Australian Government

Department of Education, Employment and Workplace Relations

FNSRTS304A Administer debit card services

Revision Number: 1

INDUSTRY SKILLS COUNCILS
Creating Australia's Future

FNSRTS304A Administer debit card services

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	This unit describes the performance outcomes, skills and knowledge required to provide debit card services and manage associated records.
	No licensing, legislative, regulatory or certification requirements apply to this unit at the time of endorsement.

Application of the Unit

Application of the unit	This unit may apply to job roles in retail financial institutions such as banks and credit unions or any organisation providing debit card service.

Licensing/Regulatory Information

Not applicable.

Pre-Requisites

Prerequisite units		

Employability Skills Information

Employability skills	This unit contains employability skills.

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. Process applications for debit transaction cards	1.1. Customers are provided with information on debit *cards* including their usage, terms and conditions and benefits and information gathered from the customer as required to support application for a card
	1.2. *Information* provided is checked in accordance with standard procedures for authenticity, accuracy and completeness and an application completed and processed in accordance with procedures
	1.3. Customers are notified of approval or disapproval of the application
	1.4. Standard procedures are used to issue customers with debit cards despatched to the branch for collection by the authorised person or card holder or sent by mail
2. Process card transaction	2.1. Consultation or referral to *other personnel* in order to determine transaction details is carried out if required
	2.2. Card transactions are processed in accordance with organisation's policies and procedures
	2.3. Complaints and enquiries are processed in accordance with the Electronic Funds Transfer (EFT) Code of Conduct for captured and hot listed cards
3. Administer card database	3.1. Card database is administered in accordance with the organisation's policies and procedures
	3.2. Duplicate transactions and charge-backs are identified and processed according to organisation's policies and procedures
	3.3. *Card security procedures* are checked to ensure appropriate procedures are in place

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Required Skills and Knowledge

REQUIRED SKILLS AND KNOWLEDGE

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

Required skills

- communication skills to:
  - determine and confirm customer card service requirements, using questioning and active listening as required
  - inform customers of debit card application outcomes
  - liaise with others, share information, listen and understand
  - use language and concepts appropriate to cultural differences
- numeracy and IT skills to:
  - make financial non-cash transaction calculations
  - check debit card transaction requirements
  - access and use computer-based card databases and systems
- problem solving skills to address customer card use or transaction issues
- literacy skills to read documents and complete forms and records accurately
- organisational skills, including the ability to plan and sequence work
- teamwork skills to work cooperatively with others
- self-management skills for complying with organisational procedures and requirements

Required knowledge

- charge-back and duplicate transaction procedures
- industry codes of practice including:
  - Consumer Credit Code
  - Privacy Act
  - Credit Act
- policies and procedures in regard to electronic banking - card services and security
- policies and procedures in regard to electronic banking and security
- range of cards accepted and operation of card databases
- security checking procedures
- operation and maintenance of equipment which may include:
  - security equipment
  - transaction terminals
  - numerical display boards
  - calculators
  - scanners

Evidence Guide

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	Evidence of the ability to: • thoroughly check card database information and customer details • comply with card security procedures.
Context of and specific resources for assessment	Assessment must ensure: • 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 an integrated card databases and data.
Method of assessment	A range of assessment methods should be used to assess practical skills and knowledge. The following examples, in combination, are appropriate for this unit: • evaluating an integrated activity which combines the elements of competency for the unit or a cluster of related units of competency • verbal or written questioning on underpinning knowledge and skills • accessing and validating third party reports.
Guidance information for assessment	

Range Statement

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.	
Cards may include:	• a range of debit transaction cards recognised by the organisation.
Information from customers may include but is not limited to:	• bills • driver's license • passport • personal identification information such as: • rate notices • social security information.
Other personnel may include:	• employees • supervisors/managers.
Card security procedures may include:	• confidentiality of information held • encryption to prevent illegal access • hot listed cards reported as stolen or lost, or fraudulent cards • procedures in the event of loss or theft of card • procedures to identify card holder.

Unit Sector(s)

Unit sector	Financial retail services

Competency field

Competency field	

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Co-requisite units

Co-requisite units		

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