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Question 1

Question Type: MultipleChoice

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?

Options:

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

Answer:

B

Explanation:

Understand the Scenario: A Customer Service Representative (CSR) presents an offer to a customer, and the customer rejects the offer.

Next Step in Pega CDH:

In Pega Customer Decision Hub, when an offer is rejected, the system typically reevaluates the Next-Best-Action. This means it reassesses the available actions to determine the most appropriate next step for the customer based on current context and customer data.

Explanation of Other Options:

Sends a detailed email about the offer: This is not a standard next step in response to an offer rejection. The system focuses on reevaluating actions rather than automatically sending follow-up emails.

Adds the customer to the potential churn list: This action would depend on broader churn prediction strategies, not an immediate response to a single offer rejection.

Stops presenting offers to the customer: Pega CDH does not stop all offers based on a single rejection. It continuously evaluates and presents the most relevant offers.

Conclusion: When a customer rejects an offer, Pega Customer Decision Hub reevaluates the Next-Best-Action to determine the subsequent appropriate action.

Question 2

Question Type: MultipleChoice

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)

Options:

- A- Customer contact policies.
- B- A business structure.
- C- An action and the associated web treatment.
- D- Real-time containers.
- E- Customer engagement policies.

Answer:

B, C, D

Explanation:

Requirement Analysis: U+ Bank wants to display a specific credit card offer (Standard Card) to every customer who logs in to the bank website using Pega Customer Decision Hub.

Identify Mandatory Artifacts: To implement this requirement in Pega Customer Decision Hub, certain artifacts are necessary:

Business Structure: This defines the business hierarchy in Pega CDH, such as issues and groups. For this scenario, a relevant business issue and group must be defined (e.g., Credit Cards -> Standard Card).

Action and Associated Web Treatment: The specific credit card offer (Standard Card) must be created as an action, and it must have an associated web treatment to display on the bank's website.

Real-time Containers: These containers facilitate real-time interactions by displaying the appropriate offers to customers when they log in to the website.

Not Mandatory Artifacts:

Customer Contact Policies: These policies are used to limit the number of interactions with customers over a period. However, they are not mandatory for simply displaying an offer upon login.

Customer Engagement Policies: While important for determining eligibility, applicability, and suitability of offers, they are not specifically mandatory for the basic requirement of displaying an offer upon login.

Conclusion: The three mandatory artifacts to implement the requirement are a business structure, an action and the associated web treatment, and real-time containers.

Question 3

Question Type: Hotspot

As a decisioning consultant 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 Levels

	Business Issue	Group	Action
Free 4G upgrade	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tablets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Change address	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Proactive retention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Explanation:

Retention

Business Issue: Retention is a high-level business issue that encompasses various strategies and actions aimed at retaining customers.

Tablets

Group: Tablets fall under a group level which can include various actions related to tablets, such as different models or offers.

Service

Business Issue: Service is a broad category that involves actions and strategies to improve customer service.

Change address

Action: This is a specific operational task or action that a customer might need to take.

Proactive retention

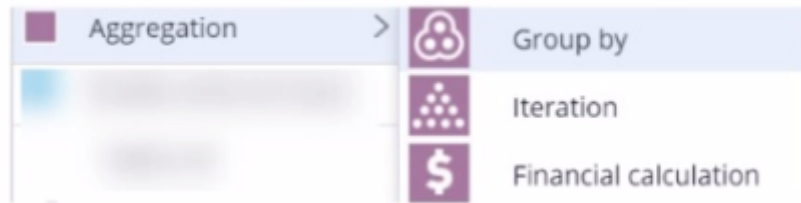
Group: Proactive retention is a specific group within the broader retention business issue, involving targeted actions to proactively retain customers.

By correctly identifying and setting up the hierarchy levels, MyCo ensures that their strategies and actions are organized logically and efficiently within the Pega Customer Decision Hub, facilitating better decision-making and management of customer interactions.

Question 4

Question Type: MultipleChoice

In a decision strategy, you can use aggregation components to_____.



Options:

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

Answer:

D

Explanation:

Understanding Aggregation Components: Aggregation components in Pega decision strategies are used to perform calculations based on a list of actions. This can include summing values, calculating averages, or other statistical measures.

