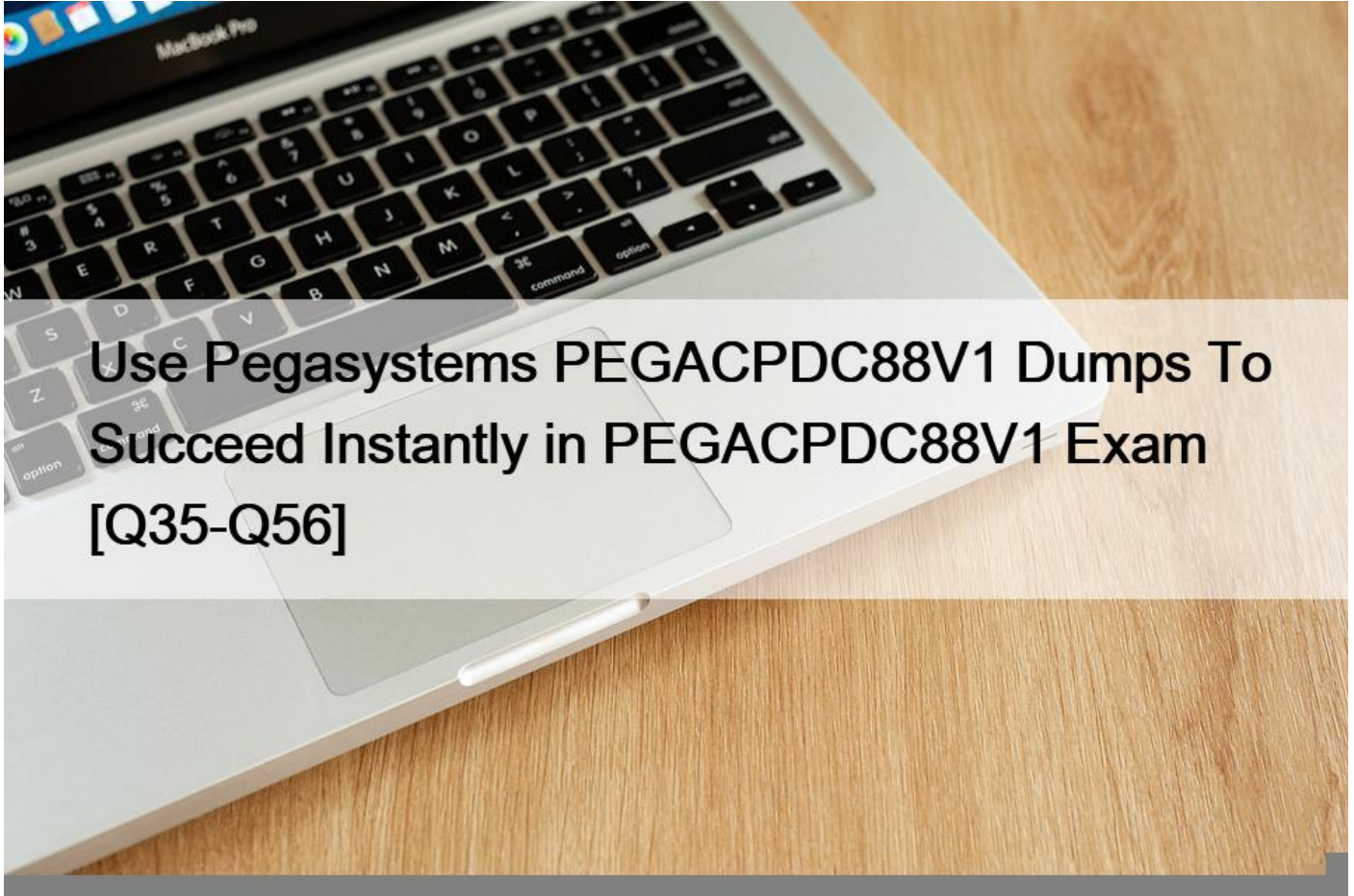# Use Pegasystems PEGACPDC88V1 Dumps To Succeed Instantly in PEGACPDC88V1 Exam [Q35-Q56

