



**"Please note that these files may not be up to date. However, the questions will help you understand the exam format and typical question patterns."**

**[www.atmicnetworks.com](http://www.atmicnetworks.com)**

Warning: Keep connected with our support team for latest updates

### Question: 1

A volume constraint uses the Return any action that does not exceed constraint mode. The following tables show the configuration of the volume constraints and the list of customers in the outbound segment:

#### Volume Constraints

Key	Value	Maximum
Channel	SMS	2
Action	Silver card	1

#### Customers

Interaction ID	Action	Channel
CUST-01	Gold Card	Push
CUST-02	Gold Card	Email
CUST-02	Silver Card	Push
CUST-03	Platinum Card	Email
CUST-03	Diamond Card	SMS
CUST-04	Diamond Card	Direct Mail
CUST-05	Silver Card	SMS
CUST-05	Diamond Card	Push

The outbound run selects customers in the following order to apply the volume constraints: CUST-01, CUST-02, CUST-03, and CUST-05.

Based on the configuration of the volume constraints for each channel, which offer does CUST-05 receive?

- A. None
- B. Silver card and Diamond card
- C. Diamond card
- D. Silver card

**Answer: C**

Explanation:

CUST-05 receives the Diamond card offer because it is the only action that does not exceed the volume constraint for the email channel. The Silver card offer has already reached its limit of 2 emails per day, so it is not eligible for CUST-05. The volume constraint mode Return any action that does not exceed means that any action that meets the eligibility and suitability criteria and does not violate the volume constraint will be returned, even if there are other actions with higher priority or propensity. Verified Reference: [Certified Pega Decisioning Consultant | Pega Academy](#).

Volume constraints

### Question: 2

A financial institution has created a new policy that states the company will not send more than 500 emails per day. Which option allows you to implement the requirement?

- A. Suppression rules
- B. Outbound channel limits
- C. Applicability rules
- D. Volume constraints

**Answer: D**

Explanation:

Volume constraints allow you to limit the number of times an action is presented to customers across one or more channels. You can use volume constraints to implement a policy that restricts the number of emails sent per day. Outbound channel limits are used to limit the number of customers contacted per channel per run, not per day. Suppression rules are used to exclude customers from receiving an action based on certain conditions, such as opt-out preferences or recent purchases. Applicability rules are used to determine whether an action is relevant for a customer based on their profile or context, not based on the number of times the action is presented.

Verified Reference: [Certified Pega Decisioning Consultant | Pega Academy](#), Volume constraints

### Question: 3

Which of the following reasons explains why a customer might receive an action that they already accepted?

- A. The action suitability conditions are not defined.
- B. The volume constraint is not set to exclude previously accepted offers.
- C. The suppression rules are not defined to exclude previously accepted actions.
- D. The actions are filtered based on eligibility.

**Answer: B**

Explanation:

A customer might receive an action that they already accepted if the volume constraint for that action is not configured to exclude previously accepted offers. This option can be enabled by selecting the Exclude previously accepted actions checkbox in the volume constraint configuration.

The action suitability conditions are used to determine whether an action is suitable for a customer based on their propensity, priority, or other criteria, not based on their previous responses. The suppression rules are used to exclude customers from receiving an action based on certain conditions, such as opt-out preferences or recent purchases, not based on their previous responses. The actions are filtered based on eligibility before applying the volume constraints, so this option does not explain why a customer might receive an action that they already accepted. Verified Reference: [Certified Pega Decisioning Consultant | Pega Academy](#), Volume constraints

## Question: 4

### HOTSPOT

U+ Bank's marketing department currently promotes various credit card offers by sending emails to qualified customers. The bank wants to limit the number of offers that customers can receive over a given period of time.

In the Answer Area, select the correct artifact you use to implement each requirement.

#### Requirement

Do not send more than 500 email offers in the outbound run.

Do not send more than two email offers to a customer in one month.

Do not send any credit cards for ten days if a customer has clicked on a credit card five times in the last seven days.

Do not send a credit card for ten days if the card was shown three times in the last seven days.

#### Artifact

Volume constraints  
Outbound channel Smits  
Suppression policy  
Suppression policy

Volume constraints  
Outbound channel limits

Suppression policy  
Suppression policy

Volume constraints  
Outbound channel limits  
Suppression policy  
Suppression policy

Volume constraints  
Outbound channel limits  
Suppression policy  
Suppression policy

## Answer:

Explanation:

### Answer Area

#### Requirement

Do not send more than 500 email offers in the outbound run.

Do not send more than two email offers to a customer in one month.

Do not send any credit cards ten days if a customer has clicked on a credit card five times in the last seven days.

Do not send a credit card for ten days if the card was shown three times in the last seven days.

#### Artifact

Volume constraints

Outbound channel limits

Suppression policy

Suppression policy

## Question: 5

An outbound run identifies 150 Standard card offers, 75 on email, and 75 on the SMS channel. If the following volume constraint is applied, how many actions are delivered by the outbound run?

**Maximum 100 Daily with Channel Action: Standardcard 100 remaining £**

> **Maximum 75 Daily with Channel: Email**

**75 remaining**

> **Maximum 75 Daily with Channel: SMS**

75 remaining

- A. 150
- B. 75 emails 25 SMSes
- C. 75 SMSes and 25 emails
- D. 100

**Answer: B**

Explanation:

The outbound run delivers 75 emails and 25 SMSes for the Standard card offer because the volume constraint is set to limit the number of actions per channel per day. The email channel has a limit of 75 actions per day, so all 75 email offers are delivered. The SMS channel has a limit of 25 actions per day, so only 25 SMS offers are delivered. The remaining 50 SMS offers are not delivered because they exceed the volume constraint.

### **Question: 6**

U+ Bank's marketing department currently promotes various home loan offers to qualified customers. Now, the bank does not want to show offers on a customer's account page if the customer has already received three home loan offers in the last two weeks.

What do you need to define to implement the business requirement?

- A. Applicability rules
- B. Customer contact limits
- C. Suppression policy
- D. Volume constraints

**Answer: C**

Explanation:

A suppression policy allows you to define conditions that prevent customers from receiving an action or a group of actions. You can use a suppression policy to implement the requirement that customers do not see home loan offers on their account page if they have already received three home loan offers in the last two weeks. You can configure the suppression policy to suppress the home loan group based on the number of times the customer received any action from that group in the past 14 days. Applicability rules are used to determine whether an action is relevant for a customer based on

their profile or context, not based on the number of times they received an action. Customer contact limits are used to limit the number of times a customer can be contacted per channel per time period, not based on the number of times they received an action. Volume constraints are used to limit the number of times an action is presented to customers across one or more channels, not based on the number of times they received an action. Verified Reference: [Certified Pega Decisioning Consultant | Pega Academy], Suppression policies

### **Question: 7**

The U+ Bank marketing department currently promotes various home loan offers to qualified customers. Now, the bank does not want customers to receive more than four promotional emails per quarter, regardless of past responses to that action by the customer.

Which option allows you to implement the business requirement?

- A. Volume constraints
- B. Outbound channel limits
- C. Suppression policies
- D. Suitability rules

**Answer: A**

Explanation:

Volume constraints allow you to limit the number of times an action is presented to customers across one or more channels. You can use volume constraints to implement the requirement that customers do not receive more than four promotional emails per quarter, regardless of past responses to that action by the customer. You can configure the volume constraint to limit the number of actions per channel per quarter and select the option to ignore previous responses. Outbound channel limits are used to limit the number of customers contacted per channel per run, not per quarter. Suppression policies are used to exclude customers from receiving an action based on certain conditions, such as opt-out preferences or recent purchases, not based on the number of times the action is presented. Suitability rules are used to determine whether an action is suitable for a customer based on their propensity, priority, or other criteria, not based on the number of times the action is presented.

### Question: 8

U+ Bank has recently defined two contact policies:

1. Suppress a group of credit card offers for 30 days if any credit card offer is rejected three times in any channel in the past 15 days.
2. Suppress the Reward card offer, part of the credit card group, for 7 days if it is rejected twice in any channel in the last 7 days. Paul, an existing U+ Bank customer, no longer sees the Reward card offer. What is the reason that Paul cannot see the offer?

