Question 1

U+ Bank a retail bank, uses the Business Operations Environment to perform its business changes The bank carries out these changes m the Pega Customer Decision Hub portal by using revision management features or the V1 Operations Manager portal

For each task, select the correct portal in which the tasks are performed based on best practices

Answer Area

Task	Operations Manager	Pega Customer Decision Hub
Create a new action	○	○
Modify a decision table	○	○
Create a decision strategy	○	○
Edit an engagement policy for an action	○	○
Edit... rules... engagement policy	○	○
Edit an email treatment for an action	○	○

Answer:

Explanation:

Modify a decision table:

Operations Manager: Decision tables are often modified in the Operations Manager portal as part of the business operations environment where such rules are managed.

Create a decision strategy:

Pega Customer Decision Hub: Creating decision strategies is a core function of the Pega Customer Decision Hub. Users define how decisions are made by configuring decision strategies.

Edit an engagement policy for an action:

Pega Customer Decision Hub: Engagement policies, which include eligibility, suitability, and applicability conditions, are configured and managed within the Pega Customer Decision Hub.

Edit a group level engagement policy:

Pega Customer Decision Hub: Similar to individual engagement policies, group-level engagement policies are managed within the Pega Customer Decision Hub.

Edit an email treatment for an action:

Pega Customer Decision Hub: Treatments, including email treatments, are edited and configured within the Pega Customer Decision Hub. This allows users to specify how actions are communicated to customers.

By following these best practices, U+ Bank ensures that each task is performed in the appropriate portal, facilitating efficient and organized management of their decisioning and engagement strategies.

Question 2

Question Type: MultipleChoice

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>=18	Annual Income>10000	Debt-To-Income ratio <48

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

Options:

A- Add a new treatment

B- Edit an existing treatment

C- Remove existing treatment

D- Edit the action details

E- Edit the engagement policy

Answer:

A, E

Explanation:

To update the cashback offer to be presented through a new channel (SMS) and to update the suitability condition, you need to perform two main tasks: adding a new treatment and editing the engagement policy.

Add a New Treatment:

Step 1: Navigate to the 'Actions' section in the Pega Customer Decision Hub.

Step 2: Locate the existing cashback offer action.

Step 3: Add a new treatment specifically for the SMS channel. This involves creating a new SMS treatment that defines the message content, format, and any other relevant details.

Step 4: Ensure the new treatment is linked to the cashback offer action.

Edit the Engagement Policy:

Step 1: In the Pega Customer Decision Hub, go to the 'Engagement Policies' section.

Step 2: Locate the engagement policy associated with the cashback offer.

Step 3: Update the suitability condition by lowering the debt-to-income ratio threshold from 48 to 45. This ensures that the new condition is applied when evaluating customer eligibility for the cashback offer.

Step 4: Save and publish the updated engagement policy to ensure it takes effect.

Verify the Changes:

Step 1: Test the new SMS treatment by sending test messages to a seed list to verify the content and formatting.

Step 2: Ensure that the updated engagement policy correctly filters customers based on the new debt-to-income ratio threshold.

Pega-Customer-Decision-Hub-User-Guide-85.pdf: 'Defining treatments for actions' and 'Configuring engagement policies' sections.

Pega documentation on 'Creating and managing actions' and 'Editing engagement policies'.

Question 3

There are two segments: segments A and Segments B. The segments A references the segment B.

Which configurations is necessary to make sure that segment B is automatically refreshes when segment A is refreshed?

A.

	Refreshable	Refresh Child Segments
Segment A		Enabled
Segment B	Enabled	

B.

	Refreshable	Refresh Child Segments
Segment A	Enabled	Enabled
Segment B		Enabled

C.

	Refreshable	Refresh Child Segments
Segment A	Enabled	
Segment B		Enabled

D.

	Refreshable	Refresh Child Segments
Segment A	Enabled	
Segment B	Enabled	Enabled

Options:

A- Option A

B- Option B

C- Option C

D- Option D

Answer:

B

Explanation:

Understanding the Scenario:

There are two segments: Segment A and Segment B.

Segment A references Segment B.

The goal is to ensure that Segment B is automatically refreshed when Segment A is refreshed.

Segment Refresh Settings:

Refreshable Segment: This setting determines if a segment can be refreshed automatically.

