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Exam : **PEGAPCDC87V1**

Title : Certified Pega Decisioning
Consultant (PCDC) 87V1

Vendor : Pegasystems

Version : DEMO

NO.1 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:

To automatically pause actions that are shown too often for a specific time period, you need to define suppression rules in Pega Customer Decision Hub. Suppression rules allow you to put an action on hold after a specific number of outcomes, such as views or clicks, have been recorded over a defined period. This helps prevent overexposure and ensures a better customer experience by limiting how frequently the same action is shown to a customer.

NO.2 To calculate the total number of customer responses of four actions in a group, you must use _____.

- A. four Group By components
- B. one Group By component
- C. four Set Property components
- D. one Set Property component

Answer: B

Explanation:

Grouping Actions: To calculate the total number of customer responses of four actions in a group, you need to use one Group By component. This component can aggregate responses across multiple actions within a strategy.

Implementation: Add a Group By component to the decision strategy, configure it to group by the desired property, and aggregate the responses from the four actions.

NO.3 Using Pega Customer Decision Hub, a mobile company transitions from a one-to-many to a one-to-one marketing approach. The company is introducing a new data plan.

Which two channels can the company use to present the new data plan to a customer? (Choose Two)

- A. Television
- B. Retail store
- C. Chatbot
- D. Billboard

Answer: B C

Explanation:

One-to-One Marketing Channels: As the company transitions to a one-to-one marketing approach, leveraging various channels is essential to effectively present new offers like a data plan.

* Retail Store: Offers can be presented directly to customers through in-store interactions, allowing personalized recommendations based on their profile and behavior.

* Chatbot: Automated chatbots can engage customers in real-time on digital platforms, offering personalized data plans based on customer interactions and preferences.

NO.4 In a decision strategy, you can use aggregation components to _____.



- 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.

NO.5 Myco, a telecom company, uses Pega Customer Decision Hub to present offers to qualified customers. The business recently decided to send offer messages through the email channel. The Design department has designed an email treatment which includes dynamic placeholders. As a decisioning consultant, what do you use in order to test the visualization and the rendering of the email content, including replacing of the placeholders with customer information?

- A. a list of customer email addresses from the Test Message tab
- B. schedule an outbound run with a limited number of customers
- C. preview section from the email content editor
- D. a seed list from the Test Message tab

Answer: D

Explanation:

To test the visualization and rendering of the email content, including the replacement of placeholders with customer information, you use a seed list from the Test Message tab. A seed list allows you to send test emails to a predefined group of recipients, ensuring that the dynamic content is correctly rendered and personalized before the actual campaign is launched.

NO.6 Reference module: Testing engagement policy conditions using audience simulation. As a Decisioning Consultant, you are tasked with running an audience simulation to test the engagement policy conditions. Which of following statements is true when the simulation scope is Audience simulation with engagement policy and arbitration?

- A.** The number of customers who receive more than one action is displayed
- B.** The number of customers who receive an action more than once is displayed
- C.** The number of times that an action is presented to customers is displayed
- D.** The results help optimize strategies to meet specific business goals

Answer: C

Running an audience simulation with engagement policy and arbitration helps optimize strategies:

Purpose of Audience Simulation:

Step 1: Audience simulation in Pega Customer Decision Hub is used to test and analyze how engagement policies and arbitration rules affect customer interactions.

Step 2: It provides insights into the effectiveness of the configured policies and their impact on business goals.

Simulation Scope:

Step 1: When the simulation scope includes engagement policy and arbitration, it evaluates the complete decision process, from filtering eligible actions to prioritizing and presenting the best actions to customers.

Step 2: This comprehensive simulation helps identify potential issues and areas for improvement.

Optimizing Strategies:

Step 1: Analyze the simulation results to understand how engagement policies and arbitration rules influence the distribution of actions across different customer segments.

Step 2: Use the insights gained to adjust strategies, ensuring that they align with business objectives such as maximizing customer engagement, improving conversion rates, or achieving specific financial targets.

Example:

As a Decisioning Consultant, you can run an audience simulation for U+ Bank to test their Credit Card offer strategies. The results will provide valuable data on how well the strategies perform and where adjustments are needed to optimize outcomes.

