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Question: 74

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

	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

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

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

Answer: A

Question: 75

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

Answer: B

Question: 76

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.

Task	Execution		
	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 type="radio"/>
Create a new tracking time period for 20 days.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Enable a new channel.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use business levers to boost an offer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Answer:

Task	Execution		
	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 checked="" type="radio"/>	<input type="radio"/>
Create a new tracking time period for 20 days.	<input checked="" type="radio"/>	<input 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"/>

Question: 77

MyCo, a telecom company, wants to send promotional emails to give away phone accessories. The accessories can only be given away in batches of 50. When the stock in a batch is completed, a new batch can be promoted again.

You have decided to use volume constraint to limit the number of actions in a batch.

To meet the business requirement, what Reset Interval setting do you select?

- A. When accessed
- B. Manual
- C. Daily
- D. Reset Interval does not matter for this scenario

Answer: B

Question: 78

U+ Bank, a retail 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. Applicability
- B. Suppression rules
- C. Suitability
- D. Eligibility

Answer: A

Question: 79

U+ Bank uses Pega Customer Decision Hub™ to display an offer to its customers on the U+ Bank website.

The bank wants to ensure that Silver credit cards are not offered to customers under 27 years of age. They also want to ensure that Platinum cards are offered only to customers who had a positive balance in the last year.

What do you configure in the Next-Best-Action Designer to achieve this outcome?

- A. Engagement policies
- B. Contact policy rules
- C. Customer segments
- D. Arbitration rules

Answer: A

Question: 80

To calculate the total number of customer responses of four actions in a group, you must use_____.

- A. four Group By components
- B. one Group By component
- C. four Set Property components
- D. one Set Property component

Answer: B

Question: 81

U+ Bank has recently introduced a few mortgage offers that are presented to qualified customers on its website. The business now wants to prevent offer overexposure, as overexposure negatively impacts the customer experience.

Select the correct suppression rule for the requirement: If a customer is presented on the website with the same offer five times in the last 14 days, do not show the same offer to that customer for the next 10 days.

- A. Suppress an action for 10 days if there are five impressions for any channel in the last 14 days
- B. Suppress a group of actions for 10 days if there are five impressions for any channel in the last 10 days
- C. Suppress an action for 10 days if there are five impressions for web channel in the last 14 days
- D. Suppress an action for 14 days if there are five rejects for web channel in the last 10 days

Answer: C

Question: 82

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.

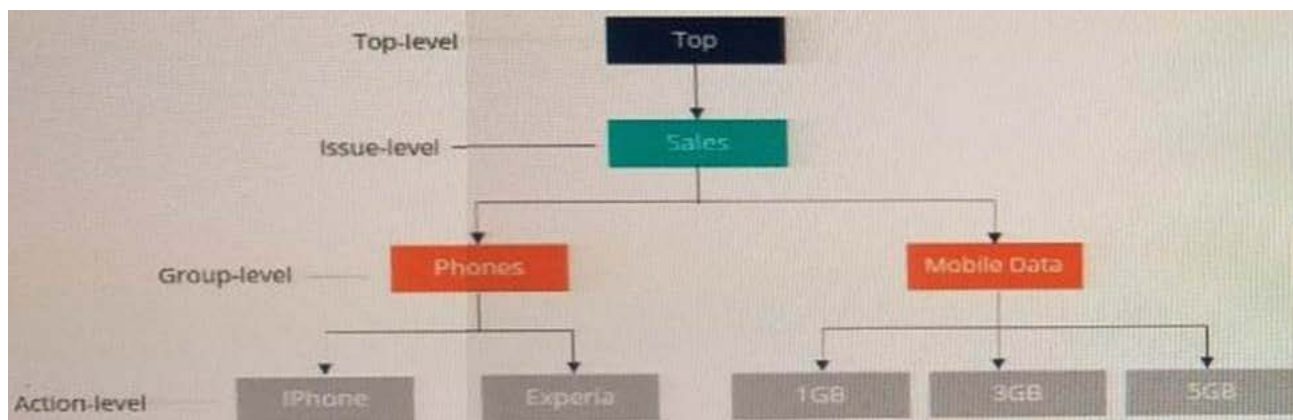
Which arbitration factor do you configure to implement the requirement?

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

Answer: A

Question: 83

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 consultant, what must you do to present offers from the two groups?

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

Answer: D

Question: 84

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



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

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

What is the number of outputs that each component has?

- A. Set-Property=1, Results=4
- B. Set-Property=4, Results=4
- C. Set-Property=1, Results=1
- D. Set-Property=4, Results=1

Answer: D

Question: 85

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 consultant, how do you implement the business requirement?

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

Answer: B

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