Use Pegasystems PEGACPDC88V1 Dumps To Succeed Instantly in PEGACPDC88V1 Exam Ultimate Guide to PEGACPDC88V1 Dumps - Enhance Your Future Career Now

To be eligible for the exam, candidates must have a solid understanding of Pega Decisioning, its architecture, and its capabilities. They should also have experience in designing and implementing Pega Decisioning solutions. PEGACPDC88V1 exam consists of 60 multiple-choice questions that must be completed within 90 minutes. Candidates must score at least 65% to pass the exam and become a certified Pega Decisioning Consultant.

NO.35 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?
* Proposition Data
* Set Property
* None, properties are available
* Data Import
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 Reference: Pega Academy – Decisioning Consultant – Importing data

NO.36 U+ Bank, a retail bank, uses the Business Operations Environment to perform business changes. The team members of the Business Content team and Enterprise Capabilities team perform several roles in the change management process.

Select each role on the left and drag it to the task descriptions to which the role corresponds on the right.

NO.37 U+ Bank follows all engagement policy best practices to present credit card offers on their website. The bank has introduced a new credit card offer, the Rewards card. Anna, an existing customer, currently holds a higher value card, Premier Rewards, and does not see the new Rewards card offer.

What condition possibly prevents Anna from seeing the new Rewards card offer?
* Suppression rules
* Suitability
* Applicability

* Eligibility

Suppression rules are used to prevent customers from seeing offers that are not relevant or appropriate for them. For example, if a customer already has a higher value card, they should not see a lower value card offer. Therefore, suppression rules are the most likely condition that prevents Anna from seeing the new Rewards card offer. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

NO.38 U+ Bank’s marketing department currently promotes various home loan offers to qualified customers. Now, the bank does not want to show offers on a customer’s account page if the customer has already received three home loan offers in the last two weeks.

What do you need to define to implement the business requirement?
* Applicability rules
* Customer contact limits
* Suppression policy
* Volume constraints

A suppression policy allows you to define conditions that prevent customers from receiving an action or a group of actions. You can use a suppression policy to implement the requirement that customers do not see home loan offers on their account page if they have already received three home loan offers in the last two weeks. You can configure the suppression policy to suppress the home loan group based on the number of times the customer received any action from that group in the past 14 days. Applicability rules are used to determine whether an action is relevant for a customer based on their profile or context, not based on the number of times they received an action. Customer contact limits are used to limit the number of times a customer can be contacted per channel per time period, not based on the number of times they received an action. Volume constraints are used to limit the number of times an action is presented to customers across one or more channels, not based on the number of times they received an action. Verified Reference: [Certified Pega Decisioning Consultant | Pega Academy], Suppression policies

NO.39 U+ Bank, a retail bank, introduced a new mortgage refinance offer in the eastern region of the country. They want to advertise this offer on their website by using a banner, targeting the customers who live in that area.

What do you configure in Next-Best-Action Designer to implement this requirement?
* A customer segment
* An audience
* A prioritization formula
* Applicability rules

An audience is a group of customers who share common characteristics or behaviors that are relevant for a business objective. You can use audiences to target specific customers with specific offers or treatments. In this case, the bank wants to advertise a new mortgage refinance offer to the customers who live in the eastern region of the country, so creating an audience based on the location attribute is the best option. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

NO.40 An outbound run identifies 150 Standard card offers, 75 on email, and 75 on the SMS channel. If the following volume constraint is applied, how many actions are delivered by the outbound run?

> Maximum 100 Daily with Channel: Action: StandardCard	100 remaining	
> Maximum 75 Daily with Channel: Email	75 remaining	
> Maximum 75 Daily with Channel: SMS	75 remaining	

* 150
* 75 emails 25 SMSes
* 75 SMSes and 25 emails
* 100

The outbound run delivers 75 emails and 25 SMSes for the Standard card offer because the volume constraint is set to limit the number of actions per channel per day. The email channel has a limit of 75 actions per day, so all 75 email offers are delivered. The SMS channel has a limit of 25 actions per day, so only 25 SMS offers are delivered. The remaining 50 SMS offers are not delivered because they exceed the volume constraint.

