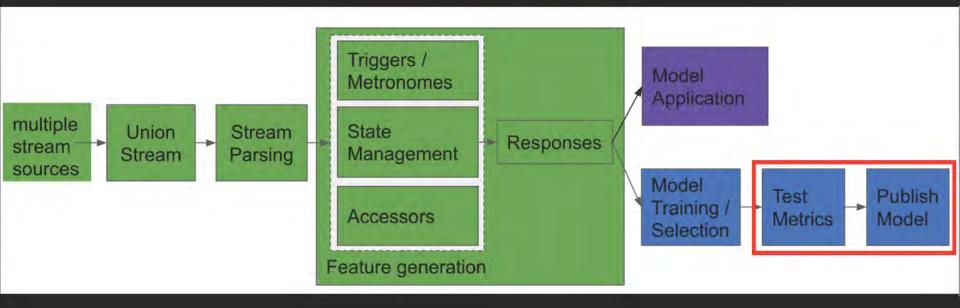
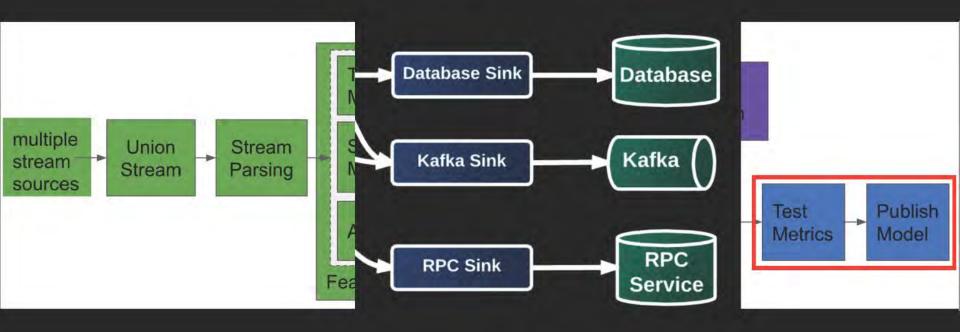
## Forecasting as an example



# Forecasting as an example



- Make sure you have robust infrastructure support
- Scaling up, namely single-node optimization matters
- Ensure exactly-once by proper data modeling
- Use external state store to avoid too much snapshotting
- Standardize monitoring and data validation

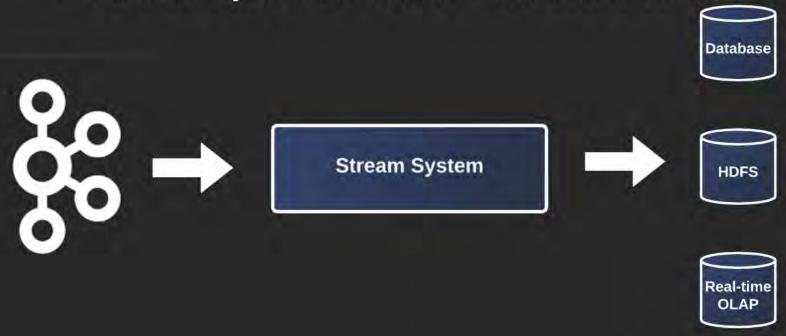
- Make sure you have robust infrastructure support

**Stream System** 

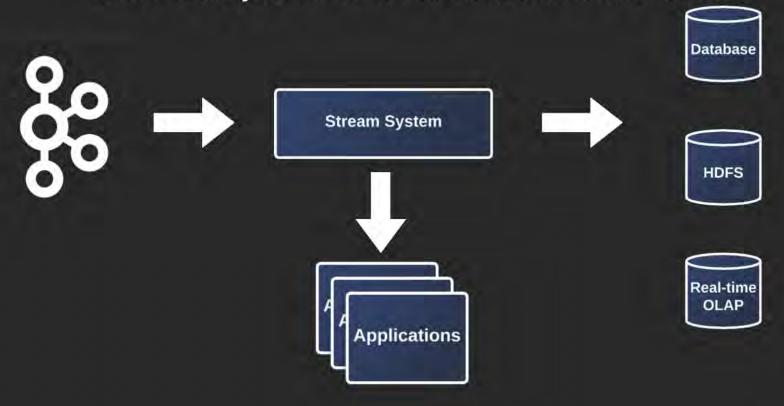
- Make sure you have robust infrastructure support