- A. Paul rejected the Reward card offer once in contact center.
- B. Paul rejected the Reward card offer once on the web channel.
- C. Paul rejected other credit card offers twice on the web channel and once in contact center.
- D. Paul rejected other credit card offers once on the web channel and once in the contact center.

**Answer: C**

Explanation:

Paul cannot see the Reward card offer because he rejected other credit card offers twice on the web channel and once in contact center in the past 15 days. This triggers the first contact policy that suppresses a group of credit card offers for 30 days if any credit card offer is rejected three times in any channel in the past 15 days. The Reward card offer is part of the credit card group, so it is suppressed for Paul for 30 days. The second contact policy that suppresses the Reward card offer for 7 days if it is rejected twice in any channel in the last 7 days does not apply because Paul did not reject the Reward card offer twice in any channel in the last 7 days. Verified Reference: [Certified Pega Decisioning Consultant | Pega Academy], Suppression policies system Following is the description of the image that was sent with question no:5:

This is a screenshot of a table with four columns and two rows.

The table has a header row with white text on a blue background.

The header row reads "Constraint name", "Constraint mode", "Constraint value", and "Channel".

The second row has black text on a white background.

The second row reads "Standard card", "Return any action that does not exceed", "100", and "Daily".

The table has a gray border and a light blue background.

**Question: 9**

A bank has been running traditional marketing campaigns for many years. One such campaign sends an offer email to qualified customers on day one. On day five, the bank presents a similar offer if the first email is ignored.

If you re-implement this requirement by using the always-on outbound customer engagement paradigm, how do you approach this scenario?

- A. Create two segments to identify the target audience for each of the two offer emails: day one, and day five. Set up two schedules per day for the two segments.
- B. Create an action with a flow that contains two Send Email shapes, one for each email. Set appropriate wait times between the shapes.
- C. Configure the primary schedule to run daily and let the artificial intelligence (AI) choose the best action based on engagement policies.
- D. Configure a primary schedule for the original offer email and setup an ad-hoc schedule to send the second email.

**Answer: C**

Explanation:

The always-on outbound customer engagement paradigm relies on AI to select the best action for each customer at any given time, based on their profile, context, and behavior. You do not need to create separate segments or schedules for different offers or timings. You can configure the primary schedule to run daily and let the AI choose the best action based on engagement policies, such as contact policies, eligibility rules, suitability rules, and arbitration. The AI will also learn from the customer responses and optimize the action selection over time.

**Question: 10**

l)+ Bank uses Pega Customer Decision Hub™ to approve credit card limit changes requested by customers automatically. A scorecard model determines the customer credit score. The automatic approval of credit card limits are processed based on the following criteria set by the bank.

<b>Credit Score</b>	<b>Max Credit Card limit</b>
<150	USD1000
<175	USD2000
Otherwise	USD3000

The bank wants to change the threshold value for the USD2000 credit limit from <175 to <200. How do you implement this change?

- A. Change the cutoff value in the Results tab of the scorecard decision component.
- B. Change in the strategy the condition from .pxSegment <=175 to .pxSegment <=200.
- C. Map the score value in the decision strategy to <=200.
- D. Change the cutoff value in the Results tab of the scorecard model.

**Answer: D**

Explanation:

The scorecard model determines the customer credit score based on various factors, such as income, expenses, assets, liabilities, etc. The scorecard model has a Results tab where you can define the cutoff values for different segments based on the credit score. To change the threshold value for the USD2000 credit limit from <175 to <200, you need to change the cutoff value in the Results tab of the scorecard model. Changing the cutoff value in the scorecard decision component, changing the condition in the strategy, or mapping the score value in the decision strategy will not affect the credit score calculation or segmentation.

### Question: 11

What does a dotted line from a "Group By" component to a "Filter" component mean?

- A. There is a one-to-one relationship between the "Group By" and the "Filter" components.
- B. To evaluate the "Group By" component, the "Filter" component is evaluated first.
- C. A property from the "Group By" is referenced by the "Filter" component.
- D. Information from the "Group By" is copied over to the "Filter" component.

**Answer: C**

Explanation:

A dotted line from a "Group By" component to a "Filter" component means that a property from the "Group By" is referenced by the "Filter" component. For example, if you group customers by age and then filter them by average spending, you need to reference a property from the "Group By" component, such as .pxSegment, in the "Filter" component. A dotted line does not indicate a one-to-one relationship, an evaluation order, or a copying of information between components

### Question: 12

In a decision strategy, to use a customer property in an expression, you

- A. define the property as a strategy property
- B. define Customer page in Pages & Classes
- C. use the property as defined without any prefix
- D. prefix the property with the keyword Customer

**Answer: B**

Explanation:

In a decision strategy, to use a customer property in an expression, you need to define Customer page in Pages & Classes and specify its class as Data-Customer. This allows you to access customer properties by using dot notation, such as Customer.Age or Customer.Gender. You do not need to define the property as a strategy property, use it without any prefix, or prefix it with the keyword Customer. Verified Reference: [Certified Pega Decisioning Consultant | Pega Academy], Decision strategies

### Question: 13

DRAG DROP

You are a deaccessioning architect on a next-best-action project and are responsible for designing and implementing decision strategies. Select each component on the left and drag it to the correct requirement on the right.

tPIDWnffil

Answer Area

Decision table

B\*

Set Property

Scorecard

t

Requirement

Component

Determine target budget to retain a customer

Divide customers into risk segments

Compute sum of profit

Determine customer credit score

**Answer:**

Explanation:

Answer Area

**Requirement**

**Component**

**Determine target budget to retain a customer**

**Set Property**

**Divide customers into risk segments**

**Decision table**

**Compute sum of profit**

**Group By**

**Determine customer credit score**

**Scorecard**

**Question: 14**

	Credit Score	Credit Score	Average Balance	Result
	> =	<	> =	
If	400	600	30000	Good
else if	200	400	20000	Fair
else if	100	200	10000	Poor
else if	50	100	1000	Very Poor
Otherwise				Very Poor

U+ Bank wants to offer credit cards only to low-risk customers. The customers are divided into various risk segments from Good to Very Poor. The risk segmentation rules that the business provides use the Average Balance and the customer Credit Score.

As a decisioning architect, you decide to use a decision table and a decision strategy to accomplish this requirement in Pega Customer Decision Hub™.

Using the decision table, which label is returned for a customer with a credit score of 240 and an average balance 35000?

- A. Very Poor
- B. Good
- C. Fair
- D. Poor

**Answer: D**

Explanation:

Using the decision table, you can find the label for a customer with a credit score of 240 and an average balance of 35000 by following these steps:

Start from the top row and check if the customer's credit score is less than 150. If yes, then the label is Very Poor. If no, then move to the next row.

Check if the customer's credit score is less than 175 and their average balance is less than 25000. If yes, then the

label is Poor. If no, then move to the next row.

Check if the customer's credit score is less than 200 and their average balance is less than 50000. If yes, then the label is Fair. If no, then move to the next row.

Check if the customer's credit score is less than 250 and their average balance is less than 75000. If yes, then the label is Good. If no, then move to the last row.

The last row applies to all other cases that do not match any of the previous conditions. The label for this row is Very Poor.

In this case, the customer's credit score is not less than 150, so the first row does not apply. The customer's credit score is less than 175, but their average balance is not less than 25000, so the second row does not apply either. The customer's credit score is not less than 200, so the third row does not apply. The customer's credit score is less than 250 and their average balance is less than 75000, so the fourth row applies. Therefore, the label for this customer is Poor.

### Question: 15

HOTSPOT

U+ Bank, a retail bank, presents offers on its website by using Pega Customer Decision Hub™. The bank wants to leverage Customer Decision Hub capabilities to present relevant offers to qualified customers. As a decisioning consultant, you are responsible for configuring the business requirements with the Next-Best-Action Designer, which involves several tasks. To accomplish these tasks, you might have to use auto-generated decision strategies, create new decision strategies, or edit existing strategies.