NO.41 U+ Bank implemented a customer journey for its customers. The journey consists of three stages. The first stage raises awareness about available products, the second stage presents available offers, and in the last stage, customers can talk to an advisor to get a personalized quote. The bank wants to actively increase offers promotion over time.

What action does the bank need to take to achieve this business requirement?
* Enable increasing stage upweighting for the second stage of the journey.
* Upweight the propensity by adding more predictors that fit the target customers and repeat this process over time.
* Enable increasing stage upweighting for the first stage of the journey.
* Enable constant stage upweighting for the second stage of the journey.

Increasing stage upweighting is a feature that allows you to gradually increase the weight of a stage over time, making the offers in that stage more likely to be selected. This is useful for promoting offers that are time-sensitive or have a limited availability. In this case, the bank wants to actively increase offers promotion over time, so enabling increasing stage upweighting for the second stage of the journey, where the offers are presented, is the best option. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

NO.42 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 architect, how do you implement this requirement? In the Answer Area, select the correct engagement policy for each criterion.

Answer Area

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

Answer Area

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

NO.43 You are the decisioning architect on an Al-powered one-to-one customer engagement implementation project. You are asked to design the next-best-action prioritization expression that balances the customer needs with the business objectives.

What factor do you consider in the prioritization expression?
* Predicted customer behavior
* Offer eligibility
* Customer contact policy
* Offer relevancy

The prioritization expression is a formula that calculates the priority score of each offer for each customer, based on various factors that reflect the customer needs and the business objectives. One of the most important factors is the predicted customer behavior, which is measured by the propensity. The propensity is a value that indicates how likely a customer is to accept an offer, based on their attributes and behaviors. The propensity is calculated by using predictive analytics models that learn from historical data and feedback. The higher the propensity, the higher the priority score, making the offer more relevant and valuable for the customer. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

NO.44 You are a decisioning architect responsible for configuring offer prioritization for home loan offers based on the business requirements. Select each prioritization factor on the left and drag it to the correct condition on the right.

Prioritization factor

Propensity

Business value

Context weighting

Business levers

Answer Area

Condition	Prioritization
Assign a financial value to an action	
Situational context for each action	
Likelihood of a customer responding positively	
Assert some level of control over the prioritization	

Prioritization factor

- Propensity
- Business value
- Context weighting
- Business levers

Answer Area

Condition		Prioritization
Assign a financial value to an action		Business value
Situational context for each action		Context weighting
Likelihood of a customer responding positively		Business levers
Assert some level of control over the prioritization		Propensity

NO.45 A financial institution has created a new policy that states the company will not send more than 500 emails per day. Which option allows you to implement the requirement?

* Suppression rules
* Outbound channel limits
* Applicability rules
* Volume constraints

Volume constraints allow you to limit the number of times an action is presented to customers across one or more channels. You can use volume constraints to implement a policy that restricts the number of emails sent per day. Outbound channel limits are used to limit the number of customers contacted per channel per run, not per day. Suppression rules are used to exclude customers from receiving an action based on certain conditions, such as opt-out preferences or recent purchases. Applicability rules are used to determine whether an action is relevant for a customer based on their profile or context, not based on the number of times the action is presented. Verified Reference: Certified Pega Decisioning Consultant | Pega Academy, Volume constraints

NO.46 Pega Customer Decision Hub enables organizations to make Next-Best decisions. To which type of a decision is Next-Best-Action applied?

* Determining if a borrower gets a loan
* Determining how to optimize inventories
* Predicting the time of a machine failure
* Optimizing supply chain management

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 Reference: [Pega Decisioning Consultant | Pega Academy]

NO.47 What does a dotted line from a “Group By” component to a “Filter” component mean?

* There is a one-to-one relationship between the “Group By” and the “Filter” components.
* To evaluate the “Group By” component, the “Filter” component is evaluated first.
* A property from the “Group By” is referenced by the “Filter” component.
* Information from the “Group By” is copied over to the “Filter” component.

