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Topic Break Down

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QUESTION NO: 1

U+ Bank has recently implemented Pega Customer Decision Hub " M. 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?

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: A

Explanation:

No need to do anything. The strategy is auto-generated. is correct. In Pega Customer Decision Hub, Next-Best-Action Designer is the intended low-code configuration interface for adding and managing channels, actions, treatments, and real-time event triggers. When an action has a treatment configured for the web channel and the relevant web trigger is configured, the Next-Best-Action framework uses this configuration when it generates next-best-action recommendations. The framework selects eligible actions through the standard arbitration process and returns the treatment appropriate to the interaction channel. Therefore, after the action, its web treatment, and the web trigger have been configured, no manual strategy update is required just to make that treatment available for web recommendations.

The decision strategies that support Next-Best-Action Designer are generated and maintained by the framework from the designer configuration. Editing generated rules is not a supported mechanism for ordinary channel expansion and can cause custom changes to be overwritten when configuration is regenerated or updated. Configuration should remain in the NBA Designer unless a genuine advanced customization requires an explicitly supported extension point. Pega's documentation describes the Next-Best-Action Designer as the central place to configure customer engagement elements and channel behavior: Pega documentation: Next-Best-Action Designer. See also Pega Academy: Next-Best-Action Designer.

QUESTION NO: 2

Reference module: Analyzing the effect of business changes using Pega Scenario Planner.

Myco, a telco, has recently implemented a project in which data plan offers are presented to qualified customers. Myco wants to understand the impact to revenue if the business introduces a new data plan offer. As a Decisioning Consultant, which simulation do you run to meet the requirement?

A. Pega Value Finder

B. Pega Scenario Planner

C. Audience Simulation

D. Distribution Test

ANSWER: B

Explanation:

Pega Scenario Planner is the appropriate simulation because it supports what-if analysis of proposed business changes before those changes are deployed. In this case, Myco needs to estimate the revenue impact of adding a new data-plan offer to its existing set of offers. A Decisioning Consultant can use Scenario Planner to model the new offer, define its expected properties and business assumptions, and compare the projected outcomes with the current strategy. The simulation helps quantify changes to key business results, including revenue, by evaluating how the new offer could affect customer decisions and offer distribution across the relevant population.

This capability is intended for assessing the potential effects of changes to next-best-action configurations, such as adding or modifying actions and treatments, adjusting eligibility, or changing prioritization. It gives stakeholders evidence to make an informed decision about whether and how to introduce the proposed offer, without first having to apply the change in production. Pega's decisioning documentation describes Scenario Planner as a tool for simulating the outcome of business changes and evaluating their effect on business metrics. See Pega Academy: Scenario Planner and Pega Documentation: Decision strategies.

QUESTION NO: 3 - (SIMULATION)

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.

ANSWER: See the explanation for the answer

Explanation:

Correct implementation order:

1. **Create a change request.**
2. **Define the action details and engagement policies.**
3. **Rank the change request.**
4. **Perform persona testing.**
5. **Approve the change request.**
6. **Complete and deploy the revision.**

The change request is created first as the container for the new credit-card offer. Configure the offer/action and its eligibility, applicability, and suitability policies, then set its business ranking. Validate the configured offer with persona testing before approval. After approval, complete the revision so that the new offer is deployed for use in the web cross-sell channel.

QUESTION NO: 4

Reference module: Essentials of always-on outbound

A bank has been running traditional marketing campaigns for many years. One such campaign sends an offer email to qualified customers on day 1. On day 3, it sends a reminder email to customers who haven't responded to the first email. On day 7, it sends a second reminder to customers who haven't responded to the first two emails. If you were to re-implement this requirement using the always-on outbound customer engagement paradigm, how would you approach this scenario?