- Make sure you have robust infrastructure support



- Make sure you have robust infrastructure support



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# Choose a Stream Processing Platform







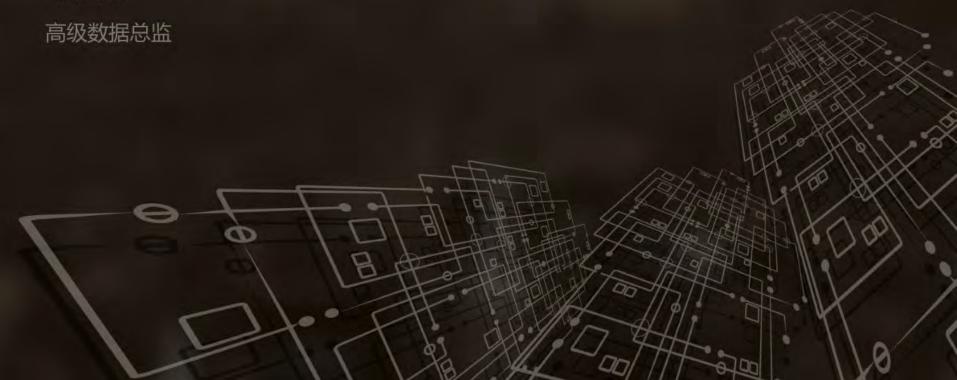


# Thank You

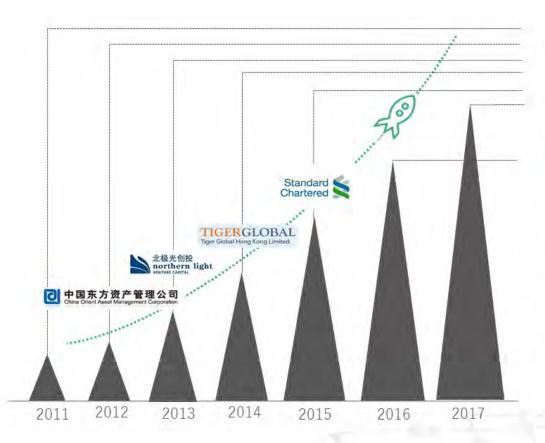
2017 Software Architecture Summit

# 点融金融科技大数据架构

### 单忆南



# **Dianrong History**

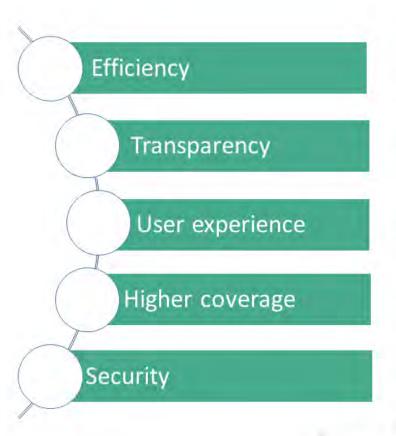


- Founded in Shanghai, China with technology platform from Lending Club
- > We are Six years old
- VC investment from Standard Northern Light Venture Capital, Tiger Global, Standard Chartered Private Equity, China Internet Fintech Fund, Bohai Financial, and Max Giant
- Over 2,600 employees and 28 offices across China
- Launched China's First Block chain platform with Foxconn
- As of end of Sep 2017, total lender volume reached 37 billion RMB, accumulated interest for lenders exceeded 1.4 billion RMB.

#### Contents

- Fintech Overview
- Loan business
- Lender management
- Intelligent business management
- Big data solution architecture overview

### Fintech Overview



#### A Range of Technology Strengths

- Payments: Digital wallets, peer-topeer payments
- Investment: Peer-to-peer lending
- Insurance: Risk management
- Intelligent Advisory: Robo-advisor
- Retail Banking and Supply Chain Finance
- Financing: Crowdfunding, microloans and credit facilities
- Block Chain: Bitcoin

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# **Big Data Applications**

#### Loan Business

- · Fraud Detection
- Credit worthiness
- Intelligent collection
- Risk based pricing

