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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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Peoplecert PeopleCert DevOps Site Reliability Engineer (SRE) Sample Questions (Q74-Q79):

NEW QUESTION # 74
A bank has been using traditional monitoring tools for ensuring that their systems are available and operating as planned. Their strategic initiatives now include a renewed focus on customer experience as well as identifying ways to scale service.
Why would migrating to an observability approach be important now?

- A. All of the above
- B. It's better for managing container workloads and dynamic architectures
- C. Monitoring at the component level may no longer provide the right data
- D. It is impossible to anticipate all potential problems

Answer: A

Explanation:
Comprehensive and Detailed Explanation From Exact Extract:
All the listed reasons correctly describe why observability becomes essential in modern, user-focused, dynamically scaling architectures.
The SRE Workbook and Google Observability guidance both emphasize that traditional monitoring is insufficient in environments where:
* Services are distributed
* Traffic is unpredictable
* Customer experience is a priority
* Cloud-native, containerized, or microservice architectures are used
Key excerpts:
From Google's Observability guidance:
"Monitoring relies on known failure modes; observability enables teams to explore unknown-unknowns and understand complex, dynamic systems." From the SRE Workbook:
"As systems scale and architectures shift toward microservices or containers, component-level monitoring provides an incomplete picture. Observability enables teams to understand user impact and system behavior holistically." Thus:
* A Observability is critical for containerized and dynamic environments.
* B Component monitoring alone cannot show customer experience or end-to-end reliability.
* C Observability helps teams diagnose issues that could not be predicted in advance ("unknown unknowns").
All statements are correct, making D the correct answer.
References:
SRE Workbook, "Monitoring and Observability"
Google Cloud Architecture Framework: "Observability vs Monitoring"
Site Reliability Engineering Book, Alerting & Monitoring chapters

NEW QUESTION # 75
Reliability is a key pillar of digital experience monitoring and incident management.
Which of the following describes the BEST type of reliability monitoring strategy in SRE?

- A. A strategy that focuses on monitoring and discovering useful patterns in the performance of all active networks
- B. A strategy that harnesses advanced technologies to measure, analyze, and maintain the fitness of applications
- C. A strategy that uses traditional and familiar monitoring tools rather than advanced artificial intelligence
- D. A strategy that instruments observability and provides monitoring insights across all components and layers

Answer: D

Explanation:
Comprehensive and Detailed Explanation From Exact Extract:
SRE defines effective monitoring as comprehensive observability across all layers of a system, including latency, traffic, errors, saturation, dependencies, and infrastructure. The SRE Book states: "Monitoring must offer insight across all system components, enabling teams to rapidly detect and diagnose issues." (SRE Book

- Monitoring Distributed Systems). Observability instrumentation (logs, metrics, traces) provides the necessary depth for reliable digital experience monitoring.

Option B captures this exactly: broad observability across all components and layers.

Option A rejects modern observability practices-contradicting SRE guidance.

Option C is too narrow (network-only).

Option D focuses only on advanced technologies, not comprehensive coverage.

Thus, B is the best answer.

References:

Site Reliability Engineering, Chapter: "Monitoring Distributed Systems." The Site Reliability Workbook, Observability and Monitoring chapters.

NEW QUESTION # 76

Which of the following BEST describes capacity planning?

- A. Monitoring the percentage of capacity of resources being used over a time period
- B. Activities used to create a plan that manages resources to meet service demand
- C. Activities performed to manage provider resources and provide multiple services
- D. Determining the maximum amount that any resource can accommodate or deliver

Answer: B

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

SRE defines capacity planning as the discipline of ensuring that a system has enough resources to meet expected demand, both now and in the future. The SRE Book states: "Capacity planning ensures that services have sufficient resources available to meet reliability and performance targets, accounting for growth, trends, and forecasted usage." (SRE Book - Chapter: Capacity Planning). This involves forecasting workloads, analyzing trends, and creating plans to scale infrastructure so that service-level objectives can continue to be met.

Option C correctly describes capacity planning as creating a resource management plan to meet demand.

Option A refers to capacity monitoring, not planning.

Option B reflects generic resource management or cloud provider operations, not SRE capacity planning.

Option D refers to determining maximum capacity, which is a measurement activity-not full planning.

Thus, C is the correct SRE-aligned answer.

References:

Site Reliability Engineering, Chapter: "Capacity Planning."

The Site Reliability Workbook, examples of forecasting and growth planning.

NEW QUESTION # 77

Which of the following communication and collaboration practices BEST contribute to the effectiveness of the SRE team?

- A. Team members should manage their own data discretely.
- B. Data in SRE should be managed separately from others.
- C. Data is flowing freely within and around the SRE team
- D. Project managers share limited data only upon request.

Answer: C

NEW QUESTION # 78

Which of the following is the MOST accurate description of Kubernetes?

- A. A platform used to manage containers in a cloud environment and also includes automated scaling and failover
- B. A proprietary system developed to automate the integration, building, testing, and deployment of application containers
- C. An independent platform that enables organizations to implement continuous integration and delivery practices
- D. An open-source operating system on which containerized applications can be run, monitored, and managed efficiently

Answer: A

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Kubernetes is described in SRE-aligned literature as an open-source container orchestration platform that automates deployment, scaling, failover, and lifecycle management of containerized applications. The Site Reliability Workbook references Kubernetes as: "a container management system that automatically handles service discovery, scaling, rollout management, and self-healing." (SRE Workbook - Production Environment chapters). Kubernetes does not replace an OS, nor is it a CI/CD platform; it sits on top of an OS and orchestrates containers across clusters.

Option C is the most accurate: it captures container management, cloud deployment context, automated scaling, and failover-key capabilities of Kubernetes.

Options A and B incorrectly describe CI/CD platforms.

Option D incorrectly labels Kubernetes as an "operating system."

Thus, C is correct.

References:

The Site Reliability Workbook, Kubernetes usage examples.

Kubernetes Documentation (Orchestration, Auto-scaling, Self-healing).

NEW QUESTION # 79

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