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Pega Certified Decisioning Consultant (PCDC) version 8.5

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QUESTION 1

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 HubTM.

	Credit Score	Credit Score	Average Balance	Result
	>=	<	>=	
If	400	600	30000	Good
else if	200	400	20000	Fair
else if	100	200	10000	Poor
else if	50	100	1000	Very Poor
Otherwise				Very Poor

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

Correct Answer: C

QUESTION 2

In a Decisioning Strategy, which decision component is required to enable access to the Customer properties like age, income, etc.?

A. None, properties are available

B. Set Property

C. Data Import

D. Proposition Data

Correct Answer: B

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QUESTION 3

U+ Bank, a retail bank, presents various credit card offers to its customers on its website. The bank uses artificial intelligence (AI) to prioritize the offers based on customer behavior. Since introducing the Gold credit card offer, the offer click through rate propensity has increased to 0.83.

What does the increase in the propensity value most likely indicate?

- A. Similar customers have ignored the offer.
- B. Similar customers have shown interest in the offer.
- C. Similar customers have rejected the offer.
- D. Similar customers have purchased other offers.

Correct Answer: D

QUESTION 4

U+ Bank uses a Next-Best-Action decision strategy to automatically approve credit card limit changes requested by customers. 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	USD 1000		
<175	USD 2000		
Otherwise	USD 3000		

The bank wants to change the threshold value for the USD 2000 credit limit from "