#### Customer Management

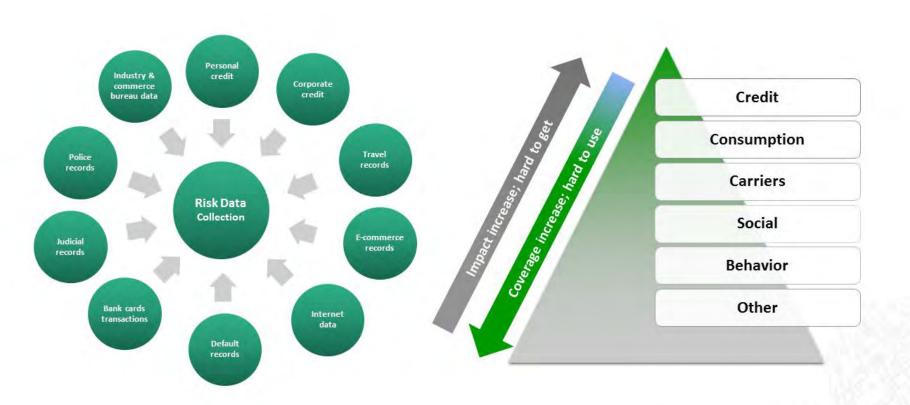
- User profile
- Behavior analysis
- Behavior prediction
- · Call center operation
- User segmentation
- Anti Econnoisseur

#### > Business Management

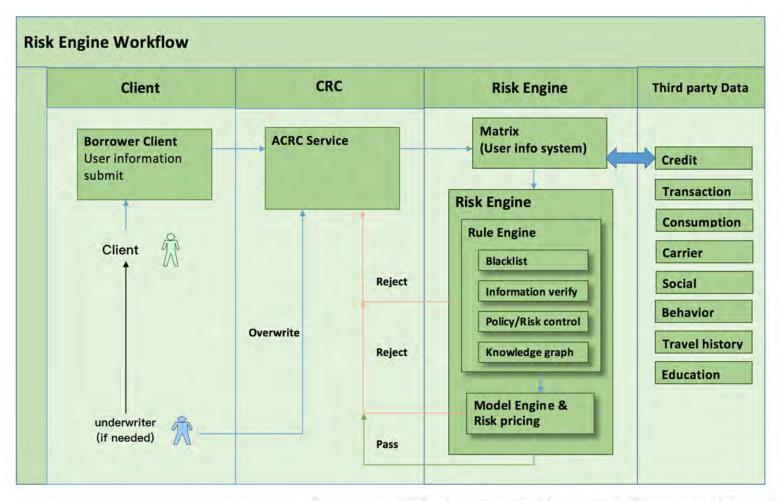
- Risk management
- Portfolio management

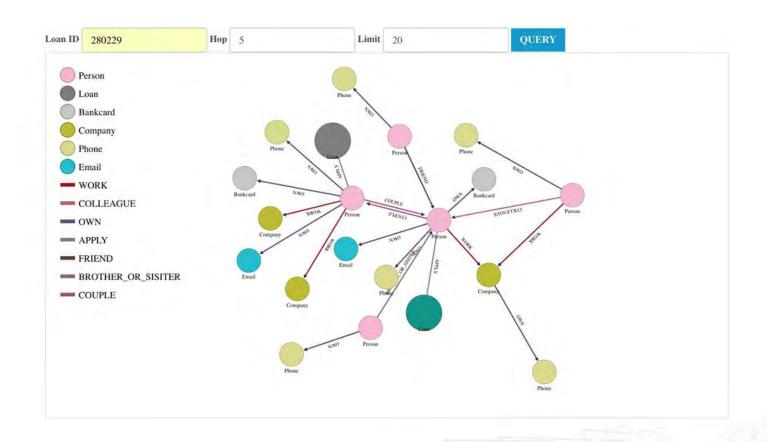
| Data requirement   | Engineering   | Algorithm                      |
|--|---|--------------------------------|
| Borrower Profile<br>Social network data<br>PBOC<br>Loan status | Third party data integration<br>Extensible/flexible<br>Near real time processing<br>Support ML model      | LR scorecard<br>GBDT scorecard |
| Sessions, Views and<br>Actions<br>Lender profile               | Behavior data extracting<br>and cleaning<br>Large scale data mining<br>real time<br>calculation/searching | Clustering<br>Categorizing     |
| Business data<br>Business relations                            | OLAP<br>Dashboard<br>Large scale data simulation  | Statistic model<br>Monte Carlo |

