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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 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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The Certified Agile Scrum Product Owner (CASPO) Exam is a certification program offered by the Global Association for Quality Management (GAQM), designed for product owners who want to demonstrate their knowledge and expertise in Agile Scrum methodologies. The CASPO certification is recognized globally and is a testament to an individual's proficiency in Agile Scrum practices, principles, and techniques.

GAQM Certified Agile Scrum Product Owner (CASPO) Sample Questions (Q79-Q84):

NEW QUESTION # 79

What is a Product Backlog? (Choose the best answer)

- A. It is a formally approved list of requirements to be implemented over a set period.
- B. It is a detailed list of functionalities from which the Developers draw items, to be complemented by a separate Technology Backlog managed by the Developers.
- C. It is a list of references to Use Case documents that are stored in a central repository. The references should be viewable and clickable by anybody to enhance transparency.
- D. **It is a living artifact of product requirements that exists and evolves as long as a product exists.**

Answer: D

Explanation:

The Product Backlog is dynamic and evolves with the product. The Scrum Guide defines it as: "The Product Backlog is an emergent, ordered list of what is needed to improve the product." Option A captures its living, evolving nature.

* B: "Formally approved" and "set period" suggest rigidity, unlike Scrum's adaptability.

* C: A separate "Technology Backlog" isn't in Scrum; all work is in one backlog.

NEW QUESTION # 80

How much work must the Developers do to a Product Backlog item it selects for a Sprint? (Choose the best answer)

- A. All development work and at least some testing.
- B. A proportional amount of time on analysis, design, programming, testing, and documentation.
- C. **As much as it has told the Product Owner will be done for every Product Backlog item it selects in conformance with the Definition of "Done".**
- D. As much as it can fit into the Sprint. Any remaining work will be transferred to a subsequent Sprint.

Answer: C

Explanation:

The Scrum Guide mandates that all work selected for a Sprint must meet the Definition of "Done". "The Increment is the sum of all the Product Backlog items completed during a Sprint and the value of the increments of all previous Sprints." During Sprint Planning, the Developers forecast what they can deliver as a "Done" Increment, committing to that scope. Option A reflects this accountability. Option B suggests incomplete work carries over, which violates the Increment's usability requirement. Option C is too vague and not tied to "Done." Option D imposes a process Scrum doesn't require. Thus, A is correct.

NEW QUESTION # 81

Holding a Sprint 0 is the most effective way to: (Choose the best answer)

- A. Work on team development
- B. Define a reference architecture

- C. There is no Sprint 0 in Scrum
- D. Create a complete Product Backlog

Answer: C

Explanation:

"Sprint 0" is a concept from pre-Scrum practices and isn't part of the official framework. The Scrum Guide mandates that Sprints deliver value: "A Sprint is a time-box of one month or less during which a 'Done', usable, and potentially releasable product Increment is created." A preparatory "Sprint 0" for architecture, team building, or backlog creation contradicts this by not producing an Increment.

* A, B, C: These may occur outside Sprints, but not as a "Sprint 0."

NEW QUESTION # 82

Who should know the most about the progress toward a business objective or a release? (Choose the best answer)

- A. The Product Owner
- B. The Scrum Master
- C. The Developers
- D. The Project Manager

Answer: A

Explanation:

The Scrum Guide states: "The Product Owner is accountable for maximizing the value of the product resulting from the work of the Scrum Team" and for "developing and explicitly communicating the Product Goal." This makes them the primary person responsible for tracking progress toward business objectives or releases, as they align the Product Backlog with stakeholder needs and strategic goals. Option B (Developers) focuses on Sprint-level execution, not overarching objectives. Option C (Scrum Master) ensures process adherence, not business progress. Option D (Project Manager) isn't a Scrum role. Thus, A is correct.

NEW QUESTION # 83

Which of the following best describes an Increment of working software? (Choose the best answer)

- A. An automated test suite to verify functionality delivered in previous iterations.
- B. UML diagrams that describe how to deliver functionality in future iterations.
- C. A new user interface design for functionality delivered in previous iterations.
- D. A decomposition of all Product Backlog items into tasks for future Sprint Backlog lists.
- E. Additional features in a usable state that complement those delivered in previous iterations.

Answer: E

Explanation:

The Scrum Guide defines an Increment as "a concrete stepping stone toward the Product Goal" that is usable and meets the Definition of "Done": "Each Increment is additive to all prior Increments and thoroughly verified, ensuring that all Increments work together." Option E captures this-new, usable features that build on previous work. Option A (test suite) is a tool, not an Increment. Option B (UML diagrams) is documentation, not working software. Option C (task decomposition) is planning, not a product. Option D (UI design) isn't necessarily usable software. Thus, E best describes an Increment.

NEW QUESTION # 84

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