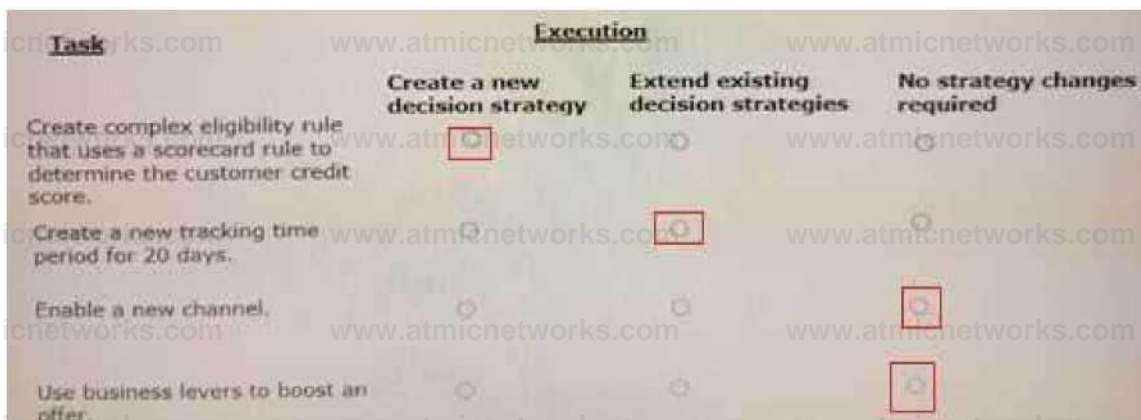
In the Answer Area, select the correct execution for each Task.

Answer Area

<u>Task</u>	<u>Execution</u>		
	Create a new decision strategy	Extend existing decision strategies	No strategy changes required
Create complex eligibility rule that uses a scorecard rule to determine the customer credit score.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Create a new tracking time period for 20 days.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Enable a new channel.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Use business levers to boost an offer.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

**Answer:**

Explanation:



### Question: 16

In a decision strategy, you can use aggregation components to



- A. set a text value to a strategy property
- B. make calculations based upon a list of actions
- C. choose between actions
- D. filter actions based on priority and relevance

**Answer: B**

Explanation:

Aggregation components are used to perform calculations on a list of actions, such as sum, average, count, minimum, or maximum. For example, you can use an aggregation component to calculate the total value of all the actions in a group. Verified Reference: [Pega Academy - Decisioning Consultant - Aggregating actions](#)

### Question: 17

U+ Bank has recently implemented Pega Customer Decision Hub™. As a first step, the bank went live with the contact center to improve customer engagement. Now, U+ Bank wants to extend its customer engagement through the web channel. As a decisioning architect, you have created the new set of actions, the corresponding treatments, and defined a new trigger in the Next-Best-Action Designer for the new web channel.

What else do you configure for the new treatments to be present in the next-best-action recommendations?

- A. Create a channel strategy specifically for web.
- B. Change the generated decision strategy.
- C. Modify the Next-Best-Action Framework strategy to cater to the new web channel.
- D. No need to do anything. The strategy is auto-generated.

**Answer: D**

Explanation:

When you create a new trigger in the Next-Best-Action Designer, Pega Customer Decision Hub automatically generates a decision strategy for that trigger and channel. You do not need to create or modify any strategies manually. Verified Reference: [Pega Academy - Decisioning Consultant - Creating triggers](#)

### Question: 18

To access a property from an unconnected component, you use the

- A. customer-dot-property construct
- B. property value

- C. component-dot-property construct
- D. dot-property value directly

**Answer: C**

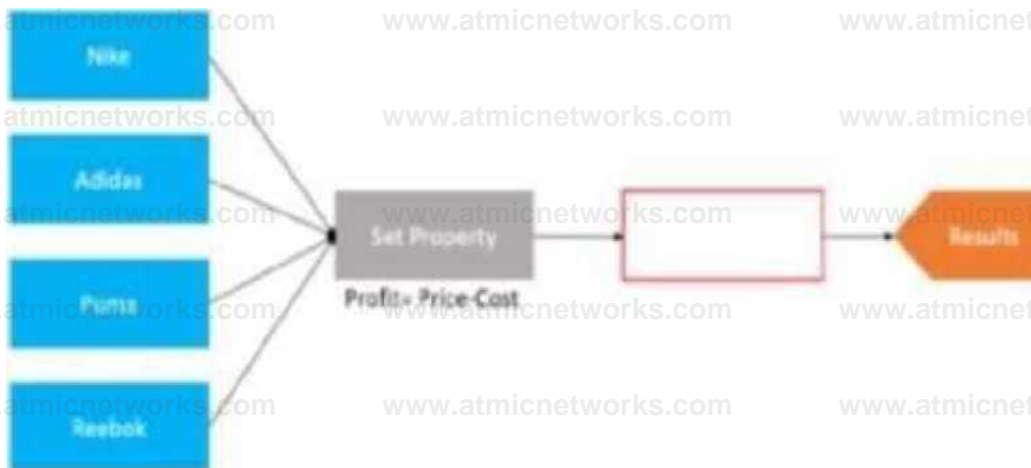
Explanation:

To access a property from an unconnected component, you use the component-dot-property construct. For example, if you want to access the property .Rank from an unconnected component named ActionRanking, you use ActionRanking.Rank. Verified Reference: [Pega Academy - Decisioning Consultant - Accessing properties from unconnected components](#)

**Question: 19**

The following decision strategy outputs the most profitable shoe a retailer can sell. The profit is the selling Prices of the shoe, minus the Cost to acquire the shoe.

The details of the shoes are provided in the following table:



The details of the shoes are provided in the following table:

Action	Price	Cost	Profit
Nike	\$69	\$59	\$10
Adidas	\$65	\$45	\$20
Puma	<b>\$85</b>	\$65	\$20
Reebok	<b>\$75</b>	\$50	\$25

To output the most profitable shoe, which component do you add in the blank space that is highlighted in red?

- A. Filter
- B. Group By
- C. Decision table
- D. Prioritize

**Answer: D**

Explanation:

To output the most profitable shoe, you need to add a Prioritize component in the blank space. A Prioritize component allows you to rank actions based on one or more properties. In this case, you can rank the shoes based

on the Profit property and select the highest ranked shoe as the output. Verified Reference: [Pega Academy - Decisioning Consultant - Prioritizing actions](#)

### Question: 20

U+ Bank wants to offer credit cards only to customers with a low-risk profile. The customers are divided into various risk segments from AAA to CCC. The risk segmentation rules that the business provides use the Age and the customer Credit Score based on the following table. The bank uses a scorecard model to determine the customer Credit Score.

Age	Credit Score	Risk Segmentation
<18	>100	CCC
>18	>350	BBB
>25	>500	AAA

As a decisioning architect, how do you implement the business requirement?

- A. Add a decision table to a decision strategy and reference it in the scorecard component.
- B. Add the risk segmentation rules in the Results tab of the scorecard rule.
- C. Add three contact policies that correspond to the three risk segments.
- D. Add a decision table to a decision strategy and pass the credit score as the parameter.

**Answer: D**

Explanation:

To implement the business requirement, you need to add a decision table to a decision strategy and pass the credit score as the parameter. A decision table allows you to define rules based on one or more input parameters and return an output value. In this case, you can use the credit score as an input parameter and return the risk category/grade as an output value. You can then use this output value to filter out customers who are not in the low-risk segment (AAA). Verified Reference: [Pega Academy - Decisioning Consultant - Using decision tables](#)

### Question: 21

A decisioning architect wants to use the customer properties income and age in a Filter component. Which decision component is required to enable access to these properties?

- A. Proposition Data
- B. Set Property
- C. None, properties are available
- D. Data Import

**Answer: D**

Explanation:

To enable access to customer properties in a Filter component, you need to use a Data Import component. A Data Import component allows you to read data from various sources, such as data sets, data pages, or data flows, and make it available for other components in the strategy. In this case, you need to use a Data Import component that reads from a customer data source that contains income and age properties. Verified Reference: [Pega Academy - Decisioning Consultant - Importing data](#)

### Question: 22

U+ Bank uses a scorecard rule in a decision strategy to compute the mortgage limit for a customer. U+ Bank updated their scorecard to include a new property in the calculation: customer income. What changes do you need to make in the decision strategy for the updated scorecard to take effect?