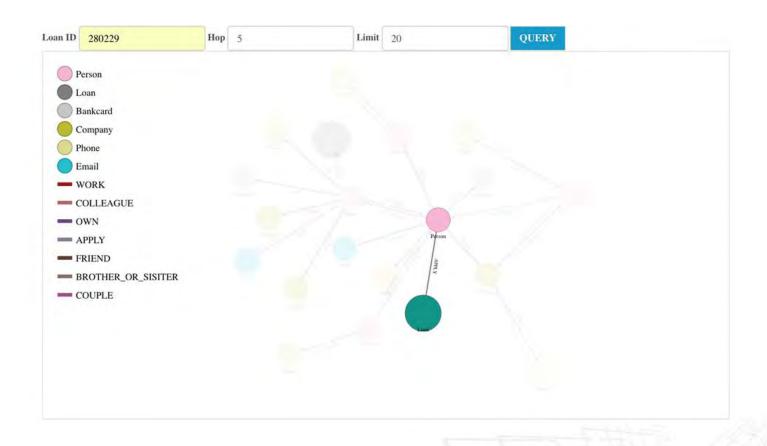
### Loan Business - Data Collection

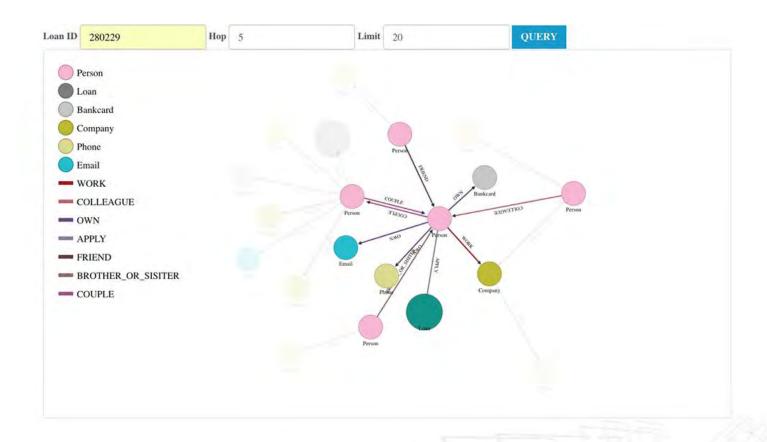


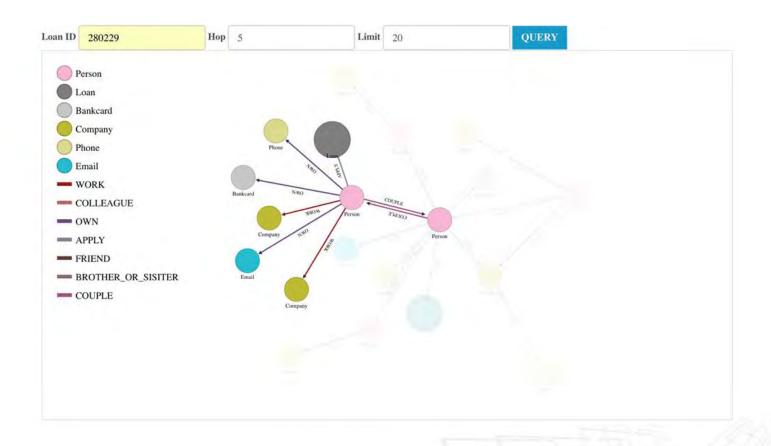
## Loan Business-Online Risk Engine Workflow

