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# Question 1

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**Question Type:** MultipleChoice

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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?

## Options:

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

## Answer:

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B

## Explanation:

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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 2

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**Question Type:** MultipleChoice

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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?

### Options:

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- 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:**

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A

**Explanation:**

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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 3

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**Question Type: MultipleChoice**

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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?

**Options:**

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- A- Suppression rules
- B- Suitability
- C- Applicability
- D- Eligibility

**Answer:**

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A

**Explanation:**

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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 4

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**Question Type:** MultipleChoice

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

### Options:

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- 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:**

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C, D

**Explanation:**

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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 5

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**Question Type: MultipleChoice**

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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?

### Options:

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- 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:**

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A

**Explanation:**

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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 6

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**Question Type:** MultipleChoice

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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?

### Options:

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- 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:

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D

### Explanation:

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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



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