A. Configure a primary schedule for the original offer email and setup an ad-hoc or emergency schedule to send reminder emails

B. Configure the primary schedule to run daily and let the AI choose the best action from all the actions that a customer qualifies for based on engagement policies

C. Create an action with a flow that contains 3 Send Email shapes, one for each email. Set appropriate wait times between the shapes

D. Create three segments to identify the target audience for each of the three offer emails- day 1, day 3 and day 7. Setup three schedules per day targeting each of the three segments

ANSWER: B

Explanation:

Configure the primary schedule to run daily and let the AI choose the best action from all the actions that a customer qualifies for based on engagement policies. This reflects the always-on outbound model: instead of implementing a fixed, campaign-specific sequence of email sends, the system continuously evaluates each customer at recurring schedule runs. At each run, Customer Decision Hub determines the actions for which the customer is eligible, applies engagement policies

and contact policies, and uses arbitration to select the most appropriate next action for that individual. Customer response data and interaction history are incorporated into subsequent decisions, so a person who has not responded can remain eligible for an appropriate follow-up, while a responder's next-best-action treatment can change immediately based on the new context. A daily primary schedule provides regular decision points without predefining a rigid day-one/day-three/day-seven workflow. This approach scales across all actions and customers while ensuring communications remain relevant and governed by the organization's suitability, eligibility, and contact rules. Pega describes always-on outbound as using scheduled runs to identify customers and determine the best actions through the Next-Best-Action decisioning process. See Pega Next-Best-Action documentation and Pega outbound schedules documentation.

QUESTION NO: 5

A bank wants to present the Rewards Card offer on the top right of the customers' account page when they log in. Select the placement type of the treatment design.

A. Carousel

B. Tile

C. Footer bar

D. Hero

ANSWER: B

Explanation:

Tile is the appropriate treatment placement type because it is intended for a compact, individually positioned offer on a web page. A tile treatment can be placed in a designated page region, such as the upper-right area of an account landing page, while allowing the customer to continue viewing account information and using the page normally. This suits a Rewards Card offer: the offer remains visible and actionable at login without taking over the primary account experience.

In Pega Customer Decision Hub, treatment design controls how the content selected by next-best-action decisioning is rendered in a channel. The placement selected for a treatment must align with the space reserved by the bank's web application. A tile gives the channel a discrete visual component that can contain the offer's image, text, and call to action, and it can be mapped to the account page's top-right container. The offer can therefore be personalized through the decision strategy while its presentation consistently follows the page layout defined by the bank.

For additional context on configuring treatments and using Next-Best-Action Designer, see Pega Academy: Creating treatments and Pega Documentation: Next-Best-Action Designer.

QUESTION NO: 6

Reference module: Analyzing customer distribution using Pega Value Finder.

Myco, a telco, is working on implementing a project in which post-paid offers are presented to qualified customers. In the build stage of the ideation, the business wants to look for new opportunities to improve marketing. As a Decisioning Consultant, which simulation do you run to meet the requirement?

A. Distribution Test

B. Audience Simulation

C. Pega Value Finder

D. Pega Scenario Planner

ANSWER: C

Explanation:

Pega Value Finder is the appropriate simulation because it is designed to identify potential gaps and opportunities in a customer engagement strategy. During ideation and build, a business may know which customers qualify for current post-paid offers but still need insight into customers who are not receiving any relevant action, or who are repeatedly excluded by the existing engagement policies. Value Finder simulates the configured Next-Best-Action decisioning logic across a selected customer population and analyzes the outcomes. It highlights customers for whom no action is prioritized and groups the reasons that available actions are not applicable, for example because of eligibility, applicability, suitability, or engagement-policy conditions. This evidence helps the telco identify underserved customer groups and formulate new offer, treatment, or policy ideas that can improve marketing coverage and relevance. The analysis is particularly valuable before expanding the action catalogue because it connects a discovered opportunity to the specific decisioning conditions responsible for the gap. Pega describes Value Finder as a tool for finding customers who do not receive an action and understanding the reasons, enabling teams to identify new business opportunities. See Pega Academy: Pega Value Finder and Pega Documentation: Using Value Finder.

QUESTION NO: 7

A bank wants to automatically pause actions that are shown too often for a specific time period. Which rules do you need to define?

A. Suitability rules

B. Eligibility rules

C. Suppression rules

D. Applicability rules

ANSWER: C

Explanation:

Suppression rules are used to temporarily prevent an action from being considered or displayed after a defined interaction condition occurs. In this case, the bank needs frequency control: when an action has been shown too often within the relevant period, the action should be paused so that customers do not receive excessive or repetitive offers. A suppression rule records the qualifying event and applies a suppression period, during which the action is excluded from subsequent next-best-action decisions for that customer. This supports contact-policy objectives such as reducing communication fatigue, improving customer experience, and ensuring that outbound and inbound treatments remain appropriately paced. The duration and triggering criteria are configured to reflect the bank's business policy, allowing the action to become available again automatically when the suppression period ends. Pega describes action suppression as a mechanism for preventing actions from being presented for a specified time after customer engagement or other configured conditions. See Pega Customer Decision Hub documentation and Pega Academy: Next-Best-Action Designer.

