



Australian Government

FNS41211 Certificate IV in Mobile Banking

Release 2

FNS41211 Certificate IV in Mobile Banking

Modification History

Release	Comments
Release 2	<p>This version released with <i>FNS10 Financial Services Training Package version 5.0</i>.</p> <p>Updated imported units: <i>BSBCUS403A</i> to <i>BSBCUS403B</i>; <i>BSBCUS301A</i> to <i>BSBCUS301B</i>.</p> <p>Qualification outcomes remain unchanged.</p>
Release 1	<p>This Qualification first released with <i>FNS10 Financial Services Training Package version 2.0</i>.</p> <p>Replaced <i>BSBOHS303B Contribute to OHS hazard identification and risk assessment</i> with <i>BSBOHS201A Participate in OHS processes</i>. This is considered a more appropriate unit for this qualification.</p> <p>Replaces <i>FNS41210 Certificate IV in Mobile Banking</i>.</p>

Description

This qualification is designed to reflect job roles requiring advanced understanding of financial products and services and working in customer contact or retail financial service mobile banking environments.

Pathways Information

Pathways from the qualification

The primary pathway from this qualification is employment in the mobile banking services noted above with typical job roles such as:

- customer service consultant
- lending consultant
- lending officer
- senior sales consultant

A further learning pathway utilising qualifications such as Diploma of Banking Services Management would support career progression.

Licensing/Regulatory Information

There is no direct link between this qualification and licensing, legislative and/or regulatory requirements. However, where required, a unit of competency will specify relevant licensing, legislative and/or regulatory requirements that impact on the unit.

Entry Requirements

Not applicable.

Employability Skills Summary

The following table contains a summary of the employability skills required by industry for this qualification. The employability skills facets described here are broad industry requirements that may vary depending on qualification packaging options.

Employability Skill	Industry/enterprise requirements for this qualification include:
Communication	<ul style="list-style-type: none"> • assisting clients to identify financial goals and to prioritise and assess their current financial situation • informing clients of suitable products and services • using excellent interpersonal, telephone and written skills
Teamwork	<ul style="list-style-type: none"> • developing a rapport with clients when identifying their needs, objectives and financial situation • working with others in a sales team to identify new client bases • liaising with clients and a range of other people internal and external to the organisation
Problem solving	<ul style="list-style-type: none"> • applying risk management criteria in assessing client needs • collecting, comparing and contrasting data • comparing products and services in order to offer clients different options • calculating interest/loan repayments • using problem solving tools and techniques
Initiative and enterprise	<ul style="list-style-type: none"> • generating a range of options for clients to consider • referring non-routine problems to a nominated person • translating ideas into action
Planning and organising	<ul style="list-style-type: none"> • contributing to the planning process by researching, analysing and validating information relating to financial products • processing routine documents and maintaining files, managing information and scheduling and coordinating competing tasks
Self-management	<ul style="list-style-type: none"> • working independently and outside of the normal office environment • defining and understanding own work role • understanding and acting to ensure client requirements are met • working ethically and complying with organisational, professional code of practice and legislative requirements
Learning	<ul style="list-style-type: none"> • acquiring and applying knowledge of financial products and services • applying learning to develop improved practices • developing and maintaining professional competency

Technology	<ul style="list-style-type: none">• using computer systems for demonstrating products and services to clients, storing information and generating records and transactions for later processing• using electronic communication devices and processes (e.g. mobile phones, wireless internet connections and email) to produce financial records, transactions and written correspondence and reports• using common business office equipment and monitoring its use and maintenance
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Packaging Rules

13 units must be achieved:

8 core units

plus 5 elective units.

2 elective units must be selected from **Group A**.

1 elective unit may be selected from **Group A, B** or from a Financial Services Training Package Certificate IV qualification.

The remaining **2 elective units** may be selected from the elective units listed, any endorsed Training Package or accredited course. Elective units may be selected from a Certificate IV or Diploma qualification; **1 elective unit** may be chosen from a Certificate III qualification..

Elective units must be relevant to the work outcome, local industry requirements and the qualification level.

Core units of competency:

- FNSINC401A Apply principles of professional practice to work in the financial services industry
- FNSINC402A Develop and maintain in-depth knowledge of products and services used by an organisation or sector
- FNSBNK404A Promote mobile banking services
- FNSBNK405A Provide mobile banking sales and service
- FNSBNK406A Manage customer visits
- BSBCUS403B Implement customer service standards
- BSBOHS201A Participate in OHS processes
- BSBWOR204A Use business technology

Elective units of competency:

Group A

- FNSCRD401A Assess credit applications
- FNSCRD402A Establish and maintain appropriate securitisation
- FNSCRD503A Promote understanding of the role and effective use of consumer credit
- FNSSAM401A Sell financial products and services
- FNSSAM402A Implement a sales plan
- FNSSAM403A Prospect for new clients

Group B (General)

- FNSCRD401A Assess credit applications
- FNSCRD402A Establish and maintain appropriate securitisation
- FNSCRD503A Promote understanding of the role and effective use of consumer credit
- FNSFLT501A Assist customers to budget and manage own finances
- BSBCUS301B Deliver and monitor a service to customers

