Exam DA0-002 Practice | Test DA0-002 Guide

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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CompTIA Data+ Exam (2025) Sample Questions (Q54-Q59):

NEW QUESTION # 54
Which of the following file types separates data using a delimiter?

- A. XML
- B. JSON
- C. HTML
- D. CSV

Answer: D

Explanation:
This question falls under theData Concepts and Environmentsdomain, focusing on understanding file formats and their structures. The task is to identify a file type that uses delimiters to separate data.
* XML (Option A): XML uses tags to structure data, not delimiters.
* HTML (Option B): HTML is a markup language for web pages, not a data file format using delimiters.
* JSON (Option C): JSON uses key-value pairs and nested structures, not delimiters like commas.
* CSV (Option D): CSV (Comma-Separated Values) uses delimiters (typically commas) to separate data fields, making it the correct choice.
The DA0-002 Data Concepts and Environments domain includes understanding "data schemas and dimensions," such as file formats like CSV that use delimiters.
Reference: CompTIA Data+ DA0-002 Draft Exam Objectives, Domain 1.0 Data Concepts and Environments.

NEW QUESTION # 55
A data analyst encounters an issue with new software and a code that they are using. The analyst includes print statements in the code to try to identify the issue, without success. An informal peer review of the code also produces the same result. The analyst confirms that the software is updated to the latest version and compatible with the code. Which of the following troubleshooting steps should the analyst take next?

- A. Research the issue online and see if a solution is available.
- B. Escalate to the department manager and ask for assistance.
- C. Use the old software and preexisting code, since both were functional.
- D. Contact the IT department and inform them that the software has a bug.

Answer: A

Explanation:
This question pertains to theData Governancedomain, focusing on troubleshooting andmaintaining data quality in software processes. The analyst has already tried basic debugging and confirmed compatibility, so the next step involves seeking external resources.
* Use the old software and preexisting code, since both were functional (Option A): Reverting to old software avoids solving the issue and may introduce other risks (e.g., security vulnerabilities).
* Contact the IT department and inform them that the software has a bug (Option B): Assuming a bug without further investigation is premature, especially since compatibility was confirmed.
* Escalate to the department manager and ask for assistance (Option C): Escalation is a later step after exhausting technical troubleshooting options.
* Research the issue online and see if a solution is available (Option D): Researching online (e.g., forums, documentation) is a logical next step to find solutions or identify known issues, especially after local debugging fails.
The DA0-002 Data Governance domain includes "data quality control concepts," and researching online is a standard troubleshooting step to maintain data process integrity.
Reference: CompTIA Data+ DA0-002 Draft Exam Objectives, Domain 5.0 Data Governance.

NEW QUESTION # 56
Software end users are happy with the quality of product support provided. However, they frequently raise concerns about the long wait time for resolutions. An IT manager wants to improve the current support process. Which of the following should the manager use for this review?

- A. UAT
- B. Survey
- C. KPI
- D. Infographic

Answer: B

Explanation:
This question falls under theData Analysisdomain, focusing on methods to gather data for process improvement. The IT manager needs to review user concerns about wait times, which requires collecting feedback.
* Infographic (Option A): An infographic visualizes data but isn't a method for gathering feedback.
* KPI (Option B): KPIs (e.g., average resolution time) measure performance but don't directly gather user feedback.
* Survey (Option C): A survey collects detailed feedback from users about their experiences, such as wait times, making it the best method for this review.
* UAT (Option D): User Acceptance Testing validates software functionality, not support processes.
The DA0-002 Data Analysis domain includes "applying the appropriate descriptive statistical methods," and surveys are a standard method for collecting user feedback to analyze and improve processes.
Reference: CompTIA Data+ DA0-002 Draft Exam Objectives, Domain 3.0 Data Analysis.

NEW QUESTION # 57
A sales manager wants to understand how sales are trending year over year. Which of the following chart types is the most appropriate to display the information?

- A. Donut
- B. Bubble
- C. Hierarchy
- D. Line

Answer: D

Explanation:
This question falls under theVisualization and Reportingdomain, focusing on selecting the appropriate visualization for a specific data trend. The task is to show sales trends over time (year over year).
* Line (Option A): Line charts are ideal for displaying trends over time, such as year-over-year sales, as they clearly show changes and patterns across a continuous time axis.
* Donut (Option B): Donut charts show proportions or percentages of a whole, not suitable for time- based trends.
* Bubble (Option C): Bubble charts display three dimensions of data (e.g., size, x-axis, y-axis), not ideal for simple time trends.
* Hierarchy (Option D): Hierarchy charts (e.g., treemaps) show nested relationships, not time-based trends.
The DA0-002 Visualization and Reporting domain emphasizes "translating business requirements to form the appropriate visualization," and a line chart is best for time-series trends.
Reference: CompTIA Data+ DA0-002 Draft Exam Objectives, Domain 4.0 Visualization and Reporting.

NEW QUESTION # 58
A report triggers an error that prevents information from being displayed. However, the report was functional before a database upgrade. Which of the following should a data analyst do first to troubleshoot the problem?

- A. Ensure the system has permissions for the report service.
- B. Check whether the data structures were modified.
- C. Change the report's refresh rate.
- D. Verify the connection to the database.

Answer: D

Explanation:
This question falls under theData Concepts and Environmentsdomain, which in DA0-002 involves understanding database environments, connections, and troubleshooting issues related to data access. The scenario describes a report failing after a database upgrade, indicating a potential issue with the database environment or connectivity.
* Ensure the system has permissions for the report service (Option A): While permissions issues can cause report failures, they are less likely to be the first issue after a database upgrade unless explicitly mentioned.

* Change the report's refresh rate (Option B): Refresh rate adjustments might address performance issues but won't resolve a fundamental error preventing data display.
* Verify the connection to the database (Option C): A database upgrade often involves changes to connection strings, drivers, or network configurations. Verifying the connection ensures the report can access the database, making this the most logical first step.
* Check whether the data structures were modified (Option D): While possible, checking data structures (e.g., schema changes) is a deeper troubleshooting step that should follow after confirming basic connectivity.
The DA0-002 Data Concepts and Environments domain includes understanding database connectivity, similar to DA0-001's focus on "data schemas and dimensions" and environments (web ID: 1). Verifying the connection is the first recommended step in troubleshooting post-upgrade issues.
Reference: CompTIA Data+ DA0-002 Draft Exam Objectives, Domain 1.0 Data Concepts and Environments

NEW QUESTION # 59

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