QUESTION NO: 8

A customer contacts a bank to resolve a credit card dispute. After dispute resolution, Next-Best-Action displays a set of sales offers that a Customer Service Representative can present to the customer.

Which feature of Next-Best-Action helps the Customer Service Representative decide on the offer to present to the customer?

A. Call intent detection

B. Offers ranking

C. Dispute handling strategy

D. Interaction history

ANSWER: B

Explanation:

Offers ranking is correct because Pega Customer Decision Hub does not merely return eligible sales actions; it prioritizes them so that a customer service representative can select the most appropriate one for the current customer and interaction. Next-Best-Action evaluates candidate actions using the business framework's engagement policies and decisioning criteria, including applicability, suitability, customer relevance, predicted customer response, and business value. The resulting priority, commonly represented through an action's rank, enables the system to present the most valuable and relevant offer ahead of other eligible offers after the service matter has been resolved.

This ranking is especially important in an assisted-service channel: the representative needs a clear, ordered recommendation rather than an unstructured list of possible products. The recommendation can therefore align with both the customer's likely interests and the bank's business objectives while respecting contact policies and eligibility rules. Pega describes Next-Best-Action as selecting and prioritizing customer actions across channels, and its Customer Decision Hub learning materials explain the use of arbitration to determine action priority. See Pega Academy: Next-Best-Action and Pega Academy: Arbitration.

QUESTION NO: 9

U+ Bank is currently running outbound communications for home loan offers and credit cards. They have added five new actions to the Credit Cards group. They would like to enable these actions in the email channel. What are the two minimum configurations that must be made? (Choose Two)

A. Configure each action to reference its own action flow

B. Configure each action with an email treatment

C. Configure each action to reference a single action flow

D. Configure one action with an email treatment.

E. Enable the email channel in Next-Best-Action->Channels

ANSWER: B C

Explanation:

Each new action must be configured with an email treatment because a treatment supplies the channel-specific content that Pega Customer Decision Hub uses when the action is selected for an email communication. The email treatment contains the customer-facing offer presentation, such as the email content and associated delivery configuration. Without a treatment for the email channel, the action has no email-specific artifact available for outbound execution.

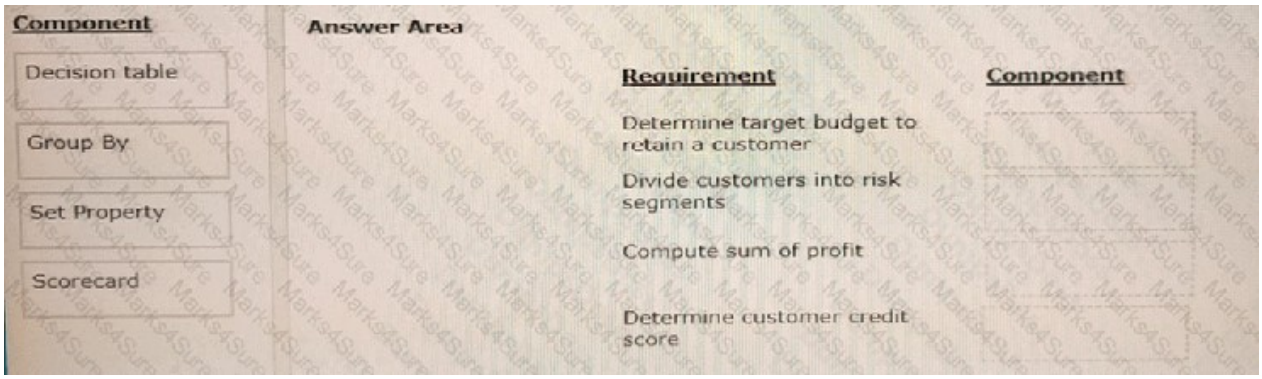
Each action must also reference a single action flow. An action flow defines the processing used to prepare and deliver the outbound action, including the treatment-selection and communication steps required by the email channel. A single reusable action flow can be associated with all five new Credit Cards actions; separate flows are not required merely because the actions differ. This configuration provides the required operational path for every action while allowing each action to retain its own email treatment and offer content.