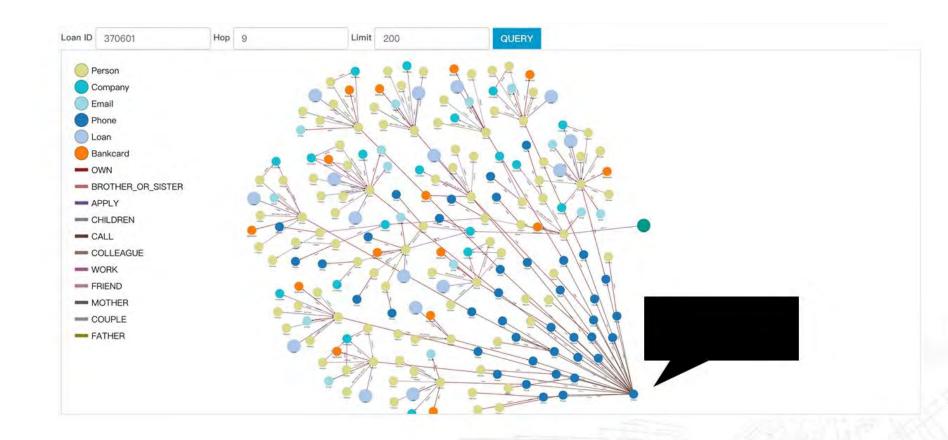






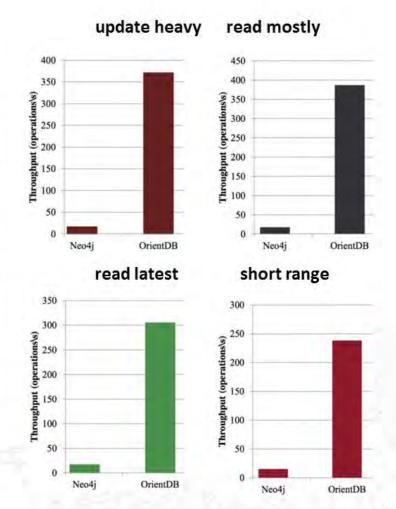






| Features<br>& Capabilities  | OrientDB<br>Community | Neo4j<br>Community |
|-----------------------------|-----------------------|--------------------|
| Graph Database              | ✓                     | ✓                  |
| ACID                        | 1                     | ✓                  |
| TinkerPop<br>Compliance     | 1                     | 1                  |
| Java Hooks                  | ✓                     | ✓                  |
| Sharding                    | ✓                     |                    |
| Multi-Master<br>replication | 1                     |                    |
| SQL*                        | 1                     |                    |
|                             | 400                   | ***                |

