



Australian Government

Department of Education, Employment and Workplace Relations

FNSCUS403A Deliver a professional service to customers

Release: 1

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Modification History

<i>Release</i>	<i>Comments</i>
Release 1	This Unit of Competency first released with <i>FNS10 Financial Services Training Package version 3.0</i> . Unit migrated from FNS04. Replaces FNSICCUS401B Deliver a professional service to customers.

Unit Descriptor

This unit describes the knowledge and skills needed for understanding, clarifying and meeting customer's needs and expectations and those functions associated with the provision of a quality and professional service to customers.

Application of the Unit

This unit applies to those providing day-to-day customer service in a financial service environment.

Licensing/Regulatory Information

No licensing, legislative, regulatory or certification requirements apply to this unit at the time of publication.

Pre-Requisites

Not applicable.

Employability Skills Information

This unit contains employability skills.

Elements and Performance Criteria Pre-Content

Element	Performance Criteria
<i>Elements describe the essential outcomes of a unit of competency.</i>	<i>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.</i>

Elements and Performance Criteria

1. Project a positive organisational image	<p>1.1 Communication with customers is courteous, helpful and appropriate to the relationship and the purpose of the interaction</p> <p>1.2 Presentation is at all times consistent with the organisation's standards and philosophy</p>
2. Identify customer needs and expectations	<p>2.1 Customer's needs and expectations are clarified</p> <p>2.2 <i>Special requirements</i> of customers are identified and considered when providing service</p>
3. Provide customer service	<p>3.1 Information based on knowledge of products and/or services is provided to satisfy customer's needs</p> <p>3.2 Information, if not immediately available, is sourced and/or customer referred to appropriate personnel</p> <p>3.3 Confirmation is sought from customer that needs and, where practical, expectations have been met</p> <p>3.4 Customer service feedback is recorded and provided to appropriate personnel to assist in evaluating whether customer service needs have been met</p>
4. Maintain customer confidentiality	<p>4.1 Customer related business is discussed only in the context of the workplace</p> <p>4.2 Customer information is not released except as indicated in <i>organisation policies, procedures and relevant legislation</i></p>

Required Skills and Knowledge

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

Required skills

- communication skills to:
 - determine and confirm customer requirements, using questioning and active listening as required
 - liaise with others, share information, listen and understand
 - use language and concepts appropriate to cultural differences
 - prepare responses to meet client enquiries
- literacy skills to read documents and complete forms and transaction records accurately
- numeracy and IT skills to:
 - access and use computer-based service systems
 - access and use internet information
- organisational skills, including the ability to plan and sequence work
- problem solving skills to address customer service issues
- teamwork skills to work cooperatively with others
- technology skills to utilise customer management and recording systems
- reading skills to:
 - read and understand relevant legislation, regulation and codes of practice
 - read and interpret organisational procedures
- writing skills to accurately record information.

Required knowledge

- customer service principles and practice
- knowledge and general understanding of the principal legislation covering consumer service, privacy and the delivery of financial services
- organisation policies, procedures and protocols
- scope of capacity to offer advice on financial products and services and their benefits and applications within the requirements of the Financial Services Reform Act (FSRA).

Evidence Guide

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.

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"> • apply a range of communication skills and the knowledge of products, services and legislation to interact with customers and provide good service • give consideration of, and adaptation to, any special needs of customers, including cultural, ethnic origin, socio-economic status and demographic needs.
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 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 organisational records • access to organisational policies and procedures.
Method of assessment	<p>A range of assessment methods should be used to assess practical skills and knowledge. The following examples 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 • simulated tasks involving preparation of reports from supplied data • verbal or written questioning on underpinning knowledge and skills • evaluating samples of work.
Guidance information for assessment	

Range Statement

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.

<i>Special requirements of customers</i> may include:	<ul style="list-style-type: none"> • the needs of people from different cultural backgrounds and/or ages • those with a disability • those with specific financial needs or considerations.
<i>Customer confidentiality</i> may include:	<ul style="list-style-type: none"> • any requirements under legislation such as legislation relating to Consumer Credit and Privacy • standards described by the organisation's policies and procedures.
<i>Organisational policies, procedures and relevant legislation</i> may include:	<ul style="list-style-type: none"> • Consumer legislation, regulation and policy • Competition • Australian Competition and Consumer Commission (ACCC) • Prudential • Credit Reference Association of Australia (CRAA) • Electronic Funds Transfer (EFT) Code of Conduct • Financial Transaction Reports Act • Cheques and Payment Orders Act • Bills of Exchange Act.

Unit Sector(s)

Customer service