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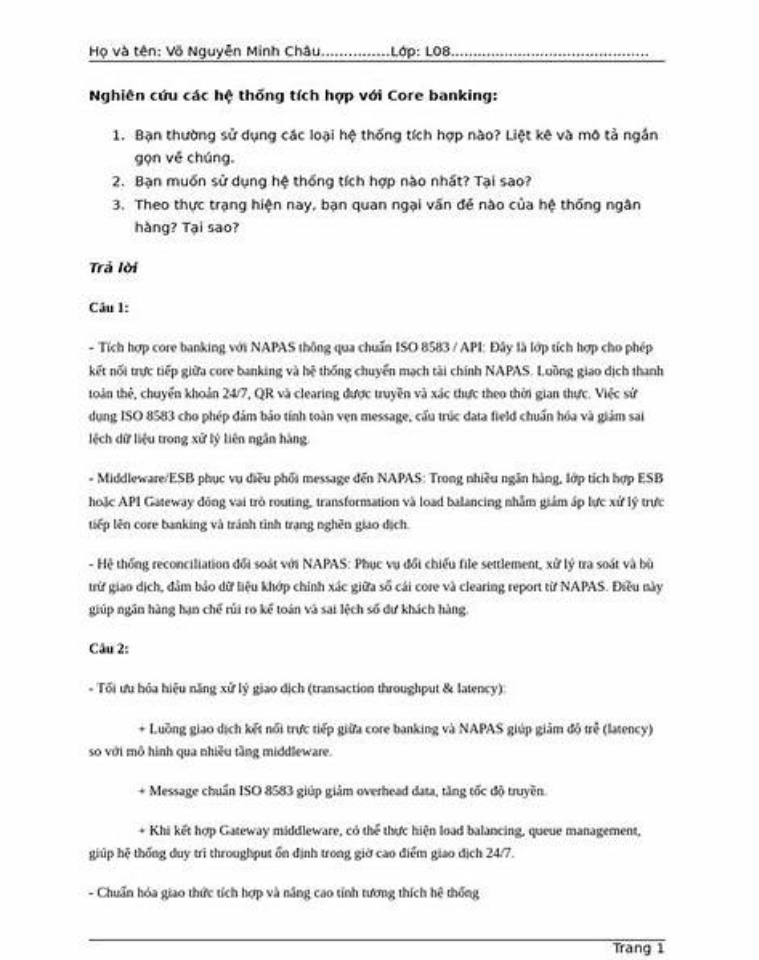

Họ và tên: Võ Nguyễn Minh Châu.....Lớp: L08.....

Nghiên cứu các hệ thống tích hợp với Core banking:

1. Bạn thường sử dụng các loại hệ thống tích hợp nào? Liệt kê và mô tả ngắn gọn về chúng.
2. Bạn muốn sử dụng hệ thống tích hợp nào nhất? Tại sao?
3. Theo thực trạng hiện nay, bạn quan ngại vấn đề nào của hệ thống ngân hàng? Tại sao?

Trả lời

Câu 1:

- Tích hợp core banking với NAPAS thông qua chuẩn ISO 8583 / API: Đây là lớp tích hợp cho phép kết nối trực tiếp giữa core banking và hệ thống chuyển mạch tài chính NAPAS. Luồng giao dịch thanh toán thẻ, chuyển khoản 24/7, QR và clearing được truyền và xác thực theo thời gian thực. Việc sử dụng ISO 8583 cho phép đảm bảo tính toàn vẹn message, cấu trúc data field chuẩn hóa và giảm sai lệch dữ liệu trong xử lý liên ngân hàng.

- Middleware/ESB phục vụ điều phối message đến NAPAS: Trong nhiều ngân hàng, lớp tích hợp ESB hoặc API Gateway đóng vai trò routing, transformation và load balancing nhằm giảm áp lực xử lý trực tiếp lên core banking và tránh tình trạng nghẽn giao dịch.