References:

Pega-Customer-Decision-Hub-User-Guide-85.pdf: "Testing Next-Best-Action configuration with audience simulations" section.

NO.7 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

<u>Hierarchy Item</u>	<u>Action Hierarchy Levels</u>		
	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"/>

Answer:

Answer Area

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

Explanation:

Correct Action Hierarchy Levels:

- * Free 4G upgrade
- * Action Hierarchy Level: Action
- * Retention
- * Action Hierarchy Level: Business Issue
- * Tablets
- * Action Hierarchy Level: Group
- * Service
- * Action Hierarchy Level: Business Issue
- * Change address
- * Action Hierarchy Level: Action

- * Proactive retention
- * Action Hierarchy Level: Group
- * Free 4G upgrade
- * Action: This is a specific offering or initiative that can be presented to customers. It is a specific action within the broader strategy.

NO.8 Reference module: Detecting unwanted bias

MyCo, a telco, has introduced mobile data packages for students. As a policy, MyCo does not want to discriminate based on gender when presenting the offers. As a Decisioning Consultant, how do you configure the ethical bias policy to allow no bias?

- A.** 0.5-2 Rate Ratio
- B.** No Detection
- C.** 1 Rate Ratio
- D.** 0.9-1.11 Rate Ratio

Answer: D

Explanation:

To configure an ethical bias policy that allows no bias based on gender, use the 0.9-1.11 Rate Ratio:

* Understanding Rate Ratios:

* Step 1: Rate ratios are used to detect and measure bias in decision-making processes.

* Step 2: A rate ratio of 1 indicates perfect parity, meaning there is no bias between groups.

* Configuring Bias Detection:

* Step 1: In Pega Customer Decision Hub, you can configure bias detection by setting an acceptable rate ratio range.

* Step 2: To ensure no bias based on gender, set the rate ratio to a narrow range close to 1, such as 0.9-1.11. This range ensures that the decisioning process treats different genders fairly, with minimal deviation.

* Implementation:

* Step 1: Navigate to the Bias Detection settings within the Decision Strategy framework.

* Step 2: Set the rate ratio to 0.9-1.11 for gender to monitor and enforce non-discriminatory practices in presenting offers.

* Example:

* MyCo can use this configuration to ensure that their mobile data package offers for students do not exhibit gender bias, providing equal opportunities for both male and female students.

References:

* Pega-Customer-Decision-Hub-User-Guide-85.pdf: "Complying with policies or regulations by detecting unwanted bias" section.

NO.9 A bank wants to leverage Pega Customer Decision Hub's Next-Best-Action capability to promote new offers to each customer on their website. Which artifact do you need to configure to manage the communication between the Customer Decision Hub and external channels?

- A.** Real-time Event
- B.** Event strategy
- C.** Real-time Container
- D.** Real-time Containers manage communication between Pega Customer Decision Hub and external channels

Answer: C

Explanation:

To manage the communication between Pega Customer Decision Hub and external channels for promoting new offers to each customer on their website, you need to configure a Real-time Container. Real-time Containers are used to deliver personalized content and actions to customers in real-time, based on their interactions with the website and other channels. They ensure that the most relevant offers are presented to each customer in a timely and contextually appropriate manner.

NO.10 U + Bank, a retail bank, has applied business weight to their credit card offers to manually nudge the offers.

The bank analyzes the effect of the change in Scenario Planner. The following image shows the projected reach and responses of the cards in the comparison mode. How many customers are likely to accept the Standard card?

Action	Responses (available from last 30 days)	Projected reach	Projected responses
Premier Rewards card	---	374	↑30 134
Rewards card	---	89	↑20 Insufficient evidence
Rewards Plus card	---	139	↓14 83
Standard card	---	115	↓36 21

A. 21

B. 79 (115-36)

C. 115

D. 14 (21-7)

Answer: A

Explanation:

Understanding the Scenario Planner Output:

* The image shows the projected reach and projected responses for several credit card offers, including the Standard card.

* The "Projected responses" column indicates the number of customers expected to respond positively to each offer.

Interpreting the Data for the Standard Card:

* For the Standard card, the "Projected responses" is 21, with a change indicator showing a decrease of 7.