These settings align with the Customer Decision Hub action model: channel treatments make an action eligible for a channel, and action flows orchestrate the fulfillment of selected outbound actions. See Pega Academy's Next-Best-Action Designer learning resources and the Pega documentation on creating actions.

QUESTION NO: 10 - (SIMULATION)

You are a strategy designer 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.



ANSWER: See the explanation for the answer

Explanation:

Drag the components to the requirements as follows:

`Group By` performs aggregations such as SUM, `Scorecard` calculates a score from weighted criteria, and a `Decision table` assigns outcomes such as risk segments based on conditions.

QUESTION NO: 11

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

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

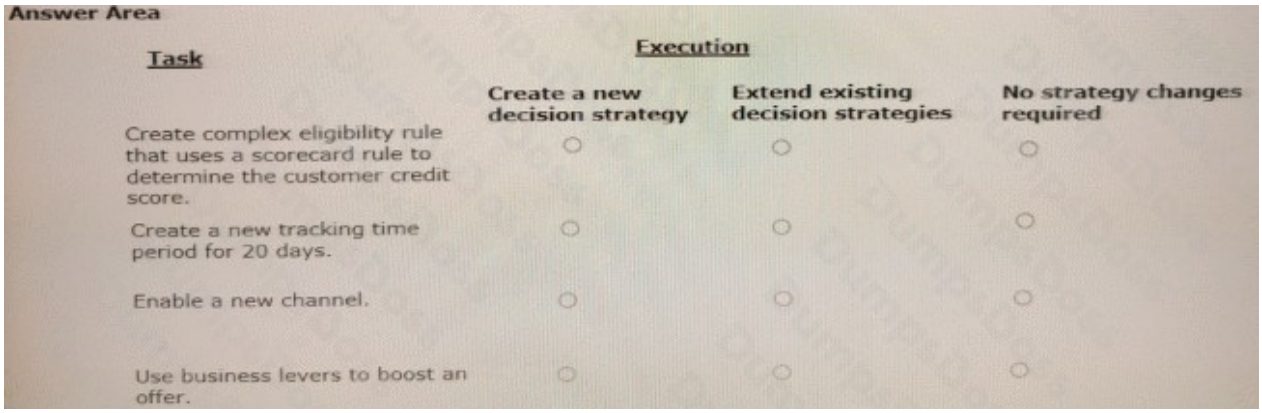
Explanation:

The strategy is not customized to exclude previously accepted offers is correct because offer acceptance must be explicitly considered when determining which actions remain eligible for a customer. Pega Customer Decision Hub records customer responses, including acceptances, in Interaction History. A next-best-action strategy can use that history to identify an action that the customer has already accepted and suppress it from future arbitration or from the relevant channel's action list. This is commonly implemented with strategy logic that evaluates prior outcomes for the customer and action, often alongside business-specific time windows or fulfillment conditions. For example, an accepted credit-card offer might remain suppressed until the application is completed, expires, or a new eligibility event occurs. Without this tailored exclusion logic, the action can continue to be selected when it otherwise meets the engagement-policy and prioritization criteria. Pega's decisioning approach supports using customer interaction data and strategy rules to make these context-aware offer decisions. See the Pega Academy Interaction History topic and the Pega Academy Next-Best-Action Strategy topic for more detail.

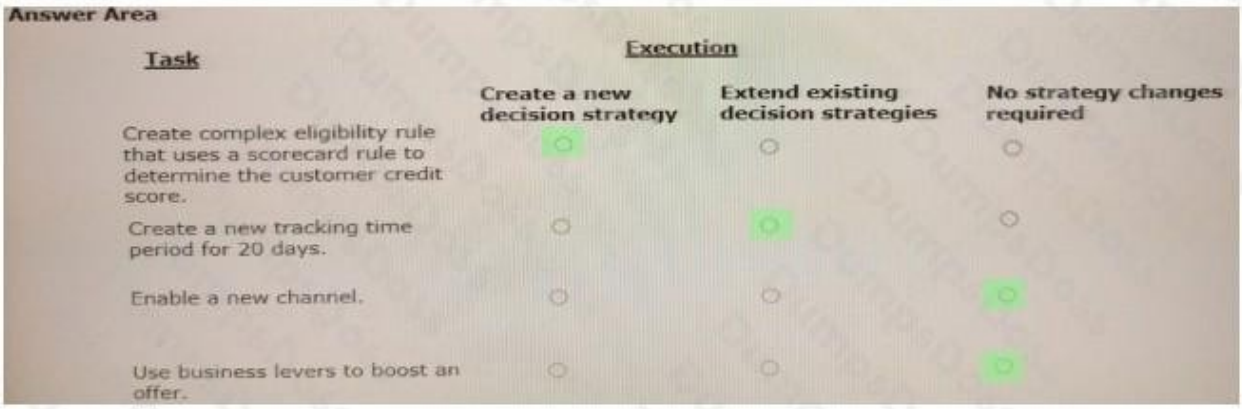
QUESTION NO: 12 - (HOTSPOT)