- Hệ thống reconciliation đối soát với NAPAS: Phục vụ đối chiếu file settlement, xử lý tra soát và bù trừ giao dịch, đảm bảo dữ liệu khớp chính xác giữa sổ cái core và clearing report từ NAPAS. Điều này giúp ngân hàng hạn chế rủi ro kế toán và sai lệch số dư khách hàng.

Câu 2:

- Tối ưu hóa hiệu năng xử lý giao dịch (transaction throughput & latency):

+ Luồng giao dịch kết nối trực tiếp giữa core banking và NAPAS giúp giảm độ trễ (latency) so với mô hình qua nhiều tầng middleware.

+ Message chuẩn ISO 8583 giúp giảm overhead data, tăng tốc độ truyền.

+ Khi kết hợp Gateway middleware, có thể thực hiện load balancing, queue management, giúp hệ thống duy trì throughput ổn định trong giờ cao điểm giao dịch 24/7.

- Chuẩn hóa giao thức tích hợp và nâng cao tính tương thích hệ thống

Trang 1

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Keeping in view, the time constraints of professionals, our experts have devised PAP-001 dumps PDF that suits your timetable and meets your exam requirements adequately. It is immensely helpful in enhancing your professional skills and expanding your exposure within a few-day times. This Ping Identity PingAccess brain dumps exam testing tool introduces you not only with the actual exam paper formation but also allows you to master various significant segments of the PAP-001 syllabus.

Ping Identity PAP-001 Exam Syllabus Topics:

Topic	Details
Topic 1	• Security: This section of the exam measures skills of Security Administrators and highlights how to manage certificates and certificate groups. It covers the association of certificates with virtual hosts or listeners and the use of administrator roles for authentication management.
Topic 2	• Installation and Initial Configuration: This section of the exam measures skills of System Engineers and reviews installation prerequisites, methods of installing or removing PingAccess, and securing configuration database passwords. It explains the role of run.properties entries and outlines how to set up a basic on-premise PingAccess cluster.

Topic 3	• Product Overview: This section of the exam measures skills of Security Administrators and focuses on understanding PingAccess features, functionality, and its primary use cases. It also covers how PingAccess integrates with other Ping products to support secure access management solutions.

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Simulated PAP-001 Test - 100% Excellent Questions Pool

With the number of people who take the exam increasing, the PAP-001 exam has become more and more difficult for many people. A growing number of people have had difficulty in preparing for the PAP-001 exam, and they have a tendency to turn to the study materials. However, a lot of people do not know how to choose the suitable study materials. We are willing to recommend the PAP-001 Study Materials from our company to you.

Ping Identity Certified Professional - PingAccess Sample Questions (Q23-Q28):

NEW QUESTION # 23
Where should an administrator adjustSameSite Cookiesettings?

- A. Applications
- B. Sites
- C. Rules
- D. Web Sessions

Answer: D

Explanation:
TheSameSiteattribute is applied to session cookies to control cross-site behavior. In PingAccess, session cookie configuration (includingSameSite) is defined at theWeb Sessionlevel.
Exact Extract:
"Web session configuration includes cookie attributes such as name, domain, secure flag, HTTPOnly, and SameSite."
* Option A (Rules)is incorrect - rules govern access control, not cookies.
* Option B (Sites)defines backend connections, not session cookies.
* Option C (Applications)ties resources to sessions but does not define cookie behavior.
* Option D (Web Sessions)is correct - session cookie SameSite settings are configured here.
Reference:PingAccess Administration Guide -Web Session Cookies

NEW QUESTION # 24
The application team is requesting step-up authentication only for a few specific resources while maintaining previous authentication for other resources. What change would the administrator need to make?

- A. Change the Context Root
- B. Use context root as reserved resource base path
- C. Manual Resource Ordering
- D. Authentication Challenge Policy

Answer: D

Explanation:
To enforcestep-up authenticationfor selected resources, PingAccess usesAuthentication Challenge Policies
. These policies allow different challenge methods to be applied depending on the resource.
Exact Extract:
"Authentication challenge policies define how PingAccess challenges users for authentication and are often applied when step-up authentication is required for specific resources."
* Option A (Authentication Challenge Policy)is correct - it ensures only certain resources trigger step- up MFA.
* Option Bis incorrect; the reserved resource base path is unrelated to authentication.