Use Case of Aggregation Components:

Set a Text Value: This is typically handled by Set Property or Data Transform components.

Filter Actions: Filters are used for filtering actions based on priority and relevance.

Choose Between Actions: This is typically handled by a Decision or Filter component.

Aggregation is specifically used to perform calculations based on a group of actions. It can be used to sum the total value of actions, calculate the average propensity, etc.

Implementation in Decision Strategy:

Add Aggregation Component: In the decision strategy, add an Aggregation component.

Define Calculation: Specify the type of calculation (sum, average, count, etc.) and the actions to be included in the calculation.

The Pega Customer Decision Hub User Guide mentions the use of aggregation components to perform calculations on action lists, confirming their primary function is for making calculations based on a list of actions (Reference: Pega-Customer-Decision-Hub-User-Guide-85.pdf, Chapter on 'Using aggregation components in decision strategies').

Conclusion: In a decision strategy, aggregation components are used to make calculations based upon a list of actions, enabling the strategy to derive meaningful metrics from groups of actions.

Question 5

Question Type: MultipleChoice

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 consultant, 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?

Options:

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

Answer:

C

Explanation:

Initial Configuration: U+ Bank has implemented Pega Customer Decision Hub for the contact center and now wants to extend it to the web channel.

Understand Channel Configuration: Pega CDH requires the configuration of channels in the Next-Best-Action Designer to ensure that treatments are correctly recommended.

Modify the Strategy Framework:

Next-Best-Action Framework: This strategy framework is used to determine the best actions for customers across various channels. It needs to be modified to include configurations specific to the web channel.

Steps to Modify:

Access Next-Best-Action Designer: Navigate to the Next-Best-Action Designer.

Channels Tab: Configure the new web channel in the Channels tab.

Modify the Strategy: Update the Next-Best-Action Framework strategy to incorporate the new web channel. This involves ensuring the new actions and treatments are included and prioritized correctly for the web channel.

According to the Pega Customer Decision Hub User Guide, modifying the framework strategy to cater to new channels is necessary for extending customer engagement (Reference: Pega-Customer-Decision-Hub-User-Guide-85.pdf, Chapter on 'Understanding Next-Best-Action Designer channels').

Testing and Validation:

Test the new configurations to ensure treatments for the web channel are correctly recommended in the next-best-action suggestions.

Conclusion: To configure the new treatments for the web channel in the next-best-action recommendations, the Next-Best-Action Framework strategy must be modified to cater to the new web channel.

Question 6

Question Type: MultipleChoice

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

In addition to the credit risk requirement, U+ Bank wants to offer credit cards to customers whose age is greater than 25.

As a best practice, which part of Customer Decision Hub do you access to ensure that credit cards are offered only to customers with age greater than 25?

Options:

- A-** Engagement Policy tab in the Next-Best-Action Designer
- B-** Constraints tab in the Next-Best-Action Designer
- C-** Add a Filter component in the generated strategy
- D-** Extend the decision table: Age > 25

Answer:

A

Explanation:

Identify the Requirement: U+ Bank wants to offer credit cards only to customers with specific risk segments and also ensure that the age of the customer is greater than 25 years. This involves setting eligibility criteria for credit card offers.

Understand Engagement Policies: Engagement policies in Pega CDH are used to define rules that govern when specific actions are relevant for a customer. This includes eligibility, applicability, and suitability conditions.

Access Next-Best-Action Designer: To implement these criteria, navigate to the Next-Best-Action Designer within Pega Customer Decision Hub.

Engagement Policy Tab:

Eligibility Criteria: Set the criteria to include customers with an age greater than 25 years.

Define the other conditions based on Credit Score and Average Balance to segment customers into Good, Fair, Poor, and Very Poor risk categories.

According to the Pega Customer Decision Hub User Guide, the engagement policy tab allows users to define when specific actions or groups of actions are appropriate for customers (Reference: Pega-Customer-Decision-Hub-User-Guide-85.pdf, Chapter on 'Understanding Next-Best-Action Designer engagement policies').

Implementing the Criteria:

Navigate to the Engagement Policy tab: This is within the Next-Best-Action Designer.

Add a New Policy: Create a new engagement policy where you define the eligibility criteria for the credit card offer.