- A. Remap the scorecard property in the decision strategy for the change to take effect.
- B. Add a new Group By component for the mortgage limit calculation.
- C. The score calculation is independent of the strategy and no change is required.
- D. A new proposition filter needs to be configured in the strategy to filter on customer income.

**Answer: C**

Explanation:

The score calculation is independent of the strategy and no change is required. When you use a scorecard component in a decision strategy, you only need to specify the name of the scorecard rule and the output property that will store the score value. The scorecard rule itself defines how the score is calculated based on the input properties and factors. Therefore, if you update the scorecard rule to include a new property in the calculation, you do not need to make any changes in the decision strategy for the updated scorecard to take effect. Verified Reference: [Pega Academy - Decisioning Consultant - Using scorecards]

### Question: 23

What is the name of the property that the system computes automatically when you use an Adaptive Model decision component?

- A. Order
- B. Propensity
- C. Rank
- D. Priority

**Answer: B**

Explanation:

Propensity is the name of the property that the system computes automatically when you use an Adaptive Model decision component. Propensity is a measure of how likely a customer is to accept an action, based on their past behavior and profile. An Adaptive Model component uses machine learning to calculate the propensity for each action and store it in a property with the same name as the action. Verified Reference: [Pega Academy - Decisioning Consultant - Using adaptive models](#)

### Question: 24

U+ Bank wants to use Pega Customer Decision Hub™ to display a credit card offer, the Standard Card, to every customer who logs in to the bank website. What three of the following artifacts are mandatory to implement this requirement? (Choose Three)

- A. Customer engagement policies.
- B. An action and the associated web treatment.

- C. Real-time containers.
- D. Customer contact policies.
- E. A business structure.

**Answer: B, C, E**

Explanation:

To implement this requirement, you need to create an action and the associated web treatment, a real-time container, and a business structure. An action is a proposition that you want to present to a customer, such as a credit card offer. A treatment is the way you present the action to a customer, such as an image or a text message. A real-time container is a configuration that defines how to deliver actions and treatments to a specific channel, such as a website or a mobile app. A business structure is a hierarchy of business groups and business issues that organizes actions into meaningful categories. Verified Reference: [Pega Academy - Decisioning Consultant - Creating actions and treatments](#), [Pega Academy - Decisioning Consultant - Configuring real-time containers](#), [Pega Academy - Decisioning Consultant - Defining business structure]

### Question: 25

MyCo, a telecom company, uses Pega Customer Decision Hub™ to present offers to qualified customers. The business recently decided to send offer messages through the email channel. The Design department has designed an email treatment which includes dynamic placeholders.

As a deaccessioning architect, what do you use in order to test the visualization and the rendering of the email content, including replacing of the placeholders with customer information?

- A. A seed list from the Test email tab
- B. A list of customer email addresses from the Test email tab
- C. Schedule an outbound run with a limited number of customers
- D. Preview section from the email content editor

**Answer: A**

Explanation:

To test the visualization and the rendering of the email content, including replacing of the placeholders with customer information, you use a seed list from the Test email tab. A seed list is a predefined set of customers that you can use to test your email treatments before sending them to your target audience. You can select one or more customers from the seed list and send them a test email with your treatment. You can then verify how the email looks in their inbox and how the placeholders are replaced with their actual values. Verified Reference: [Pega Academy - Decisioning Consultant - Testing email treatments]

### Question: 26

MyCo, a telecom company, wants to introduce a new group of offers called Tablets for all customers.

As a decisioning architect, which two valid actions do you create? (Choose Two)

- A. Tablet serial number
- B. Netflix subscription for 12 months
- C. Tablet operating system
- D. 5% discount on the price

**Answer: B, D**

Explanation:

To introduce a new group of offers called Tablets for all customers, you need to create valid actions that represent propositions that you want to present to your customers. In this case, two valid actions are Netflix subscription for 12 months and 5% discount on the price. These are examples of benefits or incentives that can attract customers to buy tablets from MyCo. Tablet serial number and tablet operating system are not valid actions because they are not propositions that can be offered to customers; they are attributes or features of the tablets themselves. Verified Reference: [Pega Academy - Decisioning Consultant - Creating actions and treatments](#)

**Question: 27**

DRAG DROP

U+ Bank has decided to use the Pega Customer Decision Hub, M to recommend more relevant banner ads to its customers when they visit the personal portal. Select each placement type on the left and drag it to the correct requirement on the right.

PlacementType

Answer Area

Requirement

Placement Type

Carousel

To display an offer as a rotating strip of Images

Hero

To display an offer at the bottom of the page

Footer bar

To display an offer at the top of the page

To display an offer at a defined location on the account page

**Answer:**

Explanation:

Answer Area

Requirement

Placement Type

To display an offer as a rotating strip of images

Carousel

To display an offer at the bottom of the page

Footer bar

To display an offer at the top of the page

Hero

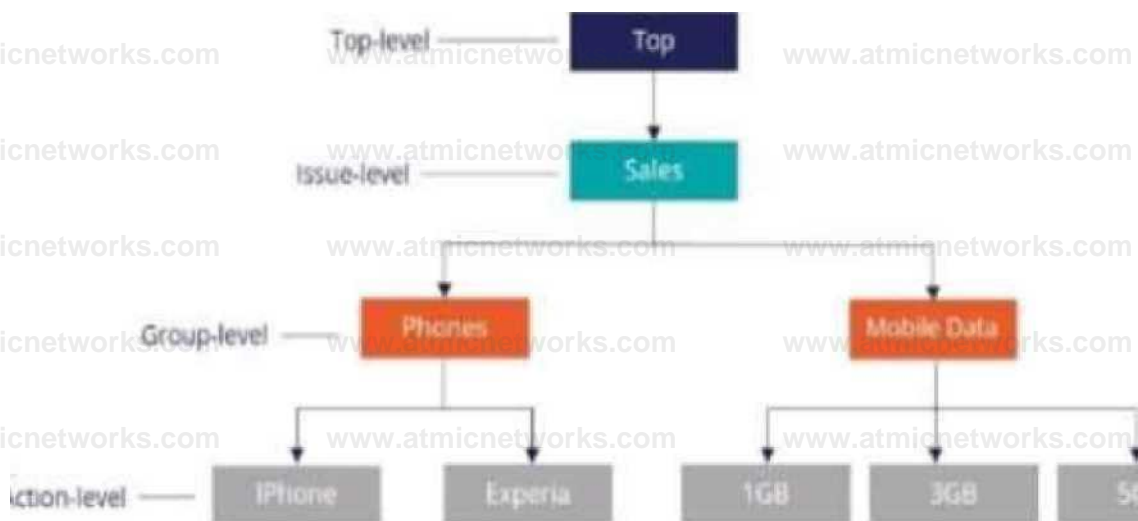
To display an offer at a defined location on the account page

Tile

**Question: 28**

MyCo, a mobile company, uses Pega Customer Decision Hub™ to display offers to customers on its website. The company wants to present more relevant offers to customers based on customer behavior. The following diagram is the action hierarchy in the Next-Best-Action Designer.

The company wants to present offers from both the groups and arbitrate across the two groups to select the best offer based on customer behavior.



The company wants to present offers from both the groups and arbitrate across the two groups to select the best offer based on customer behavior.

As a decisioning architect, what do you configure to select the best offer from both groups based on customer

behavior?

- A. Enable a business value in the prioritization formula.
- B. Create an adaptive model rule at the Issue-level.
- C. Ensure that the propensity is enabled in Arbitration tab.
- D. Create a prioritization decision strategy at the Group-level.

