

Practice SAE-C01 Exam Fee | SAE-C01 Exam Guide Materials

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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 số 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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Alibaba Cloud Certified Expert - Solutions Architect (SAE-C01) Sample Questions (Q19-Q24):

NEW QUESTION # 19

What is the main purpose of using a Virtual Private Cloud (VPC) in network design on Alibaba Cloud?

Response:

- A. Increasing internet bandwidth
- **B. Isolating resources for security**
- C. Simplifying server management
- D. Enabling public access to databases

Answer: B

NEW QUESTION # 20

In Cloud and Global Network Design, what is the primary benefit of using a direct cloud interconnect, such as AWS Direct Connect or Azure ExpressRoute?

Response:

- A. Improved network security
- B. Enhanced cloud resource scalability
- **C. Lower latency and more reliable connections to cloud providers**
- D. Reduced cloud service costs

Answer: C

NEW QUESTION # 21

Which of the following technologies is typically used to create secure and isolated network segments within a cloud environment in Cloud and Global Network Design?

Response:

- **A. Virtual LAN (VLAN)**
- B. Network Address Translation (NAT)
- C. Content Delivery Network (CDN)
- D. Virtual Private Network (VPN)

Answer: A

NEW QUESTION # 22

Which Alibaba Cloud service allows enterprises to connect their on-premises networks to Alibaba Cloud securely?

Response:

- A. Elastic Compute Service (ECS)
- B. Object Storage Service (OSS)
- **C. Cloud Enterprise Network (CEN)**
- D. PolarDB

Answer: C

NEW QUESTION # 23

A cloud e-commerce platform is going to hold a sales promotion during Christmas. At present, the customer has built an online shopping platform on Alibaba Cloud by using Server Load Balancer (SLB), Elastic Compute Service (ECS), Relational Database Service (RDS), and Object Storage Service (OSS).

When handling a surge of business traffic during the past holiday sales promotions, the customer's platform encountered the following problems: Because of great purchase demands for certain holiday products, the number of access requests for such products was

too large, resulting in image loading failures on shopping pages.

Transaction pages of hot-selling products were loading slowly or even could not be opened. To build the cloud architecture in advance to cope with the growth of business traffic during the sales promotion, if you are an Alibaba Cloud architect, which of the following solutions do you think are the most reasonable and effective?

(two correct answers)

Response:

- A. Configure existing RDS instances as single RDS instances to improve database performance.
- B. Change the instance type to upgrade the configuration of SLB instances and increase the bandwidth to handle the traffic surge.
- C. Enable Alibaba Cloud Content Delivery Network (CDN) and separate the details pages of hot-selling products from those of general products in the business system. Statically process the details pages of hot-selling products to allow servers to dynamically determine only user clicks for buying products, and cache other static data on CDN.
- D. Use the data control module of the business system to cache the data of hot-selling products in advance on ApsaraDB for Redis, implementing high concurrency and relieving the RDS access pressure.

Answer: C,D

NEW QUESTION # 24

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