



Australian Government

Department of Education, Employment and Workplace Relations

FNSBNK405A Provide mobile banking sales and service

Revision Number: 1

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Modification History

Not applicable.

Unit Descriptor

Unit descriptor	<p>This unit describes the performance outcomes, skills and knowledge required to sell mobile banking services to customers and provide follow-up service.</p> <p>No licensing, legislative, regulatory or certification requirements apply to this unit at the time of endorsement.</p>
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Application of the Unit

Application of the unit	<p>This unit applies to job roles involved in delivering banking products and service to customers.</p>
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Licensing/Regulatory Information

Not applicable.

Pre-Requisites

Prerequisite units		

Employability Skills Information

Employability skills	This unit contains employability skills.
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Elements and Performance Criteria Pre-Content

Elements describe the essential outcomes of a unit of competency.	Performance criteria describe the performance needed to demonstrate achievement of the element. Where bold italicised text is used, further information is detailed in the required skills and knowledge section and the range statement. Assessment of performance is to be consistent with the evidence guide.
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Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
1. Sell mobile banking services	1.1. Customer enquiries for <i>mobile banking services</i> are followed up promptly 1.2. Benefits of mobile banking services for the customer are identified and confirmed
2. Explain mobile banking service features	2.1. Mobile services are explained to customers in a clear and unambiguous way, avoiding jargon and in a language appropriate to the receiver 2.2. All customer queries are answered promptly and accurately and where applicable <i>initial documentation</i> is provided to the customer setting out mobile banking services 2.3. Customers are informed clearly about any <i>restrictions</i> that may apply to the mobile banking services 2.4. Mobile banking service details are explained customers clearly and accurately using questioning to confirm understanding
3. Complete mobile banking service agreements	3.1. Customers are assisted to make informed choices on mobile banking services with advice provided in strict accordance with regulatory restrictions and organisation policy 3.2. Recommendations are explained and discussed with customers in a clear and unambiguous way 3.3. <i>Documentation to provide mobile banking services</i> to customer accounts is completed and processed according to organisational requirements
4. Provide follow-up service	4.1. New mobile banking customers are contacted to obtain comments about using the service 4.2. Problems in using the services are responded to promptly and effectively 4.3. Advice on better use of the service is provided as required

Required Skills and Knowledge

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit.

Required skills

- well-developed communication skills to:
 - determine and confirm customer requirements, using questioning and active listening as required and avoiding unnecessary industry jargon
 - provide advice on banking services to customers
 - liaise with others, share information, listen and understand
 - use language and concepts appropriate to cultural differences
- literacy skills for:
 - analysing information on mobile banking services to ensure appropriateness to customer needs, currency and accuracy
 - reading and interpreting documentation from a variety of sources and recording, gathering and consolidating financial information
 - completing relevant documentation
- numeracy skills to make financial calculations and accurately analyse, record and store financial data in accordance with organisational requirements
- IT skills for accessing and using appropriate software such as spreadsheets and databases and using internet information
- organisational skills, including the ability to plan and sequence work

Required knowledge

- organisational policy and guidelines related to mobile banking services and products
- overview of similar products available in the industry, their characteristics and conditions
- relevant financial document details including:
 - brochures
 - fact sheets
- selling techniques

Evidence Guide

EVIDENCE GUIDE	
<p>The Evidence Guide provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge, range statement and the Assessment Guidelines for the Training Package.</p>	
Overview of assessment	
Critical aspects for assessment and evidence required to demonstrate competency in this unit	<p>Evidence of the ability to:</p> <ul style="list-style-type: none"> • maintain current knowledge of mobile banking products and services available to customers • create rapport with customers and advise on their mobile banking needs • sell mobile banking services to customers and secure service agreements.
Context of and specific resources for assessment	<p>Assessment must ensure:</p> <ul style="list-style-type: none"> • competency is demonstrated in the context of the financial services work environment and conditions specified in the range statement either in a relevant workplace or a closely simulated work environment • access to and the use of a range of common office equipment, technology, software and consumables • access to mobile banking services information.
Method of assessment	<p>A range of assessment methods should be used to assess practical skills and knowledge. The following examples, in combination, are appropriate for this unit:</p> <ul style="list-style-type: none"> • evaluating an integrated activity which combines the elements of competency for the unit or a cluster of related units of competency • observing and adhering to processes and procedures in simulations • verbal or written questioning on underpinning knowledge and skills • accessing and validating third party reports.
Guidance information for assessment	

Range Statement

RANGE STATEMENT	
<p>The range statement relates to the unit of competency as a whole. It allows for different work environments and situations that may affect performance. Bold italicised wording, if used in the performance criteria, is detailed below. Essential operating conditions that may be present with training and assessment (depending on the work situation, needs of the candidate, accessibility of the item, and local industry and regional contexts) may also be included.</p>	
<p><i>Mobile banking services</i> may include:</p>	<ul style="list-style-type: none"> • advising on lending services • assessing customer needs and explaining lending products • assisting to complete and quality assuring lending documentation.
<p><i>Initial documentation</i> may include:</p>	<ul style="list-style-type: none"> • brochures • in-house publications • operating guides • policy statements.
<p><i>Restrictions</i> on mobile banking services may include:</p>	<ul style="list-style-type: none"> • limit on number of accounts accessed • discussion only based on knowledge and certification in the internal product portfolio.
<p><i>Documentation to provide mobile banking services</i> for a customer may include, but is not limited to:</p>	<ul style="list-style-type: none"> • computer and manual application forms • disclaimers • disclosures • written advice.

Unit Sector(s)

Unit sector	Banking
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Competency field

Competency field	
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Co-requisite units

Co-requisite units		