* Option Cis incorrect; changing the context root just changes the URL path prefix.
* Option Dis incorrect; manual ordering of resources is unrelated to enforcing MFA.
Reference:PingAccess Administration Guide -Authentication Challenge Policies

NEW QUESTION # 25
An administrator is setting up PingAccess to terminate SSL for a proxied application. What action must the administrator take to configure an existing certificate for that application?

- A. Set the secure flag to Yes in the Site configuration
- B. Enable Require HTTPS in the Application configuration
- C. Assign the Key Pair to the Virtual Host
- D. Assign the Key Pair to the Agent Listener

Answer: C

Explanation:
PingAccess terminates SSL at theVirtual Hostlevel. To configure an existing certificate, the administrator must assign the appropriateKey Pair(which contains the certificate and private key) to the Virtual Host.
Exact Extract:
"SSL termination occurs on the engine listener through virtual hosts. Assign the certificate's key pair to the virtual host to secure proxied applications."
* Option Ais correct - assign the key pair to the Virtual Host for SSL termination.
* Option Bis incorrect - Require HTTPS enforces secure access but does not configure SSL termination.
* Option Cis incorrect - Agent Listener is for PingAccess Agents, not proxied apps.
* Option Dis incorrect - secure flag affects cookie settings, not SSL certificates.
Reference:PingAccess Administration Guide -Virtual Hosts and Key Pairs

NEW QUESTION # 26
A company has removed the requirement to record back-channel requests from PingAccess to PingFederate in the audit log. Where should the administrator update this behavior without affecting existing applications?

- A. Sites
- B. Token Validation
- C. Web Sessions
- D. Token Provider

Answer: B

Explanation:
PingAccess can be configured to log or suppress back-channel requests that occur duringtoken validation with an OAuth/OpenID Connect provider such as PingFederate. These requests happen when PingAccess calls PingFederate to validate access tokens or retrieve key material.
* Exact Extract from PingAccess documentation:
"Back-channel requests are logged during token validation by default. To prevent these requests from being written to the audit log, update theToken Validationsettings in PingAccess." This makesToken Validationthe correct location for changing the behavior without modifying application- specific configurations.
Why other options are wrong:
* B. Web Sessions
* Incorrect. Web Sessions control user session management and cookie handling, not back-channel token validation traffic.
* C. Sites
* Incorrect. Sites are the definitions of backend servers that PingAccess proxies to. This setting does not affect back-channel logging to PingFederate.
* D. Token Provider
* Incorrect. The Token Provider defines the OIDC/OAuth server (e.g., PingFederate) and its endpoints, but the logging of back-channel requests is not controlled here.
Thus, the correct answer isA. Token Validation.
Reference:PingAccess Administration Guide-Managing Token Validationsection.

NEW QUESTION # 27
A change is made to the configuration that prevents user access to an application. No one claims to have made the change. Which log file should the administrator use to determine who made the change?

- A. pingaccess.log
- B. pingaccess_agent_audit.log
- C. pingaccess_engine_audit.log
- D. pingaccess_api_audit.log

Answer: D

Explanation:
All administrative API calls that change PingAccess configuration are logged inpingaccess_api_audit.log.
This allows administrators to track who made configuration changes.
Exact Extract:
"Thepingaccess_api_audit.logfile contains entries for all administrative API calls and is used to audit configuration changes."
* Option A (pingaccess.log)contains runtime system messages but not detailed API audit entries.
* Option B (pingaccess_engine_audit.log)is specific to engine request/response audit logging.
* Option C (pingaccess_agent_audit.log)is used for PingAccess Agent traffic auditing, not administrative changes.
* Option D (pingaccess_api_audit.log)is correct - it tracks admin API modifications.
Reference:PingAccess Administration Guide -Log Files

NEW QUESTION # 28
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