

國立政治大學研究所九十二學年度第二學期碩士學位論文摘要

院所組別：資訊管理學系

論文名稱：服務導向架構網路服務整合金融資產帳戶之研究

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論文摘要：

由於網際網路的興起，改變了使用者的消費習慣，顧客可以透過網路使用金融服務，也使得越來越多的金融機構投入發展網路銀行，提供顧客一次購足服務(One-Stop-Service/Shopping)、多樣化金融服務通道(Service Channel)及 24 小時全年無休服務等金融交易方式。但是，使用者對於網路銀行仍有安全上的考慮，擔心網站業者盜用其帳號或駭客入侵等問題。另一方面，由於各家銀行的帳戶資料與其它家銀行不相同，資料標準不一致，以致難以動態整合帳戶，遲遲無法提供整合帳戶的報表。

本研究目的在解決上述問題，透過建立服務導向架構的網路服務平台，整合使用者的資產帳戶。金融機構將網路服務發佈到註冊中心(UDDI)，透過本研究的共通平台針對帳戶欄位名稱合併，由顧客取得實際帳戶明細資料對應成彙整報表。此設計架構能確保帳戶資訊是金融機構直接傳遞給客戶端，無須經過任何第三者之介入，又能解決各家銀行欄位名稱不一致的問題。

歸納本研究成果在於：(1)透過 XML 和網路服務等相關技術，達成金融機構資訊交換。(2)採用服務導向架構，動態搜尋服務與動態配置帳戶欄位，達到金融跨行帳戶彙整。(3)提供整合性客戶端帳戶整合報表。

關鍵字：服務導向架構、統一描述搜尋及整合、網路服務、帳戶合併、整合帳戶

Abstract

The rising of the Internet has changed user-consuming behaviors, and the customers could use the financial services with the Internet. Therefore, more and more financial institutions develop their banking websites to provide their customers One-Stop-Service/Shopping, Service Channels, and service around the year. Still the customers take the website security into consideration, such as account misappropriation by the website broker, hacker invasion, and so on. Besides, account data of a bank are different from the others, so that it is hard to integrate their account to provide entire aggregate account reports.

This thesis applies the Services Oriented Architecture of Web Service and integrates customers' asset account to resolve the above problems. The financial institutions publish their web services into Universal, Description, Discovery and Integration, and the customers can receive their account financial data to present aggregate account report through the combination of the account attributes name within the common platform. This design framework can ensure that the financial institutions will transfer account financial data to the end clients without other brokers.

The contributions of this thesis are (1) the accomplishment of the data exchange in financial institutions through XML, Web Services, etc., (2) the adoption of Services Orient Architecture to dynamically search services and allocate account attributes in order to integrate the cross banking accounts, and (3) the supply of the aggregate accounts for end clients.

Key word: Service Oriented Architecture 、 UDDI 、 Web Services 、 Account Integration 、 Aggregate Account