* This decrease is factored into the projected response, meaning the expected number of positive responses after considering the applied business weight.

Step-by-Step Calculation:

* The base projected responses for the Standard card is 21.

* The decrease of 7 has already been factored into this projection.

* Therefore, the number of customers likely to accept the Standard card remains 21, as it represents the final projected response after adjustments.

Verification from Pega Documentation:

* The Scenario Planner in Pega Customer Decision Hub provides these projections to help visualize the impact of business weight adjustments and other lever changes on customer actions.

NO.11 U+ Bank, a retail bank, wants to show home loan offers to customers who log in to their website. U+ Bank decides to use the Pega Customer Decision Hub.

What information does the U+ Bank website receive in response to the real-time container request by Customer Decision Hub?

- A. Only the action name and description
- B. Only relevant action details and its treatment details
- C. Only the image location
- D. Only the image location and its placement type

Answer: B

Explanation:

In response to the real-time container request by Customer Decision Hub, the U+ Bank website receives only relevant action details and its treatment details. This information includes the specifics of the action to be displayed (such as the offer) and the associated treatment (such as the banner or message), enabling the website to present personalized and contextually relevant offers to customers.

NO.12 Reference module: Essentials of always-on outbound.

A U+ bank customer tries to initiate a fund transfer. Due to a slow internet connection, the transfer ends abruptly. The bank then sends an email with a link to continue the incomplete transaction. Which type of outbound interaction is this?

- A. Priority communication
- B. Security event
- C. Scheduled update
- D. Customer event

Answer: D

Explanation:

Understanding Customer Events:

* Customer events are interactions triggered by specific actions or behaviors of the customer.

* In this case, an incomplete transaction due to a slow internet connection is an event that prompts further action.

Email with Link to Continue Transaction:

* Sending an email with a link to continue an incomplete transaction is a response to a customer event.

* This type of communication is designed to help the customer complete their intended action, improving user experience.

Verification:

* The documentation categorizes interactions like these as customer events.

NO.13 MyCo, a telecom company, has a new requirement to track customer responses over a period of 20 days. What do you need to create to start tracking customer responses for the given period of time?

- A. Interaction History component

- B. Data Join component
- C. Interaction History summary rule
- D. Group By component

Answer: C

* Interaction History Summary - This rule aggregates data like customer responses, action outcomes, and interactions over a set time period.

* Steps to Create the Rule:

* In Dev Studio, go to Configure -> Decisioning -> Decisions -> Data Sources -> Interaction History Summaries.

* Create a new summary rule.

* Set the time period to 20 days.

* Define the interaction data to be tracked (e.g., accepts, rejects).

* Benefits - Enables precise tracking of customer engagement and responses, facilitating better decision strategies based on historical data.

NO.14 Reference module: Creating and understanding decision strategies

Enrichment decision components provide the ability to _____.

- A. enrich a decision strategy with comments
- B. set customer properties
- C. set a text value to a strategy property
- D. filter actions based on priority and relevance

Answer: B

Explanation:

Enrichment decision components in Pega Customer Decision Hub provide the ability to set customer properties. These components are used to enhance the customer data within a decision strategy by adding or updating information about the customer. This allows for more personalized and contextually relevant decisions.

* Definition and Purpose:

* Enrichment components are used within decision strategies to add or update customer data, ensuring that the decisioning process has the most relevant and up-to-date information.

* This can include setting properties like customer preferences, behaviors, or other attributes that might influence the decision outcome.

* Types of Enrichment Components:

* Set Property: This is the primary enrichment component used to set a value to a property within the strategy.

* Data Import: Importing data from external sources to enrich the customer profile.

* Data Transform: Applying transformations to data to format or manipulate it as needed within the strategy.

* Usage in Decision Strategies:

* When designing a decision strategy, enrichment components are typically used in the initial stages to ensure that all necessary customer data is available and accurate before proceeding to decision logic components.

* For example, before evaluating eligibility or applicability, you might use an enrichment component to update the customer's credit score or recent transaction history.

