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Pegasystems Certified Pega Decisioning Consultant 25 Sample Questions (Q26-Q31):

NEW QUESTION # 26

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

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

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

Answer: A

Explanation:

Using the decision table, you can find the label for a customer with a credit score of 240 and an average balance of 35000 by following these steps:

Start from the top row and check if the customer's credit score is less than 150. If yes, then the label is Very Poor. If no, then move to the next row.

Check if the customer's credit score is less than 175 and their average balance is less than 25000. If yes, then the label is Poor. If no, then move to the next row.

Check if the customer's credit score is less than 200 and their average balance is less than 50000. If yes, then the label is Fair. If no, then move to the next row.

Check if the customer's credit score is less than 250 and their average balance is less than 75000. If yes, then the label is Good. If no, then move to the last row.

The last row applies to all other cases that do not match any of the previous conditions. The label for this row is Very Poor.

In this case, the customer's credit score is not less than 150, so the first row does not apply. The customer's credit score is less than 175, but their average balance is not less than 25000, so the second row does not apply either. The customer's credit score is not less than 200, so the third row does not apply. The customer's credit score is less than 250 and their average balance is less than 75000, so the fourth row applies. Therefore, the label for this customer is Poor.

NEW QUESTION # 27

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

- A. Predicting the time of a machine failure
- B. Determining how to optimize inventories
- C. Determining if a borrower gets a loan
- D. Optimizing supply chain management

Answer: C

Explanation:

Next-Best-Action is a type of decision that involves selecting and prioritizing the most appropriate proposition for each customer at any given moment. Next-Best-Action can be applied to decisions that require customer-centricity, personalization, and contextualization. Determining if a borrower gets a loan is an example of such a decision, as it depends on the customer's attributes, behaviors, preferences, and needs. The other options are examples of decisions that are not related to customer interactions, but rather to operational or analytical processes. Verified References: [Pega Decisioning Consultant | Pega Academy]

NEW QUESTION # 28

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

- A. Edit the action details.
- B. Edit the engagement policy.
- C. Remove existing treatment.
- D. Edit an existing treatment.
- E. Add a new treatment.

Answer: A,B

Explanation:

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]

NEW QUESTION # 29

A decisioning architect wants to use the customer properties income and age in a Filter component. Which decision component is required to enable access to these properties?

- A. Set Property
- B. Data Import
- C. None, properties are available
- D. Proposition Data

Answer: B

Explanation:

To enable access to customer properties in a Filter component, you need to use a Data Import component. A Data Import component allows you to read data from various sources, such as data sets, data pages, or data flows, and make it available for other components in the strategy. In this case, you need to use a Data Import component that reads from a customer data source that contains income and age properties. Verified References: Pega Academy - Decisioning Consultant - Importing data

NEW QUESTION # 30

An NBA Specialist Is configuring the engagement policy for a new loan offer and wants to validate the policy. What is the best way for the NBA Specialist to validate the engagement policy?

- A. By reviewing the strategy simulation results
- B. By reviewing the business requirements document
- C. By deploying the offer to a small group of customers
- D. By testing the policy with a test customer

Answer: D

NEW QUESTION # 31

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