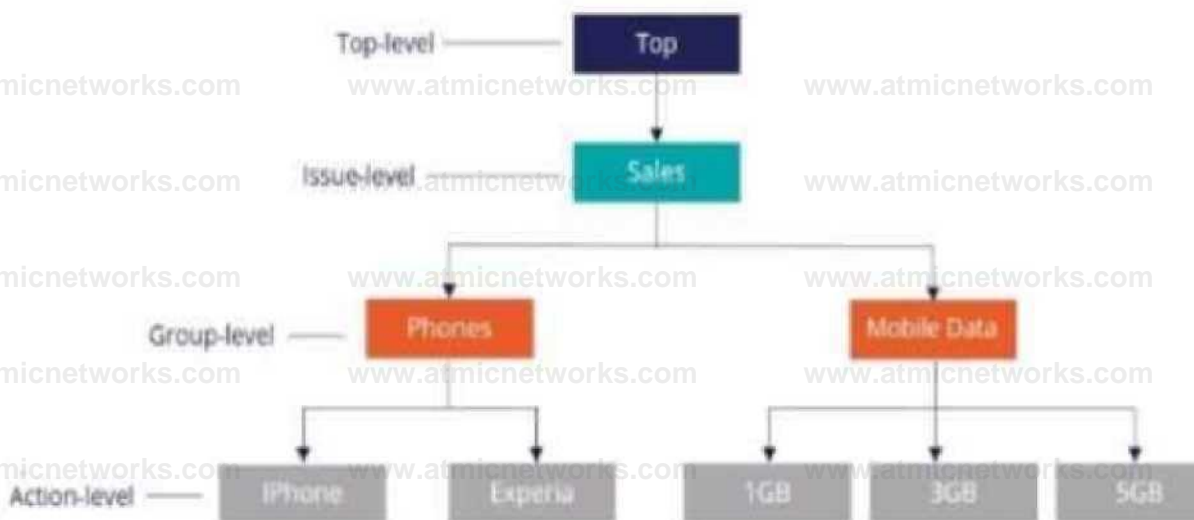
**Answer: C**

Explanation:

To select the best offer from both groups based on customer behavior, you need to ensure that the propensity is enabled in Arbitration tab. Propensity is a measure of how likely a customer is to accept an offer, based on their past behavior and profile. By enabling propensity in Arbitration tab, you can compare the propensities of different offers across groups and select the one with the highest propensity as the next best action. Verified Reference: [Pega Academy - Decisioning Consultant - Arbitrating actions](#)

### Question: 29

MyCo, a mobile company, uses Pega Customer Decision Hub™ to display offers to customers on its website. The company wants to present more relevant offers to customers based on customer behavior. The following diagram is the action hierarchy in the Next-Best-Action Designer.



The company wants to present offers from both the groups and arbitrate across the two groups to select the best offer based on customer behavior.

As a decisioning architect, what must you do to present offers from the two groups?

- A. Enable an engagement policy for the second group.
- B. Map a real-time container to the Top-level or Issue-level.
- C. Set contact limits for both the groups.
- D. Create a decision strategy at the Issue-level

**Answer: B**

Explanation:

To present offers from the two groups, you must map a real-time container to the Top-level or Issuelevel. A real-

time container is a configuration that defines how to deliver offers and treatments to a specific channel, such as a website or a mobile app. By mapping a real-time container to the Toplevel or Issue-level, you can enable all the offers under that level to be available for delivery through that channel. Verified Reference: [Pega Academy - Decisioning Consultant - Configuring real-time containers](#)

**Question: 30**

**HOTSPOT**

As a decisioning architect, you are setting up the action hierarchy for MyCo. Select the correct action hierarchy level for each of the hierarchy items identified.

Answer Area Hierarchy Item

Action Hierarchy Aey^Ls

	Business Issue	Group	Action
Free 4G upgrade	NX	NX	U
Retention	Q	-	
Tablets	•	0	0
Service	0	0	0
Change address	0	•	
Proactive retento			

**Answer:**

Explanation:

Answer Area

merarcnv item

	Business Issue	Group	Action
Free 4G upgrade			
Retention	Q	-	
Tablets	•	0	0
Service	0	0	0
Change address	0	•	
Proactive retento			

**Question: 31**

DRAG DROP

The U+ Bank marketing department wants to leverage the next-best-action capability of Pega Customer Decision Hub™ on its website to promote new offers to each customer.

Place the events in the sequential order.

Events

Event order

The a\*ebste invokes the realtime container before load rg the account page

Customer Decision Hub evaluates offers from the associated twue/group.

Customer Ded\$\*on Hub returns the resulting offer deters to the weos-te

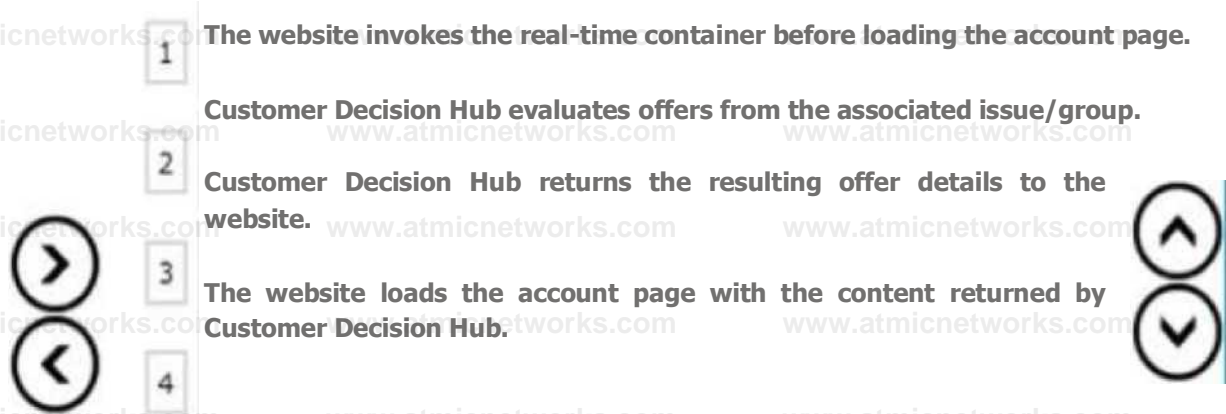
The VMbsbe toads die account page with the content returned by Customer Decision Hub.



**Answer:**

Explanation:

### Event order



### Question: 32

U+ Bank, a retail bank, has purchased Pega Customer Decision Hub. The bank currently uses an external tool to design email content and a third-party email service provider to send emails to its customers.

As a decisioning architect, how do you recommend the bank implements this requirement?

- A. Create an external email treatment and use an external tool to design the email.
- B. Create an external email treatment and use Customer Decision Hub to design the email.
- C. Create an internal email treatment and import the email content HTML.
- D. Create an internal email treatment and use Customer Decision Hub to design the email.

**Answer: A**

Explanation:

To implement this requirement, you need to create an external email treatment and use an external tool to design the email. An external email treatment is a type of treatment that allows you to use a third-party email service provider to send emails to your customers. You can configure the external email treatment with the name of the provider, the authentication details, and the template ID that corresponds to the email content that you design using an external tool. This way, you can leverage your existing tools and processes for sending emails, while still using Customer Decision Hub to select the best actions and treatments for your customers. Verified Reference: [Pega Academy - Decisioning Consultant - Creating external treatments](#)

### Question: 33

U+ Bank, a retail bank, has purchased Pega Customer Decision Hub. The bank currently uses an external tool to design email content and a third-party email service provider to send emails to its customers.

As a decisioning architect, how do you recommend the bank implements this requirement?

- A. Create an external email treatment and use an external tool to design the email.
- B. Create an external email treatment and use Customer Decision Hub to design the email.
- C. Create an internal email treatment and import the email content HTML.
- D. Create an internal email treatment and use Customer Decision Hub to design the email.

**Answer: A**

Explanation:

To implement this requirement, you need to select the Refresh the audience checkbox in the outbound run configuration. This option allows you to refresh the audience data before each run by executing a data flow that reads from your customer data source and updates your customer data set. This way, you can ensure that the outbound run always uses the latest customer information available in your system. Verified Reference: [Pega Academy - Decisioning Consultant - Configuring outbound runs](#)

**Question: 34**

1yCo, a telecom company, wants to start promoting data plan offers through SMS to qualified customers. The marketing team needs to ensure that the outbound run always uses the latest customer information.

What do you configure to implement this requirement?

- A. Select the Refresh the audience checkbox.
- B. Trigger an external Extract-Transform-Load (ETL) process.
- C. Select a different audience sample with a similar profile.
- D. Run the starting population segment daily.