Set Age Condition: Ensure the age condition (Age > 25) is part of the eligibility criteria.

Validation:

Ensure the conditions are tested thoroughly to verify that the credit card offers are only presented to customers meeting the set criteria.

Additional Resources:

For detailed steps on configuring engagement policies, refer to the Pega documentation on 'Configuring engagement policies for actions' (Reference: Pega-Customer-Decision-Hub-User-Guide-85.pdf).

Conclusion: The best practice to ensure that credit cards are offered only to customers with age greater than 25 is to use the Engagement Policy tab in the Next-Best-Action Designer, where you can set the eligibility conditions appropriately.

Question 7

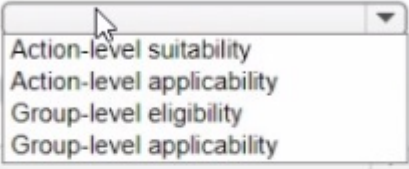
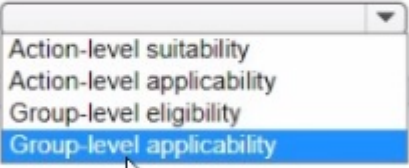
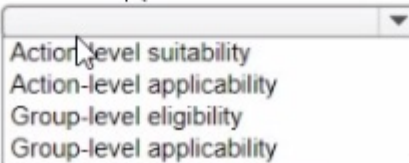
Question Type: Hotspot

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 a debt-to-income ratio.

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

Answer Area

<u>Criteria</u>	<u>Engagement policy</u>
Age	 A dropdown menu with a downward arrow on the right. The menu is open, showing four options: "Action-level suitability", "Action-level applicability", "Group-level eligibility", and "Group-level applicability".
Opt-out	 A dropdown menu with a downward arrow on the right. The menu is open, showing four options: "Action-level suitability", "Action-level applicability", "Group-level eligibility", and "Group-level applicability". The "Group-level applicability" option is highlighted in blue.
Debt-to-income ratio	 A dropdown menu with a downward arrow on the right. The menu is open, showing four options: "Action-level suitability", "Action-level applicability", "Group-level eligibility", and "Group-level applicability".

Explanation:

Opt-out

Group-level applicability: Applicability conditions are used to determine if an offer is relevant at a specific point in time based on the customer's current status. In this case, if a customer has opted out of direct marketing, the offers should not be shown. This condition applies to all offers within the credit cards group.

Debt-to-income ratio

Action-level suitability: Suitability conditions ensure that the offer is appropriate for the customer based on specific attributes. The Platinum Card is suitable only for customers with a debt-to-income ratio of less than 45. This condition is specific to the Platinum Card offer and not to all credit card offers.

By configuring the engagement policies at the correct levels, U+ Bank ensures that the credit card offers are presented to the right customers under the right conditions, thereby optimizing the use of the Next-Best-Action capability in Pega Customer Decision Hub.

Question 8

Question Type: MultipleChoice

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?

Options:

A- Audience

B- Customer segment

C- Engagement policy condition

D- Prioritization formula

Answer:

C

Explanation:

To ensure that the Gold credit card offer is presented only to customers who have an annual income of more than USD 150,000, you need to configure an engagement policy condition in the Next-Best-Action Designer. Here's why:

Engagement Policy Condition:

Engagement policies in the Next-Best-Action Designer are used to define conditions that determine whether a particular action (such as offering a Gold credit card) is suitable or eligible for a customer.

By setting an engagement policy condition based on the customer's annual income, you ensure that only those customers who meet the specified income threshold are eligible to receive the offer.

This condition acts as a filter that evaluates each customer's income and includes only those who earn more than USD 150,000.

Other Options:

Audience: Audiences are groups of customers defined for targeting purposes but do not inherently include detailed eligibility conditions.

Customer segment: Customer segments can categorize customers based on certain attributes but are not typically used for defining specific eligibility criteria for offers.

Prioritization formula: This is used to prioritize offers based on various factors but does not set eligibility criteria.

Therefore, to configure the eligibility of customers based on their annual income for offering a Gold credit card, the appropriate choice is to set an engagement policy condition.