A dotted line from a “Group By” component to a “Filter” component means that a property from the “Group By” is referenced by the “Filter” component. For example, if you group customers by age and then filter them by average spending, you need to reference a property from the “Group By” component, such as

.pxSegment, in the "Filter" component. A dotted line does not indicate a one-to-one relationship, an evaluation order, or a copying of information between components

NO.48 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 outcome7
* Engagement policy condition
* Audience
* Customer segment
* Prioritization formula

An engagement policy condition is a rule that determines whether a customer is eligible, applicable, or suitable for an offer. You can use engagement policy conditions to filter customers based on their attributes or behaviors. In this case, the bank wants to offer a Gold credit card to customers who have an annual income of more than USD150000, so creating an engagement policy condition based on the income attribute is the best option. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

NO.49 U+ Bank wants to use Pega Customer Decision Hub? to show the Reward Card offer on its website to the qualified customers. In preparation, the action, the treatment, and the real-time container are already created. As a decisioning architect, you need to verify the configurations in the Channel tab of the Next-Best-Action Designer to enable the website to communicate with Pega Customer Decision Hub.

To achieve this requirement, which two tasks do you ensure are complete in the Channel tab of the Next-Best-Action Designer? (Choose Two)
* Define the starting population.
* Enable a web channel.
* Map the real-time container to a business structure level.
* Add contact policy rules.

To achieve this requirement, you need to ensure that two tasks are complete in the Channel tab of the Next-Best-Action Designer: enable a web channel and map the real-time container to a business structure level. A web channel is a type of channel that allows you to deliver actions and treatments to your customers through your website or web app. You need to enable a web channel and configure its settings, such as authentication, security, and response format. A real-time container is a configuration that defines how to deliver actions and treatments to a specific channel. You need to map the real-time container that contains the Reward Card offer to a business structure level, such as Top-level or Issue-level, so that it can be available for delivery through the web channel. Verified Reference: [Pega Academy – Decisioning Consultant – Configuring channels], [Pega Academy – Decisioning Consultant – Configuring real-time containers]

NO.50 Bank uses Pega Customer Decision Hub? to approve credit card limit changes requested by customers automatically.

A scorecard model determines the customer credit score.

The automatic approval of credit card limits are processed based on the following criteria set by the bank.

Credit Score	Max Credit Card limit
<150	USD1000
<175	USD2000
Otherwise	USD3000

The bank wants to change the threshold value for the USD2000 credit limit from <175 to <200. How do you implement this change?
* Change the cutoff value in the Results tab of the scorecard decision component.

* Change in the strategy the condition from .pxSegment <=175 to .pxSegment <=200.
* Map the score value in the decision strategy to <=200.
* Change the cutoff value in the Results tab of the scorecard model.

The scorecard model determines the customer credit score based on various factors, such as income, expenses, assets, liabilities, etc. The scorecard model has a Results tab where you can define the cutoff values for different segments based on the credit score. To change the threshold value for the USD2000 credit limit from <175 to <200, you need to change the cutoff value in the Results tab of the scorecard model. Changing the cutoff value in the scorecard decision component, changing the condition in the strategy, or mapping the score value in the decision strategy will not affect the credit score calculation or segmentation.

NO.51 In a decision strategy, to use a customer property in an expression, you
* define the property as a strategy property
* define Customer page in Pages & Classes
* use the property as defined without any prefix
* prefix the property with the keyword Customer

In a decision strategy, to use a customer property in an expression, you need to define Customer page in Pages & Classes and specify its class as Data-Customer. This allows you to access customer properties by using dot notation, such as Customer.Age or Customer.Gender. You do not need to define the property as a strategy property, use it without any prefix, or prefix it with the keyword Customer. Verified Reference: [Certified Pega Decisioning Consultant | Pega Academy], Decision strategies

NO.52 MyCo, a telecom company, notices that when customers call to check on bill status, 80% of the time, they received the wrong offer promotion, leading to customer dissatisfaction. The company decides to boost customers’ needs in the prioritization formula, to improve sales in the current quarter.