**Answer: A**

Explanation:

To implement this requirement, you need to select the Refresh the audience checkbox in the outbound run configuration. This option allows you to refresh the audience data before each run by executing a data flow that reads from your customer data source and updates your customer data set. This way, you can ensure that the outbound run always uses the latest customer information available in your system. Verified Reference: [Pega Academy - Decisioning Consultant - Configuring outbound runs](#)

**Question: 35**

U+ Bank wants to send promotional emails related to credit card offers to their qualified customers. The business intends to use the same action flow template with the desired flow pattern for all the credit card actions.

What do you configure to implement this requirement?

- A. File template
- B. Dynamic template
- C. Output template
- D. Email treatment

**Answer: B**

Explanation:

To implement this requirement, you need to configure a dynamic template in Customer Decision Hub. A dynamic template is a type of template that allows you to define a common action flow pattern for a group of actions that share similar characteristics, such as channel, issue, or group. You can specify which properties and components are required for each action in the group, and how they are mapped to the action flow template. This way, you can reuse the same action flow template for all the credit card actions, while still allowing some variations in their content and configuration. Verified Reference: [Pega Academy - Decisioning Consultant - Creating dynamic templates](#)

### Question: 36

U+ Bank wants to use Pega Customer Decision Hub™ to show the Reward Card offer on its website to the qualified customers. In preparation, the action, the treatment, and the real-time container are already created. As a decisioning architect, you need to verify the configurations in the Channel tab of the Next-Best-Action Designer to enable the website to communicate with Pega Customer Decision Hub.

To achieve this requirement, which two tasks do you ensure are complete in the Channel tab of the Next-Best-Action Designer? (Choose Two)

- A. Define the starting population.
- B. Enable a web channel.
- C. Map the real-time container to a business structure level.
- D. Add contact policy rules.

**Answer: BC**

Explanation:

To achieve this requirement, you need to ensure that two tasks are complete in the Channel tab of the Next-Best-Action Designer: enable a web channel and map the real-time container to a business structure level. A web channel is a type of channel that allows you to deliver actions and treatments to your customers through your website or web app. You need to enable a web channel and configure its settings, such as authentication, security, and response format. A real-time container is a configuration that defines how to deliver actions and treatments to a specific channel. You need to map the real-time container that contains the Reward Card offer to a business structure level, such as Top-level or Issue-level, so that it can be available for delivery through the web channel. Verified Reference: [Pega Academy - Decisioning Consultant - Configuring channels], [Pega Academy - Decisioning Consultant - Configuring real-time containers]

### Question: 37

HOTSPOT

U+ Bank, a retail bank, uses the Business Operations Environment to perform its business changes. The bank carries out these changes in the Pega Customer Decision Hub portal by using revision management features or the 1:1 Operations Manager portal.

For each task, select the correct portal in which you initiate the change request based on best practices.

**Answer Area**

**Task**

Create a new action.

1:1  
Operations  
Manager

Pega Customer Decision  
Hub

Modify a decision table.

Create a decision strategy.  
Edit an engagement policy for an action.

A

Edit a group level engagement policy.

---

**Answer:**

---

**Explanation:**

**Answer Area**

**Task**

Create a new action.

1:1  
Operations  
Manager

Pega Customer Decision  
Hub

Modify a decision table

Create a decision strategy.

Edit an engagement policy for an action.  
Edit a group level engagement policy.

1

Edit an email treatment for an action

ft

**Question: 38**

U+ Bank, a retail bank, uses the business operations environment to perform its business changes. The bank completes these changes by using revision management features of Pega Customer Decision Hub™ and 1:1 Operations Manager.

Customers see credit card offers based on various engagement policies on the U+ Bank website. The bank wants to update the underlying decision strategy of an engagement policy condition.

According to best practices, which statement correctly describes the implementation of the change to fulfill this business requirement?

- A. A next-best-action specialist modifies the decision strategy in Customer Decision Hub.
- B. A next-best-action specialist modifies the decision strategy in 1:1 Operations Manager.
- C. A next-best-action designer modifies the decision strategy in 1:1 Operations Manager.
- D. A next-best-action designer modifies the decision strategy in Customer Decision Hub.

**Answer: D**

Explanation:

According to the best practice, a next-best-action designer should modify the decision strategy in Customer Decision Hub, because the decision strategy is part of the next-best-action framework that defines how to select and prioritize propositions for each customer. The 1:1 Operations Manager portal is used to manage the engagement policies and propositions, not the decision strategies. Verified Reference: [Pega Decisioning Consultant | Pega Academy](#)

**Question: 39**

U+ Bank, a retail bank, has recently implemented a project in which qualified customers see mortgage offers when they log in to the web self-service portal.

Currently, only the customers who satisfy the following engagement policy conditions receive the Fifteen-year fixed-rate mortgage offer:

Offer	Eligibility	Applicability	Suitability
Fifteen-year fixed-rate mortgage	Age >= 18	Annual Income > 10000	Credit Score > 500

The bank decides to make two changes:

1. Update the suitability condition for the Fifteen-year fixed-rate mortgage offer.
2. Introduce a new offer , Twenty-year fixed-rate mortgage.

The following table shows the new engagement policy conditions for both mortgage offers:

Offer	Eligibility	Applicability	Suitability
Fifteen-year fixed-rate mortgage	Age >= 18	Annual Income; 10000	Credit Score 450
Twenty-year fixed-rate mortgage	Age >= 18	Annual Income : 12000	Credit Score 600

What is the best practice to fulfill this change management requirement in the Business Operations Environment?

- A. Create a single change request in the 1:1 Operations Manager portal.
- B. Create a single change request in the Pega Customer Decision Hub portal.
- C. Create two change requests in the 1:1 Operations Manager portal.
- D. Create two change requests: one in the Pega Customer Decision Hub portal and the other in the 1:1 Operations Manager portal.

**Answer: A**

Explanation:

According to the best practice, a single change request should be created in the 1:1 Operations Manager portal, because both changes are related to the engagement policies and propositions that are managed in this portal. The Pega Customer Decision Hub portal is used to design and test the decision strategies, not the engagement policies and propositions. Verified Reference: [Pega Decisioning Consultant | Pega Academy](#)

**Question: 40**

DRAG DROP

U+ Bank, a retail bank, uses the Business Operations Environment to perform business changes. The team members of the Business Content team and Enterprise Capabilities team perform several roles in the change management process.

Select each role on the left and drag it to the task descriptions to which the role corresponds on the

right.

Role	Answer Area#	Task	Role
Business User		Design and configure decision strategies	
NBA Designer		Review and manage priorities for business change requests	
NBA Specialist		Configure new actions and treatments	
Team Lead		Create change requests for content changes	

**Answer:**

**Question: 41**

Explanation:

Role	Answer Area	Task	Role
Business User		Design and configure decision strategies	NBA Specialist
NBA Designer		Review and manage priorities for business change requests	Team Lead
NBA Specialist		Configure new actions and treatments	NBA Designer
Team Lead		Create change requests for content changes	Business User

U+ Bank, a retail bank, is currently presenting a cashback offer on its website.

Currently, only the customers who satisfy the following engagement policy conditions receive the cashback offer:

**Eligibility**

**Applicability**

**Suitability**

Age > 13 | Annual Income > 10000 | Debt-to-Income ratio < 46

While continuing cross-selling on the web, the bank now wants to present the cashback offer through a new channel, SMS. The bank also wants to update the suitability condition by lowering the threshold of the debt-to-income ratio from 48 to 45.

As a business user, what are the two tasks that you define to update the cashback offer? (Choose Two)

- A. Add a new treatment.
- B. Edit an existing treatment.
- C. Edit the engagement policy.
- D. Edit the action details.
- E. Remove existing treatment.

**Answer: CD**

Explanation:

To update the cashback offer, you need to edit the engagement policy and the action details. Editing the engagement policy allows you to add a new channel (SMS) and update the suitability condition (lowering the debt-to-income ratio). Editing the action details allows you to specify the treatment for each channel (web and SMS).  
 Verified Reference: [Pega Decisioning Consultant | Pega Academy]

**Question: 42**

DRAG DROP

U+ Bank, a retail bank, is cross-selling on the web by showing various credit card offers to its customers. The bank wants to introduce a new offer in the Business Operations Environment. Place the steps in the correct order of implementation. Evanta

Approx th\* thing\* r\*qu\*\$t

Camp!\* and Mplav th\* revision

MIn\* KIMn MU H an# »ng»gar\*nt pottciM

Parform paraona tatting

CreMe a change request

Pant We change taguM

Event order

**Answer:**



Explanation:

Event order

- 1 Create a change request
- 2 Rank the change request
- 3 Define action details and engagement policies
- 4 Perform persona testing
- 5 Approve the change request



6

Complete and deploy the revision



**Question: 43**

U+ Bank follows all engagement policy best practices to present credit card offers on their website. The bank has introduced a new credit card offer, the Rewards card. Anna, an existing customer, currently holds a higher value card, Premier Rewards, and does not see the new Rewards card offer. What condition possibly prevents Anna from seeing the new Rewards card offer?

