up to a maximum of ten (10) additional Non-Production Environments;
- All additional Non-Production environments deployed will be on the same version as that of Non-Production environment.
- The maintenance or upgrade schedule for the additional Non-Production Environment is the same as the schedule for the Non-Production Environment that is included with the Oracle Cloud Service;
- The Additional Non-Production environment will be available in a single availability domain;
- Environment data refresh will be available once per quarter from any other Non-Production or additional Non-Production Environment running the same version.
- Each additional Non-Production Environment must be contracted for a minimum of twelve (12) months.

Data Retention

Notwithstanding anything to the contrary in the Oracle Cloud Policies referenced below, upon termination of the Cloud Service, no data will be available for retrieval from this Additional Non-Production Environment Cloud Service, and Oracle has no obligation to maintain, transfer, or otherwise provide data from the additional non-production Cloud Service to You.

Disaster Recovery & Service Availability

Disaster Recovery, Recovery Time Objective, Recovery Point Objective, Target Service Availability Level and any other service level targets referenced or incorporated into your contract for the Oracle Banking Virtual Account Management Cloud Service are not applicable to the Additional Non-Production Environment. The Service Level Targets for the Banking Virtual Account Management Cloud Service do not apply to the Additional Non-Production Environment(s) available as part of this service.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

⁸ Refer to <https://docs.oracle.com/en/cloud/paas/integration-cloud/index.html>.

Depending on Your planned usage, you may receive estimated pricing for OIC using the OCI Cost estimator available here: to <https://www.oracle.com/in/cloud/cost-estimator.html> (Select 'Application Integration' so that OIC can be selected for estimation).

At the time of this publishing, the OIC charges are based on the number of message packs customer subscribed per hour. One message pack is equivalent to 5000 messages. This may be subject to change.

RETIRED SKUS

Oracle Banking Cloud Service

Retired Part #: B82780 – Per Hosted Bank Account

Users of the Oracle Banking Cloud Service are authorized to access the following:

- Oracle Banking Base
- Oracle Banking Current Accounts and Savings Accounts
- Oracle Banking Term Deposits
- Oracle Banking Loans
- Oracle Banking Limits and Collateral Management
- Oracle Banking Relationship Pricing
- Oracle Banking Originations
- Oracle Banking Reference Process Model
- Oracle Banking Channels Bank User Base
- Oracle Banking Channels Bank User Experience

Usage Limits

The Oracle Banking Cloud Service is subject to usage limits based on:

- A maximum number of Hosted Bank Accounts as defined in Your order.
- Oracle will provision three environments for this Cloud Service: Production, Development, and Quality Assurance (QA). Production to Non Production (Development and QA) refreshes will not be provided.
- Additional Non Production Environments may be purchased subject to additional fees.
- The following usage limits apply per number of Hosted Bank Accounts in Your order:

NUMBER OF HOSTED BANK ACCOUNT APPLICATION	NUMBER OF APPLICATION USERS	PRODUCTION		NON-PRODUCTION	
		DATABASE STORAGE (TB)	FILE STORAGE (GB)	DATABASE STORAGE (TB)	FILE STORAGE (GB)
Up to 1.5 M in Hosted Bank Accounts (Small)	1,000	5	400	1.1	300
>1.5 M – 3 M in Hosted Bank Accounts (Medium)	2,000	7.3	400	1.1	300
>3 M – 6 M in Hosted Bank Accounts (Large)	4,000	12.3	600	1.1	300

Disaster Recovery and Target Service Availability

As described in the Oracle Global Industries Cloud Services Pillar Document, this Oracle Cloud

Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

RECOVERY TIME OBJECTIVE (RTO)	RECOVERY POINT OBJECTIVE (RPO)	TARGET SERVICE AVAILABILITY
4 hours	30 minutes	99.5%

The RTO, RPO and Target Service Availability do not apply to the Non Production Environment(s). The Target System Availability does not apply in the event of a declared disaster. The Recovery Time and Recovery Point Objectives do not apply to customizations or third party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Origination Cloud Service

Retired Part #: B82781 – Per Bank Account Application

Users of the Oracle Banking Origination Cloud Service are authorized to access the following:

- Oracle Banking Base
- Oracle Banking Limits and Collateral Management
- Oracle Banking Relationship Pricing
- Oracle Banking Originations
- Oracle Banking Reference Process Model
- Oracle Banking Channels Bank User Base
- Oracle Banking Channels Bank User Experience

Usage Limits

The Oracle Banking Origination Cloud Service is subject to usage limits based on:

- A maximum number of Bank Account Applications as defined in Your order.
- Oracle will provision three environments for this Cloud Service: Production, Development, and Quality Assurance (QA). Production to Non-production (Development and QA) refreshes will not be provided.
- Additional Non Production Environments may be purchased subject to additional fees.
- The following usage limits apply per number of Bank Account Applications specified in Your order:

NUMBER OF HOSTED BANK ACCOUNT APPLICATION	NUMBER OF APPLICATION USERS	PRODUCTION		NON-PRODUCTION	
		DATABASE STORAGE (TB)	FILE STORAGE (GB)	DATABASE STORAGE (TB)	FILE STORAGE (GB)
Upto 1.5M in Hosted Bank Account Applications (Small)	1,000	5	400	1.1	300
>1.5 M – 3 M in Hosted Bank Account Applications (Medium)	2,000	7.3	400	1.1	300
>3 M – 6 M in Hosted Bank Account Applications (Large)	4,000	12.3	600	1.1	300

Disaster Recovery and Target Service Availability

As described in the Oracle Global Industries Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

RECOVERY TIME OBJECTIVE (RTO)	RECOVERY POINT OBJECTIVE (RPO)	TARGET AVAILABILITY	SERVICE
4 hours	30 minutes	99.5%	

The RTO, RPO and Target Service Availability do not apply to the Non Production Environment(s). The Target System Availability does not apply in the event of a declared disaster. The Recovery Time and Recovery Point Objectives do not apply to customizations or third party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Additional Non Production Environment Cloud Service

Retired Part # B82782 – Per Instance

The Oracle Banking Additional Non Production Environment Cloud Service provides for an additional Non Production Environment for use with Your Oracle Banking Cloud Service or Your Oracle Banking Origination Cloud Service. Certain programs and optional services may not be able to run in the Additional Non Production Environment. The maintenance or upgrade schedule for the Additional Non Production Environment is the same as the schedule for Your Production Environment.

Each Additional Non Production Environment must be contracted for a minimum of twelve (12) months and will automatically terminate at the end of the Service Period of the associated Oracle Cloud Service. Performance metrics and service levels applicable to Your Production Environment(s) are not applicable to the Additional Non Production Environment. Disaster Recovery is not available in the Additional Non Production Environment, and Production to Non Production refreshes will not be provided.

Usage Limits

The Oracle Banking Additional Non Production Environment Cloud Service is subject to usage limits based upon:

- The number of Non Production Environments cannot exceed the total quantity of Non Production Environments stated as part of Your order for the Oracle Banking Cloud Service or the Oracle Banking Origination Cloud Service.
- The following usage limits apply per Instance of Additional Non Production Environment(s):

NUMBER OF HOSTED BANK ACCOUNTS / BANK ACCOUNT APPLICATIONS IN PRODUCTION	DATABASE STORAGE	FILE STORAGE
Up to 1.5 M in Hosted Bank Accounts / Bank Account Applications (Small)	5 TB	400 GB
>1.5 M – 6 M in Hosted Bank Accounts / Bank Account Applications (Medium/Large)	7.3 TB	400 GB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Trade Finance Process Management Cloud Service

Retired Part #: B92180 – Per Hosted Named User

Users of the Oracle Banking Trade Finance Process Management Cloud Service are authorized to access the following:

- Banking Trade Finance Process Management

Usage Limits

The Oracle Banking Trade Finance Process Management Cloud Service is subject to the following usage limits:

- The maximum number of Hosted Named Users as specified in Your order.
- Orders must be placed in increments of 5 Hosted Named Users.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-Production and 1 Non-Production.
 - The Non-Production Environment may be refreshed, at Your request, no more than once per quarter.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, Oracle will retain Your data for a maximum data retention period stated below:

- 36 months of Transaction records

Disaster Recovery and Target Service Availability

As described in the Oracle Global Industries Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
12 hours	1 hour	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Corporate Lending Process Management Cloud Service

Retired Part #: B92178 – Per Hosted Named User

Users of the Oracle Banking Corporate Lending Process Management Cloud Service are authorized to access the following:

- Banking Corporate Lending Process Management

Usage Limits

The Oracle Banking Corporate Lending Process Management Cloud Service is subject to the following usage limits:

- The maximum number of Hosted Named Users as specified in Your order.
- Orders must be placed in increments of 5 Hosted Named Users.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-production, and 1 Non-Production
 - The Non-Production Environment may be refreshed, at Your request, no more than once per quarter.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, Oracle will retain Your data for a maximum data retention period stated below:

- 36 months of Transaction records

Disaster Recovery and Target Service Availability

As described in the Oracle Global Industries Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
12 hours	1 hour	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.

Oracle Banking Credit Facilities Process Management Cloud Service

Retired Part #: B92179 – Per Hosted Named User

Users of the Oracle Banking Credit Facilities Process Management Cloud Service are authorized to access the following:

- Banking Limits Process Management
- Banking Collateral Process Management

Usage Limits

The Oracle Banking Credit Facilities Process Management Cloud Service is subject to the following usage limits:

- The maximum number of Hosted Named Users as specified in your order
- Orders must be placed in increments of 5 Hosted Named Users.
- Oracle will provision three Environments for this Oracle Cloud Service: 1 Production, 1 Pre-production and 1 Non-Production
- The Non-Production Environment may be refreshed, at Your request, no more than once per quarter.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, during the Services Period of Your applicable order, Oracle will retain Your data for a maximum data retention period stated below:

- 36 months of Transaction records

Disaster Recovery and Target Service Availability

As described in the Oracle Global Industries Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability Level
12 hours	1 hour	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the Oracle Cloud Hosting and Delivery Policies and Global Industries Cloud Services Pillar Document, which may be viewed at www.oracle.com/contracts/cloud-services.