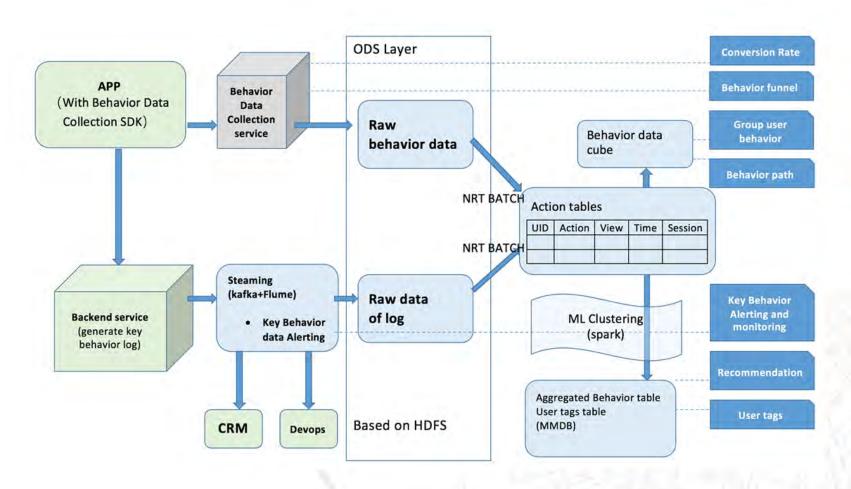
Other options: Titan, GraphDB



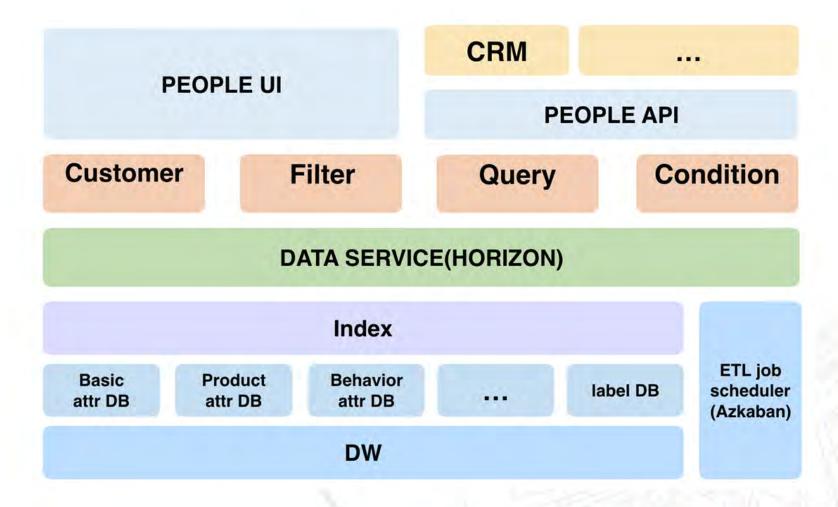
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# Customer Management - Behavior Data



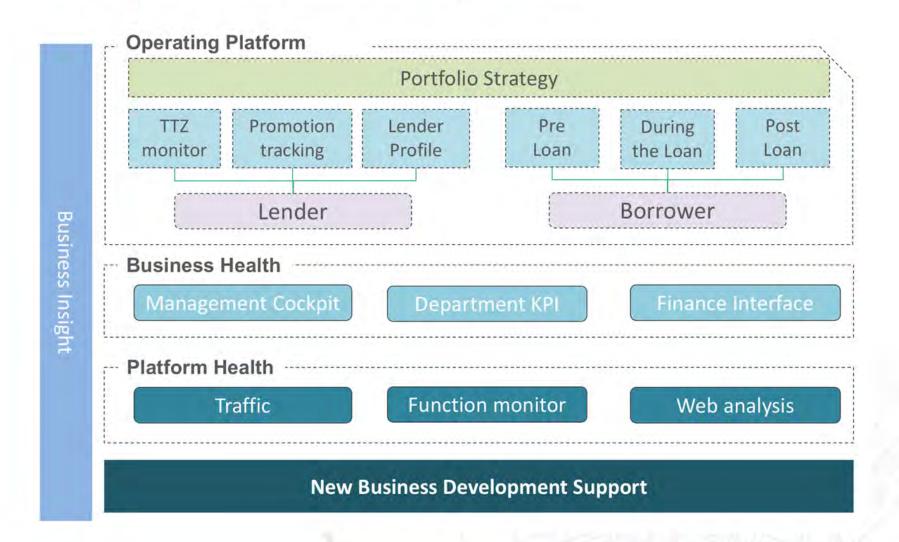
# Customer Management – Profile Data



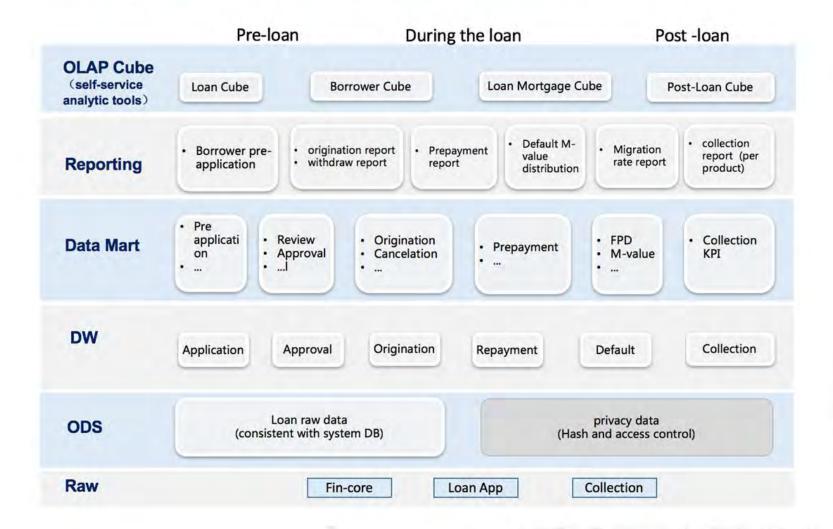
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# Intelligent business management