- A. Suppression rules



- B. Suitability
- C. Applicability
- D. Eligibility

**Answer: A**

Explanation:

Suppression rules are used to prevent customers from seeing offers that are not relevant or appropriate for them. For example, if a customer already has a higher value card, they should not see a lower value card offer. Therefore, suppression rules are the most likely condition that prevents Anna from seeing the new Rewards card offer.

Verified Reference: [Pega Decisioning Consultant | Pega Academy]

**Question: 44**

**HOTSPOT**

MyCo, a telecom company, developed a new data plan group to suit the needs of its customers. The following table lists the three data plan actions and the criteria that customers must satisfy to qualify for the offer:

Data Plans	Criterion 1	Criterion 2	Criterion 3
1 GB plan	Owens a smart mobile	Under graduation student	New customer
3 GB plan	Owens a smart mobile	Under graduation student	Existing customer
5 GB plan	Owens a smart mobile	Post graduation student	Existing customer

**Answer Area**

Criteria

**Criterion 1**

**Criterion 2**

**Criterion 3**

Engagement policy level

The image shows three dropdown menus for engagement policy levels. The first dropdown is for Criterion 1 and shows 'Issue level', 'Group level', and 'Action level'. The second dropdown is for Criterion 2 and also shows 'Issue level', 'Group level', and 'Action level'. The third dropdown is for Criterion 3 and shows 'Issue level', 'Group level', and 'Action level', with 'Group level' highlighted in blue.

**Answer:**

Explanation:

Criteria	Engagement policy
Criterion 1	Issue level Group level Action level
Criterion 2	Issue level Group level Action level
Criterion 3	Issue level Group level Action level

### Question: 45

U+ Bank implemented a customer journey for its customers. The journey consists of three stages. The first stage raises awareness about available products, the second stage presents available offers, and in the last stage, customers can talk to an advisor to get a personalized quote. The bank wants to actively increase offers promotion over time. What action does the bank need to take to achieve this business requirement?

- A. Enable increasing stage upweighting for the second stage of the journey.
- B. Upweight the propensity by adding more predictors that fit the target customers and repeat this process over time.
- C. Enable increasing stage upweighting for the first stage of the journey.
- D. Enable constant stage upweighting for the second stage of the journey.

**Answer: A**

Explanation:

Increasing stage upweighting is a feature that allows you to gradually increase the weight of a stage over time, making the offers in that stage more likely to be selected. This is useful for promoting offers that are time-sensitive or have a limited availability. In this case, the bank wants to actively increase offers promotion over time, so enabling increasing stage upweighting for the second stage of the journey, where the offers are presented, is the best option. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

### Question: 46

U+ Bank, a retail bank, introduced a new mortgage refinance offer in the eastern region of the country. They want to advertise this offer on their website by using a banner, targeting the customers who live in that area.

What do you configure in Next-Best-Action Designer to implement this requirement?

- A. A customer segment
- B. An audience
- C. A prioritization formula
- D. Applicability rules

**Answer: B**

Explanation:

An audience is a group of customers who share common characteristics or behaviors that are relevant for a business objective. You can use audiences to target specific customers with specific offers or treatments. In this case, the bank wants to advertise a new mortgage refinance offer to the customers who live in the eastern region of the country, so creating an audience based on the location attribute is the best option. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

### Question: 47

#### HOTSPOT

U+ Bank decides to introduce a credit cards group by leveraging the Next-Best-Action capability of Pega Customer Decision Hub™. The bank wants to present the credit card offers through inbound and outbound channels based on the following criteria:

1. Customers must be above the age of 18 to qualify for credit card offers.
2. The site offers credit cards only if customers do not explicitly opt-out of any direct marketing for credit cards.
3. The Platinum Card, one of the credit card offers, is suitable for customers with debt-to-income ratio < 45.

As a decisioning architect, how do you implement this requirement? In the Answer Area, select the correct engagement policy for each criterion.

#### Answer Area

Criteria	Engagement policy
Age	<input type="checkbox"/> Action-level suitability <input type="checkbox"/> Action-level applicability <input type="checkbox"/> Group-level eligibility <input type="checkbox"/> Group-level applicability
Opt-out	<input type="checkbox"/> Action-level suitability <input type="checkbox"/> Action-level applicability <input type="checkbox"/> Group-level eligibility <input type="checkbox"/> Group-level applicability
Debt-to-income ratio	<input type="checkbox"/> Action-level suitability <input type="checkbox"/> Action-level applicability <input type="checkbox"/> Group-level eligibility <input type="checkbox"/> Group-level applicability

**Answer:**

Explanation:

#### Answer Area

Criteria	Engagement policy
Age	<input type="checkbox"/> Group-level eligibility
Opt-out	<input type="checkbox"/> Group-level applicability
Debt-to-income ratio	<input type="checkbox"/> Action-level suitability

### Question: 48

U+ Bank wants to offer a Gold credit card to customers who have an annual income of more than USD150000. What do you configure in the Next-Best-Action Designer to achieve this outcome?

- A. Engagement policy condition
- B. Audience
- C. Customer segment
- D. Prioritization formula

**Answer: A**

Explanation:

An engagement policy condition is a rule that determines whether a customer is eligible, applicable, or suitable for an offer. You can use engagement policy conditions to filter customers based on their attributes or behaviors. In this case, the bank wants to offer a Gold credit card to customers who have an annual income of more than USD150000, so creating an engagement policy condition based on the income attribute is the best option. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

**Question: 49**

**HOTSPOT**

U+ Bank, a retail bank, has recently implemented a project in which credit card offers are presented to qualified customers when they log in to the web self-service portal. The bank added engagement policy conditions to show the offers based on the bank's requirements.

In the Answer Area, select the correct engagement policy for each condition. Answer Area

<u>Condition</u>	<u>Engagement policy</u>		
	Eligibility	Applicability	Suitability
The customer must not be flagged as a defaulted borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer already owns a higher-value offer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Must be a resident of the New York City	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The savings product offers are relevant only if the customer has not explicitly opted out of direct marketing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inappropriate for customers with a credit score < 300 as	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Answer:**

Explanation:

Answer Area

<u>Condition</u>	Eligibility Applicability Suitability		
	The customer must not be flagged as a defaulted borrower	<input type="checkbox"/>	<input type="checkbox"/>
Customer already owns a higher-value offer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Must be a resident of the New York City	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The savings product offers are relevant only if the customer has not explicitly opted out of direct marketing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inappropriate for customers with a credit score < 300 as	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Question: 50**

U+ Bank is facing an unforeseen technical issue with its customer care system. As a result, the bank wants to share the new temporary contact details with all customers over an SMS.

Which type of outbound interaction do you configure to implement this requirement?

- A. Scheduled update
- B. Security event
- C. Customer event
- D. Priority communication

**Answer: D**

Explanation:

A priority communication is a type of outbound interaction that allows you to send urgent messages to customers that are not related to any specific offer or proposition. You can use priority communications to inform customers about important events or changes that affect their relationship with your organization. In this case, the bank wants to share the new temporary contact details with all customers over an SMS, so creating a priority communication is the best option. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

**Question: 51**

As a decisioning architect, you advise the board on the business issues for which they must use the Next-Best-Action strategy. Which three business issues do you recommend? (Choose Three)

- A. Resource Planning
- B. Service
- C. Retention
- D. Collections
- E. Accounting

**Answer: B, C, D**

Explanation:

The Next-Best-Action strategy is a customer-centric approach that aims to deliver the most relevant and valuable proposition for each customer at any given moment. You can use the Next-Best-Action strategy to address various business issues that involve customer interactions, such as service, retention, and collections. Service is the process of providing assistance and support to customers who have questions or problems. Retention is the process of preventing customers from leaving or switching to competitors. Collections is the process of recovering unpaid debts from customers who are delinquent or defaulting on their obligations. These are all business issues that can benefit from using the Next-Best-Action strategy. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

**Question: 52**

As a Customer Service Representative, you present an offer to a customer who called to learn more about a new product. The customer rejects the offer. What is the next step that Pega Customer Decision Hub takes?