Which arbitration factor do you configure to implement the requirement?
* Context weighting
* Business weighting
* Propensity
* Business value

The arbitration factor is a parameter that allows you to adjust the weight of each factor in the prioritization expression, based on your business strategy and preferences. The arbitration factor is multiplied by the factor value to calculate the final priority score of each offer for each customer. If you want to boost customers’ needs in the prioritization formula, you can increase the arbitration factor for the propensity, which is the factor that reflects the predicted customer behavior. The higher the arbitration factor for the propensity, the more influence it has on the priority score, making the offers that match customers’ needs more likely to be selected and presented to the customer. Verified Reference: [Pega Decisioning Consultant | Pega Academy]

NO.53 U+ Bank implemented a customer journey for its customers. The journey consists of five stages. The bank observes that as customers progress through the journey, one customer entered the third stage of the journey, and then received an offer that is not included in any journey.

Which statement explains the cause of this behavior?
* The bank implemented upweighting for the third stage.
* The customer was not eligible for the last stage of the journey and the system presented an offer outside the journey.
* The customer can be involved in only one active journey at a given moment.
* The customer always receives the most relevant action, even if an action is not a part of any journey.

Pega Customer Decision Hub always selects and prioritizes the most relevant and valuable action for each customer at any given moment, regardless of whether the action is part of a journey or not. A journey is a way to group and organize actions that are related to a common business objective or customer need, but it does not override the Next-Best-Action strategy that determines the best action for each customer. Therefore, if a customer receives an offer that is not included in any journey, it means that the offer is more suitable and beneficial for the customer than any other offer in the journey. Verified Reference: Pega Decisioning Consultant | Pega Academy

NO.54 You are a deaccessioning architect 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.

Component

| Decision table |
| Group By |
| Set Property |
| Scorecard |

Answer Area

Requirement	Component
Determine target budget to retain a customer	
Divide customers into risk segments	
Compute sum of profit	
Determine customer credit score	

Component

| Decision table |
| Group By |
| Set Property |
| Scorecard |

Answer Area

Requirement	Component
Determine target budget to retain a customer	Set Property
Divide customers into risk segments	Decision tab
Compute sum of profit	Group By
Determine customer credit score	Scorecard

NO.55 U+ Bank, a retail bank, has purchased Pega Customer Decision Hub. The bank currently uses an external tool to design email content and a third-party email service provider to send emails to its customers.

As a decisioning architect, how do you recommend the bank implements this requirement?
* Create an external email treatment and use an external tool to design the email.
* Create an external email treatment and use Customer Decision Hub to design the email.
* Create an internal email treatment and import the email content HTML.
* Create an internal email treatment and use Customer Decision Hub to design the email.
To implement this requirement, you need to select the Refresh the audience checkbox in the outbound run configuration. This option allows you to refresh the audience data before each run by executing a data flow that reads from your customer data source and updates your customer data set. This way, you can ensure that the outbound run always uses the latest customer information available in your system. Verified Reference: Pega Academy – Decisioning Consultant – Configuring outbound runs

NO.56 U+ Bank’s marketing department wants to use the always-on outbound approach to send promotional emails about credit card offers to qualified customers. As a part of this promotion, the bank wants to identify the starting population by defining a

few high-level criteria in a segment.

For each condition below, select which two conditions should be defined in Segment and which three conditions should be defined in Engagement policy as best practice.

Answer Area

Condition: Customer...	Segment	Engagement policy
has a monthly income less than 20000		○
is opted in to receive promotional emails	○	○
has a credit score higher than 200	○	○
has a debt to income ratio higher than 30	○	○
is opted out to receive credit card promotions on mobile phone	○	○

Answer Area

Condition: Customer...	Segment	Engagement policy
has a monthly income less than 20000		◉
is opted in to receive promotional emails	◉	○
has a credit score higher than 200	○	◉
has a debt to income ratio higher than 30	○	◉
is opted out to receive credit card promotions on mobile phone	◉	○

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