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:



Explanation:

Next-Best-Action Designer automatically generates and manages much of the decision logic required for customer engagement, while still allowing a decisioning consultant to add custom strategy logic when a business requirement goes beyond the standard configuration. A complex eligibility rule based on a customer credit scorecard needs a new decision strategy because the scorecard evaluation is custom decision logic that must calculate or derive an eligibility result for the action-selection process. The strategy can evaluate the scorecard and return the appropriate eligibility outcome before the offer is considered.

A 20-day tracking time period extends existing decision strategies. Tracking periods are part of the generated engagement and action-processing logic used to track customer behavior over a defined period. Configuring the period causes the relevant existing strategy behavior to incorporate that duration rather than requiring an entirely separate custom strategy.

Enabling a channel is configured in Next-Best-Action Designer's channel and outbound or inbound delivery configuration. The underlying decision strategy remains reusable because the channel determines where the selected next-best action is delivered, not how customer eligibility or prioritization is calculated. Similarly, business levers boost offers through business configuration that adjusts action prioritization and arbitration behavior. This lets business users influence offer prominence without changing the decision logic itself. Pega describes the centralized configuration model and its use of strategies in its Next-Best-Action Designer documentation, and provides further detail on decisioning logic in its Decision strategies documentation.

QUESTION NO: 13

MyCo uses adaptive models to predict whether customers will accept mobile-plan upgrade offers.

Which two customer responses can be used as outcomes for adaptive learning? (Choose Two)

A. Accepted

B. Rejected

C. Action value

D. Business issue

ANSWER: A B

Explanation:

Accepted and **Rejected** are outcomes that provide feedback about how a customer responded to an action. Adaptive models learn from these recorded customer behaviors and use the information to improve future propensity predictions for similar customers.

When a customer accepts an upgrade, the model receives positive evidence for the modeled behavior. When a customer rejects it, the model receives negative evidence. The adaptive model uses these outcomes, together with predictors available at decision time, to continuously update its predictions. See Pega Academy: Adaptive models.

QUESTION NO: 14

Reference module: Sending offer emails

U+ Bank currently uses Next-Best-Action Designer to manage 1:1 customer engagement in the web channel. The bank would like to promote the same offers in email. Which two additional configurations are needed in Next-Best-Action Designer to promote the offers in email? (Choose Two)

A. Ensure that the email channel is enabled

B. Configure the arbitration to boost prioritization of actions meant for email

C. Define the primary schedule

D. Create a separate issue and group business structure in the taxonomy that is specific to email actions

E. Setup real-time container triggers to communicate with the email server

ANSWER: A C

Explanation:

To deliver existing next-best-action offers through email, the email channel must first be enabled in Next-Best-Action Designer. Enabling the channel makes email available as an outbound delivery channel and allows the application to use email-specific configuration, including the email treatments associated with eligible actions. This extends the bank's engagement strategy beyond its current web-channel use without requiring a separate business taxonomy for the same set of offers.

A primary schedule is also required for email because email is an outbound channel. The schedule defines the recurring execution that selects eligible customers, evaluates the Next-Best-Action strategy for each customer, and prepares the resulting outbound email communications. In contrast to web interactions, where decisions are requested in real time when a customer accesses a channel, outbound email needs a scheduled run to determine and send offers proactively. Together, enabling the email channel and defining its primary schedule provide the necessary channel availability and operational cadence for promoting the same offers by email. Pega's Customer Decision Hub learning resources describe channel configuration and outbound engagement concepts at Pega Academy: Customer Decision Hub, and the platform documentation is available through Pega Documentation.

QUESTION NO: 15

U+ Bank has launched a new credit card for all customers with a premium bank account. As a decisioning consultant, you need to create actions that involve the full customer life cycle: marketing, sales, and service.