Refresh Child Segments: This setting ensures that when a parent segment is refreshed, all its child segments are also refreshed.

Configuration Requirement:

To achieve the automatic refresh of Segment B when Segment A is refreshed, you need to enable both the Refreshable option for Segment B and the Refresh Child Segments option for Segment A.

Implementation:

Segment A: Enable the Refresh Child Segments option.

Segment B: Enable the Refreshable option.

Correct Configuration:

The correct configuration is to set Segment A with Refresh Child Segments enabled and Segment B with Refreshable enabled.

Conclusion: The correct configuration to ensure Segment B is automatically refreshed when Segment A is refreshed is to enable Refresh Child Segments for Segment A and Refreshable for Segment B.

Question 4

Question Type: **MultipleChoice**

U+ Bank wants to introduce a new group of offers called Credit cards for all customers. As a decisioning consultant, which two valid actions do you create? (Choose Two)

Options:

A- Credit card status

B- No annual fee credit card

C- 1% cashback credit card

D- Credit card number

Answer:

B, C

Explanation:

When introducing a new group of offers called Credit cards, valid actions should be specific credit card offers that provide clear value propositions to customers.

Creating Specific Offers:

No Annual Fee Credit Card: This offer targets customers looking to avoid annual fees, making it an attractive option for budget-conscious individuals.

1% Cashback Credit Card: This offer appeals to customers interested in earning cashback rewards on their purchases, adding an incentive for using the card.

Steps to Create Offers:

Step 1: Navigate to the Next-Best-Action Designer in Pega Customer Decision Hub.

Step 2: Define the new group 'Credit Cards' under the appropriate business issue.

Step 3: Create individual actions for 'No Annual Fee Credit Card' and '1% Cashback Credit Card,' specifying the details and conditions for each offer.

Step 4: Configure the engagement policies, eligibility criteria, and treatments for these actions to ensure they are presented to the right customers.

Benefits:

Creating specific and clear offers helps in better targeting and engagement with customers, leading to higher acceptance rates and customer satisfaction.

These offers align with common customer preferences and needs, making them more likely to be accepted.

Example:

U+ Bank creates the 'No Annual Fee Credit Card' and '1% Cashback Credit Card' offers in the Pega Customer Decision Hub. Each offer is configured with specific eligibility criteria and personalized email treatments to ensure relevant customers receive these offers.

Pega-Customer-Decision-Hub-User-Guide-85.pdf: 'Creating and managing actions' section.

Pega documentation on 'Next-Best-Action Designer and offer creation'.

Question 5

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

What do you configure to implement this requirement?

Options:

A- Output template

B- Email treatment

C- File template

D- Dynamic template

Answer:

D

Explanation:

To use the same action flow template with the desired flow pattern for all credit card actions, you should configure a dynamic template.

Understanding Dynamic Templates:

Dynamic Templates: These templates allow you to define a reusable flow pattern that can be applied to multiple actions. They support dynamic configuration of treatments and other flow elements.

Configuration Steps:

Step 1: Create a dynamic template in Pega Customer Decision Hub.

Step 2: Define the flow pattern within the dynamic template, including all necessary steps and treatments.

Step 3: Apply the dynamic template to each credit card action, ensuring that the flow pattern is consistent across all actions.

Benefits:

Using dynamic templates ensures consistency in the flow patterns and simplifies the maintenance process.

Any updates to the flow pattern can be made in the template and will automatically apply to all actions using that template.

Example:

U+ Bank configures a dynamic template for their promotional email flows. This template includes steps for sending the email, waiting for a response, and following up as needed. Each credit card action uses this dynamic template to ensure a consistent customer experience.

Pega-Customer-Decision-Hub-User-Guide-85.pdf: 'Creating and using dynamic templates' section.

Pega documentation on 'Action flow templates and dynamic configuration'.

Question 6

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.

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. In which portal do you create the change request to fulfill new business requirement?

Options:

A- 1:1 Operations Manager Portal

B- Dcv studio portal

C- Pega Customer Decision Hub Portal

D- Development Manager Portal

Answer:

A

Explanation:

To update the underlying decision strategy of an engagement policy condition, the change request should be created in the 1:1 Operations Manager Portal. This portal is designed for business users to manage changes and revisions in a controlled environment.

