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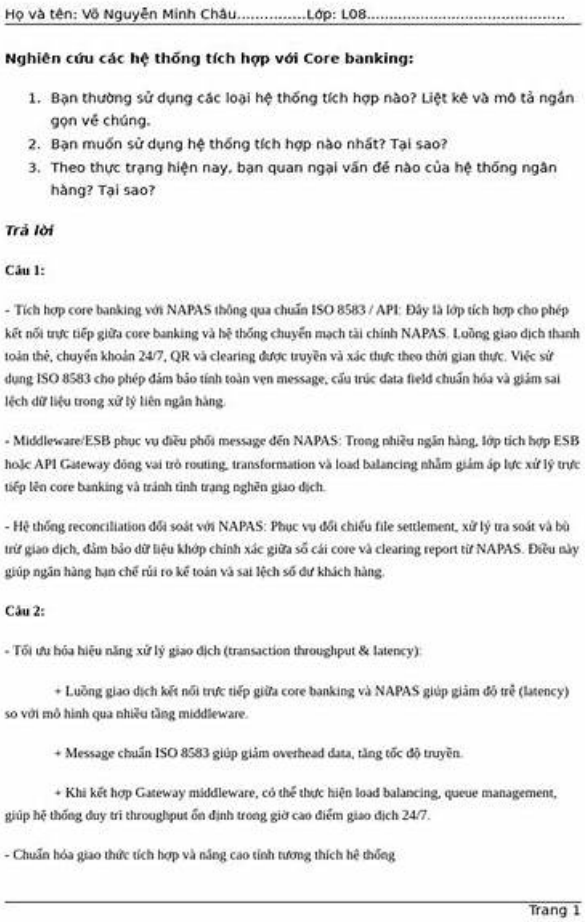

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Nghiên cứu các hệ thống tích hợp với Core banking:

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 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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APM APM-PFQ Exam Syllabus Topics:

Topic	Details
Topic 1	• Understand Project Management Planning: This topic explains how the deployment baseline differs between linear and iterative life cycles. Additionally, the topic outlines the stakeholders of a project management plan, the purpose, and the typical content of a business case.
Topic 2	• Understand Project Life Cycles: This topic encompasses stating the phases of a typical linear project life cycle and an iterative project life cycle. It also includes defining the terms hybrid life cycle and 'extended project life cycle.

Topic 3	• Understand Project Scope Management: It defines scope management. Moreover, the topic focuses on the distinction between iterative and linear project scope management.
Topic 4	• Understand Leadership and Teamwork within a Project: This topic defines the term leadership and explains how a project team leader can influence team performance.
Topic 5	• Understand the Roles and Responsibilities within Projects: The topic focuses on project management roles and responsibilities. Moreover, the topic covers roles such as the project sponsor, project manager, project governance, project team members, and end users.
Topic 6	• Understand Communication in the Context of a Project: The topic focuses on the advantages and disadvantages of different communication methods.

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APM Project Fundamentals Qualification (PFQ) Sample Questions (Q313-Q318):

NEW QUESTION # 313
One advantage of virtual communications is:

- A. that nonverbal signals can have an impact on discussions.
- B. it's easy to detect signs of conflict within the project team.
- C. that the project team will always be co-located.
- D. access to a wider resource pool for the project.

Answer: D

NEW QUESTION # 314
Stakeholder analysis considers three aspects for each stakeholder. which are:

- A. their experience. position in the organizational hierarchy and number Of resources managed
- B. their interest in the project. whether or not they Can influence the project and whether their attitude to the project is for or against.
- C. their interest in the project. whether or not they are a member Of the steering group and if they are likely to resist changes.
- D. their level Of technical knowledge. whether or not they are able to act as sponsor and if they are available.

Answer: B

NEW QUESTION # 315
How does having a business case help an organisation?

- A. It provides a means by which the sponsor can monitor the project manager's performance in relation to the plans documented in the business case and highlight points at which a change of project manager may be necessary.
- B. It provides a documented account of the decisions that have been made and by whom in the planning of the project's finances, ensuring the project's compliance with recognized governance standards
- C. It provides a recognized framework by which project spending proposals can be recorded, reviewed and audited to learn

lessons about how efficiently the organisation is deploying funds to achieve its targeted returns.

- D. It provides an overview of how the project will deliver the scheduled progress over the period agreed between the project manager, sponsor and other key stakeholders associated with the project.

Answer: C

NEW QUESTION # 316
Which one of the following is the correct definition of an issue?

- A. Any major problem that the project team has to deal with.
- B. An uncertain event that should it occur would have an effect on project objectives.
- C. A. threat to project objectives that cannot be resolved by the Project Manager.
- D. A. problem that is the responsibility of the Project Manager.

Answer: C

NEW QUESTION # 317
Throughout the life of the project. issues that are raised are in the:

- A. risk register.
- B. quality register.
- C. issue register.
- D. change register.

Answer: C

NEW QUESTION # 318
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