Which two valid actions do you create? (Choose Two)

A. Credit card status

B. No annual fee credit card

C. 1% cash back credit card

D. Credit card number

ANSWER: B C

Explanation:

“No annual fee credit card” and “1% cash back credit card” are valid actions because each represents a concrete customer proposition that the bank can present and manage through Customer Decision Hub. An action defines something the organization may offer or recommend to a customer, such as a particular product, service, or incentive. These two labels communicate distinct credit-card propositions with clear customer value: one removes an ongoing card cost, while the other provides a rewards benefit on spending. They can therefore be configured with eligibility criteria, engagement policies, treatments, channels, priorities, and adaptive models where appropriate. For example, the premium-account condition can be expressed through eligibility so that the propositions are considered only for qualifying customers. The Next-Best-Action framework then evaluates such actions in the context of the customer and selects the most relevant one for a marketing, sales, or service interaction. This use of actions enables the bank to consistently manage the credit-card offer lifecycle and deliver a relevant proposition at each customer touchpoint. See Pega Academy’s Next-Best-Action topic and Pega’s Customer Decision Hub product overview.

QUESTION NO: 16

U+ Bank is designing a decision strategy that must evaluate customer information and enrich each candidate credit card offer with the offer's configured properties.

Which two decision components do you use? (Choose Two)

A. Customer Data

B. Proposition Data

C. Set Property

D. Data Import

ANSWER: A B

Explanation:

Customer Data provides access to the customer context in a decision strategy, including customer properties such as age, income, account status, and interaction information. **Proposition Data** provides the action or proposition information that is available for candidate offers, including configured action properties. Using both components allows the strategy to evaluate customer-specific conditions and offer-specific attributes before filtering, enriching, or prioritizing the candidate actions. See Pega Academy: Decision Strategy Components and Pega Academy: Decision Strategies.

QUESTION NO: 17

Which two of these statements is true about Value Finder? (Choose Two)

A. Shows the distribution of under-served customers across different groups

B. Projects estimated value of the subsequent next-best-action run

C. Identifies opportunities for improvement

D. Identifies engagement policy conditions with bias

ANSWER: A C

Explanation:

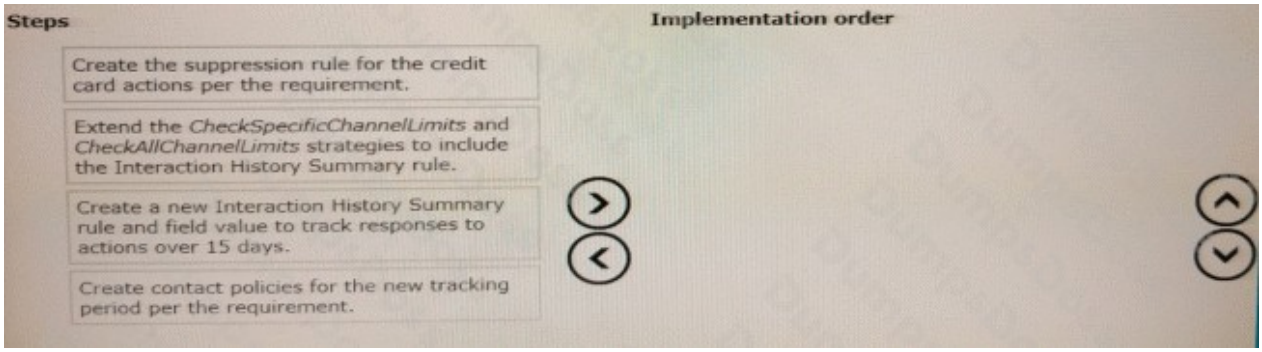
Value Finder is a Customer Decision Hub analysis tool for finding customers who are underserved by the current next-best-action strategy. It analyzes the outcomes of the decisioning process to show where customers receive no relevant actions, so teams can understand the size and composition of the underserved population. Consequently, *Shows the distribution of under-served customers across different groups* is correct: the tool supports analysis by customer attributes and groupings, helping a business see whether underserved customers are concentrated in particular segments.

Identifies opportunities for improvement is also correct because Value Finder is intended to make the reasons for a lack of customer actions actionable. Its findings help decisioning teams investigate whether changes to the available actions, applicability criteria, engagement policies, or other strategy configuration could increase the number of customers served with relevant next-best actions. This enables teams to prioritize improvements using evidence from actual decisioning results rather than assumptions. Pega describes Value Finder as a way to identify customers who do not receive actions and to discover opportunities to improve customer engagement. See the Pega Academy Value Finder topic and the Pega Customer Decision Hub Value Finder documentation.