* Implementation Steps:

- * Step 1: Drag the enrichment component into the decision strategy canvas.
 - * Step 2: Configure the component by selecting the property to set and defining the value or expression to be used.
 - * Step 3: Connect the enrichment component to other components within the strategy to ensure the enriched data is utilized in subsequent decision-making steps.
 - * Example:
 - * Consider a scenario where a bank wants to offer personalized loan options based on the customer's recent financial activities. An enrichment component can be used to update the customer's profile with their latest transaction data, ensuring that the loan offer is tailored to their current financial status.
- References:
- * Pega-Customer-Decision-Hub-User-Guide-85.pdf: "Understanding the Next-Best-Action strategy framework" section, which describes the use of enrichment components in decision strategies.
 - * Pega documentation on "Creating and understanding decision strategies".

NO.15 U+ Bank, a retail bank, wants to send promotional emails related to credit card offers to their qualified customers. You have already created an action flow template with the desired flow pattern and reused it for all the credit card actions.

What must you do to ensure that this action is not selected for any customers?

- A.** Set the action availability to Always
- B.** Set the action availability to Never
- C.** Set the action availability to Within a defined time period
- D.** Set the action availability to Template

Answer: B

Explanation:

Action Availability Configuration: To ensure that a specific action is not selected for any customers, you need to set its availability to "Never." This setting ensures that the action will not be available for selection in any campaign or strategy, effectively preventing its use.

Implementation: Navigate to the action configuration settings and set the availability to "Never." This will ensure that the action is not picked up by the decision strategy or any outbound run.

NO.16 Myco, a telco, wants to present their customers with new credit card offers - the Diamond card, the Platinum card, and the Gold card - on their web portal. As a decisioning consultant, you want to determine which will be the best performing action by running a distribution test. In this scenario, which report will test this requirement?

- A.** Action Priority Report
- B.** Bias Report
- C.** Action Distribution Report
- D.** Channel Report

Answer: C

Explanation:

To determine which of the new credit card offers (Diamond, Platinum, and Gold) will be the best performing action, the Action Distribution Report is used. This report helps in running a distribution test to analyze how the different offers are being distributed among the customer base, providing insights into which offer might perform the best based on initial distribution and eligibility criteria.

NO.17 U+ Bank wants to send promotional emails related to 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?

- 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.

References:

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

* Pega documentation on "Action flow templates and dynamic configuration".

NO.18 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 debt-to-income ratio < 45. As a decisioning consultant, how do you implement this requirement? In the Answer Area, select the correct engagement policy for each criterion.

Answer Area

Criteria	Engagement policy
Age	<div style="border: 1px solid black; padding: 5px;"> <div style="text-align: right; font-size: small;">▼</div> Action-level suitability Action-level applicability Group-level eligibility Group-level applicability </div>
Opt-out	<div style="border: 1px solid black; padding: 5px;"> <div style="text-align: right; font-size: small;">▼</div> Action-level suitability Action-level applicability Group-level eligibility Group-level applicability </div>
Debt-to-income ratio	<div style="border: 1px solid black; padding: 5px;"> <div style="text-align: right; font-size: small;">▼</div> Action-level suitability Action-level applicability Group-level eligibility Group-level applicability </div>

Answer:

Answer Area

Criteria	Engagement policy
Age	<div style="border: 1px solid black; padding: 5px;"> <div style="text-align: right; font-size: small;">▼</div> Action-level suitability Action-level applicability Group-level eligibility Group-level applicability </div>
Opt-out	<div style="border: 1px solid black; padding: 5px;"> <div style="text-align: right; font-size: small;">▼</div> Action-level suitability Action-level applicability Group-level eligibility Group-level applicability </div>
Debt-to-income ratio	<div style="border: 1px solid black; padding: 5px;"> <div style="text-align: right; font-size: small;">▼</div> Action-level suitability Action-level applicability Group-level eligibility Group-level applicability </div>

Explanation:

Correct Engagement Policy Configuration:

- * Age
- * Engagement policy: Group-level eligibility
- * Opt-out
- * Engagement policy: Group-level applicability
- * Debt-to-income ratio
- * Engagement policy: Action-level suitability

* Age

* Group-level eligibility: This criterion determines whether the customer is eligible to receive any credit card offers. Eligibility conditions ensure that only customers meeting the basic criteria (e.g., being above the age of 18) are considered for the offers. This condition applies to all credit card offers within the group.