- A. Stops presenting offers to the customer
- B. Adds the customer to the potential churn list
- C. Reevaluates the Next-Best-Action
- D. Sends a detailed email about the offer

**Answer: C**

Explanation:

Pega Customer Decision Hub is a dynamic and adaptive system that constantly reevaluates the NextBest-Action for each customer based on their interactions and feedback. If a customer rejects an offer, the system will update the customer profile and the offer performance, and then reapply the Next-Best-Action strategy to select and prioritize another offer that is more relevant and valuable for the customer. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

**Question: 53**

Pega Customer Decision Hub enables organizations to make Next-Best decisions. To which type of a decision is Next-Best-Action applied?

- A. Determining if a borrower gets a loan
- B. Determining how to optimize inventories
- C. Predicting the time of a machine failure
- D. Optimizing supply chain management

**Answer: A**

Explanation:

Next-Best-Action is a type of decision that involves selecting and prioritizing the most appropriate proposition for each customer at any given moment. Next-Best-Action can be applied to decisions

that require customer-centricity, personalization, and contextualization. Determining if a borrower gets a loan is an example of such a decision, as it depends on the customer's attributes, behaviors, preferences, and needs. The other options are examples of decisions that are not related to customer interactions, but rather to operational or analytical processes. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

**Question: 54**

**HOTSPOT**

U+ Bank's marketing department wants to use the always-on outbound approach to send promotional emails about credit card offers to qualified customers. As a part of this promotion, the bank wants to identify the starting population by defining a few high-level criteria in a segment.

For each condition below, select which two conditions should be defined in Segment and which three conditions should be defined in Engagement policy as best practice.

Answer Area

Condition: Customer...	Segment	Engagement policy
has a monthly income less than 20000		
is opted In to receive promotional emails		
has a credit score higher than 200		
has a debt to income ratio higher than 30		
is opted out to receive credit card promotions on mobile phone		

**Answer:**

Explanation:  
Answer Area

Condition: Customer...	Segment	Engagement policy
has a monthly income less than 20000		
is opted in to receive promotional emails		
has a credit score higher than 200		
has a debt to income ratio higher than 30		
is opted out to receive credit card promotions on mobile phone		

**Question: 55**

U+ Bank implemented a customer journey for its customers. The journey consists of five stages. The bank observes that as customers progress through the journey, one customer entered the third stage

of the journey, and then received an offer that is not included in any journey.

Which statement explains the cause of this behavior?

- A. The bank implemented upweighting for the third stage.
- B. The customer was not eligible for the last stage of the journey and the system presented an offer outside the journey.
- C. The customer can be involved in only one active journey at a given moment.
- D. The customer always receives the most relevant action, even if an action is not a part of any journey.

**Answer: D**

Explanation:

Pega Customer Decision Hub always selects and prioritizes the most relevant and valuable action for each customer at any given moment, regardless of whether the action is part of a journey or not. A journey is a way to group and organize actions that are related to a common business objective or customer need, but it does not override the Next-Best-Action strategy that determines the best action for each customer. Therefore, if a customer receives an offer that is not included in any journey, it means that the offer is more suitable and beneficial for the customer than any other offer in the journey. Verified Reference:

[Pega Decisioning Consultant | Pega Academy](#)

### Question: 56

U+ Bank presents various credit card offers to its customers on its website. The bank uses AI to prioritize the offers according to customer behavior. With the introduction of the Gold credit card offer, the offer click-through propensity decreased to 0.42. What does the decrease in the propensity value most likely indicate?

- A. Similar customers do not qualify for the offer.
- B. Similar customers show interest in the offer.
- C. Similar customers purchase other offers.
- D. Similar customers ignore the offer.

**Answer: D**

Explanation:

The propensity is a measure of how likely a customer is to accept an offer, based on their attributes and behaviors. The propensity is calculated by using predictive analytics models that learn from historical data and feedback. A low propensity value indicates that the offer is not relevant or attractive for the customer, and that similar customers have ignored or rejected the offer in the past. Therefore, if the offer click-through propensity decreased to 0.42, it most likely indicates that similar customers ignore the offer. Verified Reference: [Pega Decisioning Consultant | Pega Academy](#)

### Question: 57

MyCo, a telecom company, recently introduced a new mobile handset offer, MyFone 14 Pro, for its premium customers. As the bank has financial targets to meet, the business decides to boost the

- E. Fone 14 Pro offer.

As a decisioning architect, how can you ensure that the MyFone 14 Pro offer is prioritized over other offers?

- A. Increase the business weight of the MyFone 14 Pro offer.
- B. Increase the starting propensity of the MyFone 14 Pro offer.
- C. Increase the context weight of the MyFone 14 Pro offer.
- D. Increase the business value of the MyFone 14 Pro offer.

**Answer: A**

Explanation:

The business weight is a parameter that allows you to manually adjust the priority of an offer based on your business objectives and preferences. The business weight is multiplied by the business value and the propensity to calculate the final priority score of an offer. A higher business weight means a higher priority score, making the offer more likely to be selected and presented to the customer. Therefore, if you want to boost an offer, you can increase its business weight. Verified

Reference: [Pega Decisioning Consultant](#) | [Pega Academy](#)

### Question: 58

DRAG DROP

You are a decisioning architect responsible for configuring offer prioritization for home loan offers based on the business requirements. Select each prioritization factor on the left and drag it to the correct condition on the right.

Prioritization factor	Answer Area	Condition
Propensity		Assign a financial value to an action
Business value		Situational context for each action
Context weighting		Likelihood of a customer responding positively
Business levers		Assert some level of control over the prioritization

### Answer:

Explanation:

Prioritization factor	Answer Area	Condition	Prioritization factor
Propensity		Assign a financial value to an action	Business value
Business value		Situational context for each action	Context weighting
Context weighting		Likelihood of a customer responding positively	Business levers
Business levers		Assert some level of control over the prioritization	Propensity

### Question: 59

You are the decisioning architect on an AI-powered one-to-one customer engagement implementation project. You are asked to design the next-best-action prioritization expression that balances the customer needs with the business objectives.

What factor do you consider in the prioritization expression?

- A. Predicted customer behavior
- B. Offer eligibility
- C. Customer contact policy
- D. Offer relevancy

### Answer: A

Explanation:

The prioritization expression is a formula that calculates the priority score of each offer for each customer, based on various factors that reflect the customer needs and the business objectives. One of the most important factors is the predicted customer behavior, which is measured by the propensity. The propensity is a value that indicates how likely a customer is to accept an offer, based on their attributes and behaviors. The propensity is calculated by using predictive analytics models that learn from historical data and feedback. The higher the propensity, the higher the

priority score, making the offer more relevant and valuable for the customer. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

### Question: 60

MyCo, a telecom company, notices that when customers call to check on bill status, 80% of the time, they received the wrong offer promotion, leading to customer dissatisfaction. The company decides to boost customers' needs in the prioritization formula, to improve sales in the current quarter.

Which arbitration factor do you configure to implement the requirement?

- A. Context weighting
- B. Business weighting
- C. Propensity
- D. Business value

**Answer: C**

Explanation:

The arbitration factor is a parameter that allows you to adjust the weight of each factor in the prioritization expression, based on your business strategy and preferences. The arbitration factor is multiplied by the factor value to calculate the final priority score of each offer for each customer. If you want to boost customers' needs in the prioritization formula, you can increase the arbitration factor for the propensity, which is the factor that reflects the predicted customer behavior. The higher the arbitration factor for the propensity, the more influence it has on the priority score, making the offers that match customers' needs more likely to be selected and presented to the customer. Verified Reference: [Pega Decisioning Consultant | Pega Academy]