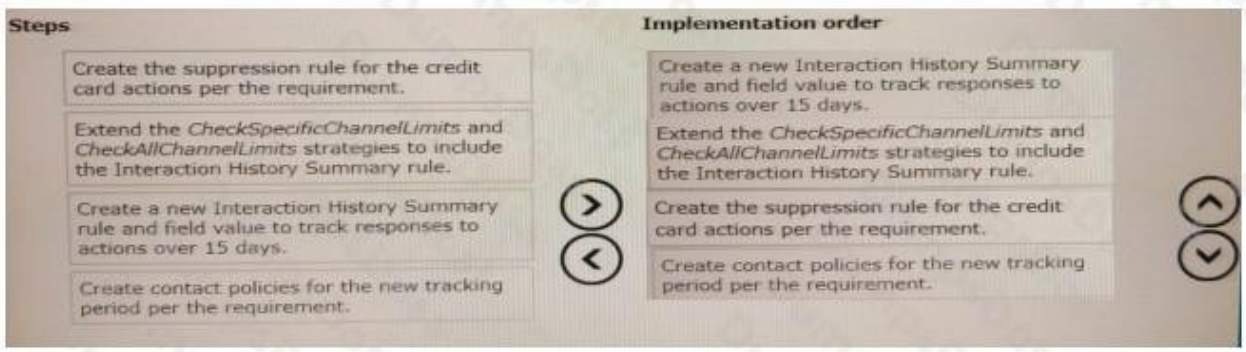
QUESTION NO: 18 - (DRAG DROP)

A financial institution wants to add a new tracking period to track its customers' response over 15 days in various channels. Once the response is tracked, they want to suppress the credit card actions if customers ignore it three times within 15 days.

Put the steps in the correct order to implement this task.



ANSWER:



Explanation:

Implement the tracking foundation first by creating the new Interaction History Summary rule and the field value that records customer responses to actions during the required 15-day period. Interaction History Summary rules provide the aggregated interaction data needed to identify a repeated behavioral condition, such as a customer ignoring credit card actions three times within the defined time window. This makes the response history available as an input to decisioning and policy evaluation.

Once the summary is available, extend the *SpecificChannelLimits* and *CheckAllChannelLimits* strategies to include that summary rule. These strategies are responsible for evaluating relevant contact-policy constraints, so they must be updated before the policy can enforce a condition based on the new 15-day response-tracking metric. With the data source and evaluation logic in place, create the suppression rule for credit card actions. The suppression rule can then reliably apply the business condition using the tracked response history.

Create the contact policies last. At that point, the policy can reference the completed suppression rule and use the updated channel-limit evaluation strategies as part of its enforcement. This dependency order ensures that the policy is configured only after every underlying component it relies on has been created and made available. Pega documentation describes how customer contact policies govern customer communications and how Interaction History supplies customer interaction data for decisioning.

QUESTION NO: 19

Which two of these statements are true about creating segments? (Choose Two)

A. In a segment you can reference customer properties OR another segment, but not both

B. A segment run can be triggered by the Next-Best-Action outbound schedule

C. The list of customers in a segment can be viewed from within the segment

D. When building the segment, if you want to know the count resulting from the criteria defined so far, the only way to do this is by running the segment

E. The result of a criteria group can be combined with the result above it using AND and OR operators

ANSWER: B C

Explanation:

A segment run can be triggered by the Next-Best-Action outbound schedule because Customer Decision Hub uses scheduled outbound processing to prepare audiences for outbound actions. When the outbound schedule runs, it can initiate the required segment processing so that the audience selection used by outbound engagement is current. This supports a controlled, repeatable process for evaluating segment criteria before an outbound run rather than requiring a user to run each segment manually.

The list of customers in a segment can be viewed from within the segment. After the segment has been evaluated, the segment landing page provides access to its resulting population, enabling a business user to inspect the customers selected by the defined criteria. This visibility is useful for validating that a segment represents the intended audience before it is used in downstream outbound engagement and campaign activities. Pega Customer Decision Hub documentation describes the product capabilities for audience segmentation and outbound scheduling; see the Pega Documentation portal and the Pega Academy for Customer Decision Hub learning content.

QUESTION NO: 20

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.