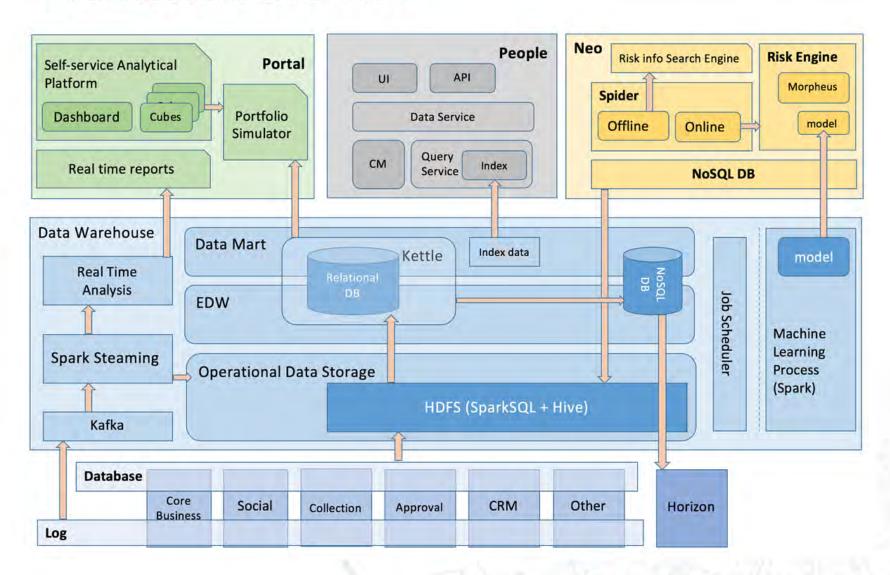
# Intelligent business management



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### **Architecture Overview**



# Thanks!

2017 Software Architecture Summit

# 微服务实践与反思

黄亮

ThoughtWorks

### 演讲大纲

- 实践微服务, 你够个儿吗?
- 微服务实践全景图
- 微服务之演化式架构师
- 微服务之建模
- 微服务之集成
- 重构到微服务
- 微服务技术框架

2017 Software Architecture Summit 持续集成证书测试

# | 实践微服务, 你够个儿吗?

You must be this tall to use microservices

### 微服务架构

微服务架构是一种架构模式,它提倡将单一应用程序划分成一组小的服务,服务之间互相协调、互相配合,为用户提供最终价值。每个服务运行在其独立的进程中,服务与服务间采用轻量级的通信机制互相沟通(通常是基于HTTP协议的RESTful API)。每个服务都围绕着具体业务进行构建,并且能够被独立的部署到生产环境、类生产环境等。另外,应当尽量避免统一的、集中式的服务管理机制,对具体的一个服务而言,应根据业务上下文,选择合适的语言、工具对其进行构建。





领域驱动 设计

持续交付

按需 虚拟化 基础设施自动化

小型自治 团队 大规模 集群系统

### 微服务与SOA

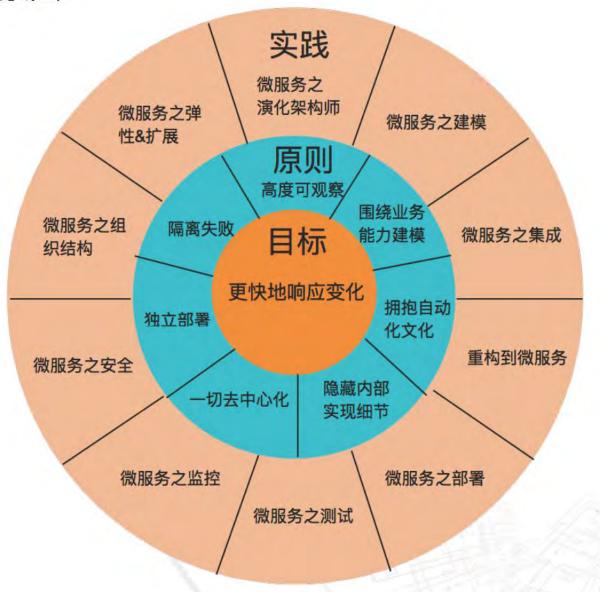
Based on SOA principles

- Separation of concerns
- Encapsulation
- Loose coupling

Added microservices constraints

- Independent
- Single responsibility
- Owns its data

### 微服务全景图



# 微服务之演化式架构师