Understanding the Portals:

1:1 Operations Manager Portal: This portal allows business users to manage and implement business changes, such as updating decision strategies and engagement policies.

Pega Customer Decision Hub Portal: This portal is used for overall customer decision management but not specifically for creating change requests.

Dev Studio Portal: This portal is more technical and used for developing and configuring applications.

Development Manager Portal: This is generally used for deployment and managing development pipelines.

Steps to Create a Change Request:

Step 1: Log into the 1:1 Operations Manager Portal.

Step 2: Navigate to the section where you can create a new change request.

Step 3: Specify the details of the change request, including the engagement policy and the decision strategy that needs to be updated.

Step 4: Submit the change request for approval and implementation.

Benefits:

Using the 1:1 Operations Manager Portal ensures that changes are tracked, reviewed, and approved through a formal process, maintaining governance and control over business operations.

Example:

U+ Bank wants to update the decision strategy for credit card offers. A change request is created in the 1:1 Operations Manager Portal, detailing the required updates to the engagement policy conditions.

Pega-Customer-Decision-Hub-User-Guide-85.pdf: 'Managing business-as-usual changes with Pega 1:1 Operations Manager' section.

Pega documentation on 'Revision management and change request process'.

Question 7

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

Options:

A- Determining how to optimize inventories

B- Optimizing supply chain management

C- Determining if a borrow gets a loan

D- Predicting the time of a machine failure

Answer:

C

Explanation:

Next-Best-Action in Pega Customer Decision Hub is primarily applied to customer engagement and decisioning scenarios:

Purpose of Next-Best-Action:

Step 1: Next-Best-Action aims to provide personalized recommendations and decisions that are most relevant to the customer at any given moment.

Step 2: It uses predictive and adaptive analytics to determine the most appropriate actions based on customer data and business rules.

Application in Loan Decisions:

Step 1: In the context of determining if a borrower gets a loan, Next-Best-Action evaluates various factors such as creditworthiness, loan history, and current financial status.

Step 2: It leverages AI models to assess the risk and likelihood of repayment, ensuring that loan offers are extended to eligible and suitable customers.

Implementation Steps:

Step 1: Set up decision strategies in Pega Customer Decision Hub to include criteria for loan eligibility, such as credit scores and income levels.

Step 2: Configure predictive models to analyze customer data and predict loan approval probabilities.

Step 3: Use engagement policies to ensure that the loan offers are aligned with business objectives and regulatory requirements.

Benefits:

Applying Next-Best-Action to loan decisions helps in making data-driven and objective decisions, reducing the risk of defaults and improving customer satisfaction by offering relevant financial products.

Pega-Customer-Decision-Hub-User-Guide-85.pdf: 'Understanding Next-Best-Action Designer basics' section.

Pega documentation on 'Decision management and AI in financial services'.

Question 8

Question Type: MultipleChoice

When a customer offered an action that they already accepted, this is because _____.

Options:

A- The actions arc filtered based on eligibility

B- There are no suppression rules defined

C- The strategy is not customized to exclude previously accepted offers

D- The customer intent was captured incorrectly

Answer:

C

Explanation:

When a customer is offered an action they have already accepted, it is typically because the decision strategy has not been configured to exclude such offers:

Strategy Customization:

Step 1: Ensure that the decision strategy includes logic to filter out actions that the customer has already accepted.

Step 2: Use customer interaction history to identify previously accepted offers and exclude them from the list of eligible actions.

Implementation Steps:

Step 1: Add a filter component in the strategy to check the customer's interaction history for accepted offers.

Step 2: Configure the filter to exclude any actions that match the accepted offers.

Step 3: Connect this filter to the rest of the strategy to ensure that only new or unaccepted actions are considered.

Benefits:

Customizing the strategy to exclude previously accepted offers improves customer experience by preventing redundant or irrelevant offers.

It ensures that customers are always presented with new and relevant opportunities, enhancing engagement and satisfaction.

Example:

If a customer has already accepted a credit card offer, the strategy should filter out this offer in future interactions to avoid presenting the same offer again.

Pega-Customer-Decision-Hub-User-Guide-85.pdf: 'Configuring Next-Best-Action Designer for Pega Customer Service' section.

Pega documentation on 'Creating and understanding decision strategies'.