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)

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:

Add a new treatment is required because a treatment defines how an action is presented in a specific channel. The existing web treatment can remain in place so that the cashback offer continues to be available on the website. To make the same action eligible for delivery by SMS, the business user adds an SMS treatment to the cashback action and configures the SMS-specific content. This lets Customer Decision Hub use the appropriate channel presentation without creating a separate cashback action.

Edit the engagement policy is required because suitability conditions determine whether an action is appropriate for a customer. The debt-to-income requirement is a suitability criterion for the cashback action, so changing its threshold from 48 to 45 is made in the action's engagement policy. After the condition is updated and saved, next-best-action decisioning evaluates the revised eligibility rule for customer interactions across applicable channels, including both the retained web treatment and the newly added SMS treatment.

Pega describes actions, treatments, and channel-specific delivery in its Actions learning content. For the role of applicability and suitability rules in determining action eligibility, see Pega Academy's Engagement policy topic.

QUESTION NO: 21

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 Hubâ„¢.

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

Explanation:

Fair is returned because the customer’s values satisfy the decision-table condition for the Fair risk segment: a Credit Score from 200 through less than 400 and an Average Balance of at least 20,000. A score of 240 falls within that score interval, and an average balance of 35,000 meets the balance threshold. Therefore, the decision table produces the Fair label, which can then be used by the decision strategy to determine whether the customer is eligible for the relevant credit-card treatment.

In Pega, a decision table evaluates configured conditions against input properties and returns the result configured on the matching row. This makes it suitable for business-owned segmentation logic, such as assigning a risk category from combinations of customer credit score and account balance. The relevant row’s result is propagated as the decision table’s output for use in subsequent strategy components. See Pega Academy’s overview of decision tables and Pega documentation on using decision tables.

QUESTION NO: 22

U+ Bank currently uses Next-Best-Action Designer to manage 1:1 customer engagement in the web channel. The bank would like to promote the same offers in email. Which two additional configurations are needed in Next-Best-Action Designer to promote the offers in email? (Choose Two)

A. Setup real-time container triggers to communicate with the email server

B. Configure the arbitration to boost prioritization of actions meant for email

C. Define the primary schedule

D. Create a separate issue and group business structure in the taxonomy that is specific to email actions

E. Ensure that the email channel is enabled

ANSWER: C E

Explanation:

Defining the primary schedule and ensuring that the email channel is enabled are the required additional configurations for outbound email engagement. Email is an outbound channel, so Customer Decision Hub must have a primary schedule that determines when the system runs the scheduled outbound process. At each scheduled run, the system evaluates eligible customers, applies next-best-action decisioning, and prepares the selected actions for email delivery. The schedule supplies the operational timing needed to execute this recurring audience selection and communication process.

The email channel must also be enabled in Next-Best-Action Designer before it can participate in customer engagement. Channel enablement makes email available for the relevant business configuration and allows actions that have suitable email treatments to be considered for that channel. The same offer actions can therefore be reused across web and email, while their channel-specific treatments determine how the chosen action is presented to the customer. Together, channel enablement and a primary schedule establish both the availability of email as an engagement channel and the scheduled execution mechanism required for outbound communication. See Pega's primary schedule documentation and the Next-Best-Action Designer learning resources.

QUESTION NO: 23

Myco, a telecommunications company, has introduced new data plans for students. The company wants to present offers to customers based on the responses of a test group that already received the offer. Which arbitration factor do you configure to implement this requirement?

A. Propensity

B. Context weighting

C. Business levers

D. Action value

ANSWER: A

Explanation:

Propensity is the appropriate arbitration factor because it represents the predicted likelihood that a customer will respond positively to a particular action or offer. In Pega Customer Decision Hub, adaptive models learn continuously from customer response data, including the outcomes observed when an action is shown to a test or control population. As the test group responds to the new student data plans, the model updates its prediction of which customer characteristics and behaviors are associated with a positive response. That prediction is exposed as the action's propensity.

During arbitration, Pega uses propensity to prioritize actions that are most likely to be relevant and accepted by each individual customer. This lets Myco move from initially testing the new plans to presenting them more often to customers whose profiles resemble responders in the test group, while still allowing the system to keep learning from subsequent interactions. Propensity is therefore the factor that operationalizes response-driven, individualized offer selection rather than applying a fixed business preference. Pega describes adaptive models and their use of customer responses in its Adaptive models documentation; see also the arbitration documentation.