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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 bộ trừ giao dịch, đảm bảo dữ liệu khớp chính xác giữa số tài khoản 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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Pegasystems Certified Pega Decisioning Consultant 25 Sample Questions (Q101-Q106):

NEW QUESTION # 101

U+ Bank, a retail bank, is designing an engagement policy for its credit card promotions. To meet legal requirements, the bank must ensure that only customers aged 18 or older are considered for any credit card offer.

Which policy configuration level should U+ Bank use to implement the age requirement (18+ years) for all credit card promotions?

- A. Group-level policy
- B. Suitability condition
- C. Action-level policy
- D. Applicability condition

Answer: A

NEW QUESTION # 102

As a decisioning architect, you have built a decision strategy that selects actions that are below the average printing cost. The decision strategy contains 'Black Label', 'Red Label,' and 'Blue Label' Proposition components. The printing cost of the Proposition components are calculated based on the 'BaseCost' and 'LetterCount*.

The details of the proposition components are provided in the following table:

Which propositions does the strategy output?

- A. Black Label and Red Label
- B. Black Label
- C. Red Label
- D. Black Label and Blue Label

Answer: A

NEW QUESTION # 103

A bank has been running traditional marketing campaigns for many years. One such campaign sends an offer email to qualified customers on day one. On day five, the bank presents a similar offer if the first email is ignored.

If you re-implement this requirement by using the always-on outbound customer engagement paradigm, how do you approach this scenario?

- A. Create two segments to identify the target audience for each of the two offer emails: day one, and day five. Set up two schedules per day for the two segments.
- B. Create an action with a flow that contains two Send Email shapes, one for each email. Set appropriate wait times between the shapes.
- C. Configure a primary schedule for the original offer email and setup an ad-hoc schedule to send the second email.
- D. **Configure the primary schedule to run daily and let the artificial intelligence (AI) choose the best action based on engagement policies.**

Answer: D

Explanation:

The always-on outbound customer engagement paradigm relies on AI to select the best action for each customer at any given time, based on their profile, context, and behavior. You do not need to create separate segments or schedules for different offers or timings. You can configure the primary schedule to run daily and let the AI choose the best action based on engagement policies, such as contact policies, eligibility rules, suitability rules, and arbitration. The AI will also learn from the customer responses and optimize the action selection over time.

NEW QUESTION # 104

U+ Bank wants to use Pega Customer Decision Hub™ to display a credit card offer, the Standard Card, to every customer who logs in to the bank website.

What three of the following artifacts are mandatory to implement this requirement? (Choose Three)

- A. Customer engagement policies.
- B. A business structure.
- C. **Real-time containers.**
- D. Customer contact policies.
- E. **An action and the associated web treatment.**

Answer: C,E

NEW QUESTION # 105

As a decisioning architect, how can you optimize the strategies that are based on Insights that you gain from the AI Insight feature in the Customer Profile Viewer?

- A. By generating automated marketing campaigns based on customer data
- B. **By understanding how engagement policies are being used and why certain actions are filtered**
- C. By understanding how action performance is used and why new actions are required
- D. By integrating social media analytics into the Customer Profile Viewer

Answer: B

NEW QUESTION # 106

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