



**Australian Government**

# **FNS30420 Certificate III in Mercantile Agents**

**Release 2**

## FNS30420 Certificate III in Mercantile Agents

### Modification History

Release	Comments
Release 2	This version first released with the FNS Financial Services Training Package Version 8.0. Native elective units of competency were updated and/or superseded.
Release 1	This version first released with FNS Financial Services Training Package Version 6.0.

### Qualification Description

This qualification is designed for individuals in job roles in the mercantile agents sector who apply a broad range of competencies. This includes using limited discretion and judgement while undertaking operations that may include debt collection, process serving and repossessions. Individuals at this level apply knowledge and skills to demonstrate autonomy and judgement and take limited responsibility in known situations under general supervision.

#### Licensing, legislative, regulatory or certification considerations

Work functions in the occupational areas where this qualification may be used are subject to regulatory requirements. Relevant regulatory authorities should be consulted to confirm those requirements before applying the qualification.

### Entry Requirements

Nil

### Packaging Rules

**Total number of units = 12**

**4 core units** plus

**8 elective units**, of which:

- at least 1 must be from Group A Technology
- at least 2 must be from Group B Mercantile and credit
- at least 2 must be from Group C General
- up to 3 may be from this qualification or any other currently endorsed Certificate II or above training package qualification or accredited course.

Elective units must be relevant to the work environment and the qualification, maintain the overall integrity of the AQF alignment, not duplicate the outcome of another unit chosen for the qualification, and contribute to a valid industry-supported vocational outcome.

**Core units**

FNSINC311 Work together in the financial services industry

FNSMCA311 Collect debts

FNSMCA314 Locate individuals

FNSMCA413 Identify and manage individuals experiencing hardship

**Elective units****Group A – Technology**

BSBDAT201 Collect and record data

BSBTEC201 Use business software applications

BSBTEC404 Use digital technologies to collaborate in a work environment

**Group B – Mercantile and credit**

FNSCRD302 Monitor and control accounts receivable

FNSCRD311 Process applications for credit

FNSCRD404 Utilise the legal process to recover outstanding debt

FNSCRD413 Manage and recover bad and doubtful debts

FNSCRD415 Manage overdue customer accounts

FNSMCA312 Repossess property

FNSMCA313 Serve legal process

FNSMCA411 Evaluate debt collection actions and develop recommendations

FNSMCA412 Undertake legal action for recovery of debts

**Group C – General**

BSBAUD412 Work within compliance frameworks

BSBCMM412 Lead difficult conversations

BSBFIN301 Process financial transactions

BSBPEF301 Organise personal work priorities

BSBPEF302 Develop self-awareness

BSBPEF401 Manage personal health and wellbeing

BSBPMG421 Apply project time management techniques

BSBWHS211 Contribute to the health and safety of self and others

BSBXCM301 Engage in workplace communication

BSBXTW301 Work in a team

FNSACC323 Perform financial calculations

FNSACC421 Prepare financial reports

FNSCUS311 Respond to customer enquiries

FNSCUS411 Participate in negotiations

FNSCUS412 Resolve disputes

FNSFLT213 Develop knowledge of debt and consumer credit

FNSINC411 Conduct work according to professional practices in the financial services industry

FNSORG411 Conduct individual work within a compliance framework

FNSRTS315 Process customer accounts

## **Qualification Mapping Information**

No equivalent qualification. Supersedes and is not equivalent to FNS30415 Certificate III in Mercantile Agents.

## **Links**

Companion Volume Implementation Guide is found on VETNet -

<https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=c7200cc8-0566-4f04-b76f-e89fd6f102fe>