



**Australian Government**

**Department of Education, Employment and Workplace Relations**

# **FNS41210 Certificate IV in Mobile Banking**

**Revision Number: 1**

## **FNS41210 Certificate IV in Mobile Banking**

### **Modification History**

Not applicable.

### **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**

#### **Qualification Pathway**

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

This qualification may be suited to an Australian Apprenticeship pathway.

A further learning pathway utilising qualifications such as FSN50910 Diploma of Banking Services Management would support career progression.

### **Licensing/Regulatory Information**

Not applicable.

### **Entry Requirements**

Not applicable.

## Employability Skills Summary

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

<b>EMPLOYABILITY SKILLS QUALIFICATION SUMMARY</b>	
	<p>mobile phones, wireless internet connections and email) to produce financial records, transactions and written correspondence and reports</p> <ul style="list-style-type: none"> <li>• using common business office equipment and monitoring its use and maintenance</li> </ul>



## Packaging Rules

### Packaging Rules

**13 units** must be achieved:

**8 core units**

*plus 5 elective units.*

- A maximum of 2 of the required elective units of competency must be selected from Group A and the remaining electives may be selected from Group A, Group B or from units aligned to other FNS10 Financial Services Training Package Certificate IV qualifications
- One (1) elective may be selected from units aligned to Certificate III qualifications and up to 2 electives from units aligned to Diploma qualifications in the FNS10 Financial Services Training Package
- A maximum of 2 electives may be selected from units aligned to Certificate IV or Diploma qualifications in another endorsed Training Package or accredited course.

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

Units selected from other Training Packages or accredited courses must not duplicate units selected from or available within the FNS10 Financial Services or BSB07 Business Services Training Packages.

### *Core units of competency:*

- BSBCUS403A Implement customer service standards
- BSBOHS303B Contribute to OHS hazard identification and risk assessment
- BSBWOR204A Use business technology
- 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

***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)**

- BSBCUS301A Deliver and monitor a service to customers
- 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
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