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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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Salesforce Certified Sales Cloud Consultant Sample Questions (Q113-Q118):

NEW QUESTION # 113

Cloud Kicks (CK) has hired a consultant to help enhance its current Salesforce implementation. What should the consultant do first to help CK meet its business requirements?

- **A. Conduct discovery sessions.**
- B. Define the solution.
- C. Design the architecture.

Answer: A

NEW QUESTION # 114

The Cloud Kicks sales team can create leads for both business and individual customers. Person Accounts have been enabled in its Salesforce org.

How can the Consultant ensure that Leads are converted into either a business Account or a person Account where appropriate?

- A. Ensure that there are separate record types for business Account Leads and person Account Leads.
- B. Ensure the Person Account checkbox on the Lead is checked prior to conversion.
- C. Ensure the Company field is populated with "Person" to ensure it is converted into a person Account.
- **D. Ensure the Company field is left blank to ensure it is converted into a person Account.**

Answer: D

NEW QUESTION # 115

The consultant at Cloud Kicks has successfully implemented Einstein Lead Scoring. The VP of sales wants to see the effectiveness of this new functionality.

What should the consultant do to fulfill this request?

- **A. Add a standard dashboard for Sales Cloud Einstein.**
- B. Create a custom report type for Sales Cloud Einstein records.
- C. Add the Einstein prediction column to the forecast list view.

Answer: A

Explanation:

Adding a standard dashboard for Sales Cloud Einstein is the best approach to showcase the effectiveness of Einstein Lead Scoring. Salesforce provides pre-built Einstein Analytics dashboards that offer insights into lead scoring performance, helping the VP of sales visualize how lead scoring impacts the sales process. These dashboards include metrics and trends that demonstrate the value and accuracy of the Einstein Lead Scoring implementation.

References:

- * Sales Cloud Einstein Analytics
- * Einstein Analytics Dashboard for Lead Scoring

NEW QUESTION # 116

Cloud Kicks sales representatives are allowed to negotiate up to a 5% discount for the Shoe of the Month club.

Regional sales managers (RSMs) must approve discounts greater than 5%. Regional vice presidents (RVPs) also must approve discounts greater than 10%.

Which two steps should a consultant recommend to satisfy these requirements? Choose 2 answers

- **A. Use Process Builder to automatically submit approvals over a 5% discount.**
- B. Use Process Builder to send an approval Task and email to the RSM and RVP.
- C. Create two Approval Processes, one with the RSM and one with the RVP.

- D. Create a two-step Approval Process with the RSM and RVP as approvers.

Answer: A,D

Explanation:

Using Process Builder to automatically submit approvals over a 5% discount and creating a two-step Approval Process with the RSM and RVP as approvers are two steps that can satisfy the requirements of approving discounts for the Shoe of the Month club. Process Builder is a tool that allows users to create processes that automate actions or tasks based on certain criteria or triggers. Approval Process is a process that requires one or more users to approve or reject records before they can be finalized or completed. By using Process Builder to automatically submit approvals over a 5% discount, Cloud Kicks can ensure that any opportunity for the Shoe of the Month club that has a discount greater than 5% is sent for approval without requiring manual intervention from sales representatives. By creating a two-step Approval Process with the RSM and RVP as approvers, Cloud Kicks can ensure that discounts greater than 5% are approved by regional sales managers (RSMs) and discounts greater than 10% are also approved by regional vice presidents (RVPs).

NEW QUESTION # 117

Cloud Kicks (CK) wants to ensure Opportunity are associated with the relevant marketing Campaign In the past, CK has struggled to evaluate marketing Campaign ROI.

Which process improvement should the consultant recommend?

- A. Ensure the Opportunity is associated with an Account record.
- B. Ensure the Type field on Opportunities reflects the Campaign source.
- C. Validate that the Primary Campaign Source field on Opportunity records is populated.
- D. Leverage the Probability(%) field on Opportunities to forecast revenue.

Answer: D

NEW QUESTION # 118

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