Question 9

Question Type: 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 banks 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="radio"/>	<input type="radio"/>	<input type="radio"/>
Customer already owns a higher-value offer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Must be a resident of the New York City	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The savings product offers are relevant only if the customer has not explicitly opted out of direct marketing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Inappropriate for customers with a credit score < 300 as they are likely to default	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Explanation:

Customer already owns a higher-value offer

Applicability: Applicability conditions are used to determine if an offer is relevant at a specific point in time. If a customer already owns a higher-value offer, presenting another similar offer may not be relevant.

Must be a resident of New York City

Eligibility: This is another basic qualifying criterion, ensuring that only residents of a specific location are considered for certain offers.

The savings product offers are relevant only if the customer has not explicitly opted out of direct marketing

Applicability: This condition ensures the relevance of the offer based on the customer's current status regarding direct marketing preferences.

Inappropriate for customers with a credit score < 300 as they are likely to default

Suitability: Suitability conditions ensure that offers are in the best interest of the customer. Offering a credit product to someone with a very low credit score might not be suitable given the high risk of default.

By setting the engagement policies correctly, U+ Bank ensures that the offers shown to customers are appropriate, relevant, and beneficial, thereby improving customer satisfaction and reducing risk.

Question 10

Question Type: 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

How do you configure the engagement policies to implement this requirement? Choose the engagement policy level that is best-suited for each criterion.

Answer Area

Criteria	Engagement policy level
Criterion 1	<input type="text"/> Issue level Group level Action level
Criterion 2	<input type="text"/> Issue level Group level Action level
Criterion 3	<input type="text"/> Issue level Group level Action level

Explanation:

By setting the engagement policy levels in this manner, MyCo ensures that the criteria are evaluated appropriately at each level, ensuring accurate targeting and personalization of offers to customers.

Question 11

Question Type: OrderList

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.

Events	Event order
Rank the change request	
Approve the change request	
Perform persona testing	
Create a change request	
Define action details and engagement policies	
Complete and deploy the revision	

Navigation icons: > < ^ v

Answer:

Define action details and engagement policies

Rank t

Explanation:

Define action details and engagement policies:

After creating the change request, the next step is to define the details of the new action (offer) and set up the engagement policies. This includes specifying the conditions under which the offer will be shown to customers.

Rank the change request:

Once the action details and engagement policies are defined, the change request needs to be ranked. This step involves prioritizing the request based on its importance and impact.

Perform persona testing:

Before the change request can be approved, persona testing is performed to ensure that the new offer works as intended and meets the required criteria

a. This testing helps validate the effectiveness and relevance of the offer.

Approve the change request:

After successful testing, the change request needs to be approved. This approval process typically involves review and sign-off by stakeholders or decision-makers.

Complete and deploy the revision:

Finally, the approved change request is completed and deployed. This involves implementing the changes in the live environment so that the new offer becomes available to customers.

By following this sequence, U+ Bank ensures that the new credit card offer is introduced in an organized and efficient manner, minimizing the risk of errors and ensuring that the offer is properly tested and approved before going live.

Question 12

Question Type: MultipleChoice

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:

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

Answer:

C

Explanation:

To implement the required changes for the mortgage offers, you should create two separate change requests in the 1:1 Operations Manager portal. This ensures each change is tracked and managed individually.

Update Suitability Condition for Fifteen-Year Fixed-Rate Mortgage Offer:

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

Step 2: Create a change request for updating the suitability condition of the Fifteen-Year Fixed-Rate Mortgage offer.

Step 3: Specify the details of the change, including the new suitability condition (Credit Score > 450).

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

Introduce a New Offer - Twenty-Year Fixed-Rate Mortgage:

Step 1: In the 1:1 Operations Manager Portal, create a new change request for introducing the Twenty-Year Fixed-Rate Mortgage offer.

Step 2: Define the new offer, including its eligibility, applicability, and suitability conditions (Credit Score > 600).

Step 3: Configure the necessary treatments and engagement policies for the new offer.

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

Best Practices:

Creating separate change requests ensures that each modification is properly documented and approved, reducing the risk of errors and making it easier to track changes.

This approach also allows for independent testing and validation of each change before it goes live.

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

Pega documentation on 'Creating change requests in 1:1 Operations Manager'.

By following these steps, U+ Bank can effectively manage the changes to their mortgage offers, ensuring that both the updated suitability condition and the new offer are correctly implemented.

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