



Australian Government

FNS42022 Certificate IV in Banking Services

Release 1

FNS42022 Certificate IV in Banking Services

Modification History

Release	Comments
Release 1	This version first released with the FNS Financial Services Training Package Version 8.0. Supersedes and is equivalent to FNS42020 Certificate IV in Banking Services.

Qualification Description

This qualification reflects the role of individuals requiring specialist understanding of financial products and services working in banking, customer contact centre or retail financial services environments. Individuals in these roles apply specialist skills and knowledge to work autonomously and exercise judgement in completing routine and non-routine activities. The qualification allows for specialisation in customer service, lending and mobile banking.

Licensing, legislative, regulatory or certification considerations

Work functions in the occupational areas where this qualification may be used are subject to regulatory requirements. Refer to the relevant regulator for specific guidance on requirements.

Entry Requirements

Nil

Packaging Rules

Total number of units = 12

5 core units plus

7 elective units, of which:

- at least 3 must be from one of the following elective groups:
 - Group A Customer service
 - Group B Lending
 - Group C Mobile banking
- the remaining units may be from any elective group
- up to 2 may be from this qualification or any currently endorsed Certificate III 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.

Where relevant, the choice of elective units set out in the packaging rules below can serve to provide the qualification with a specialisation. The achievement of a specialisation will be identified on testamurs as follows:

- FNS42022 Certificate IV in Banking Services (Customer Services)
- FNS42022 Certificate IV in Banking Services (Lending)
- FNS42022 Certificate IV in Banking Services (Mobile Banking)

Packaging rules to achieve a specialisation

Specialisation 1 in Customer Service

- Select all 7 units from Group A Customer service

Specialisation 2 in Lending

- Select all 6 units from Group B Lending

Specialisation 3 in Mobile Banking

- Select all 5 units from Group C Mobile banking

Core units

FNSCUS403 Deliver a professional service to customers

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

FNSINC412 Apply and maintain knowledge of financial products and services

FNSINC513 Identify and apply complex ethical decision making to workplace situations

FNSRSK411 Apply risk management strategies to own work

Elective units

Group A – Customer service

BSBOPS404 Implement customer service strategies

FNSASIC311 Establish client relationship and analyse needs

FNSASIC312 Provide personal advice on non-relevant financial products

FNSCUS412 Resolve disputes

FNSSAM413 Identify and provide initial information to potential new clients

FNSSAM421 Provide information on financial products and services to clients

FNSSAM422 Implement promotional strategies for financial products and services

Group B – Lending

FNSCRD401 Assess credit applications

FNSCRD412 Establish and maintain appropriate security options for credit facilities

FNSCRD513 Promote client understanding of the role and effective use of consumer credit

FNSFMB511 Implement credit contracts in preparation for settlement

FNSMCA412 Undertake legal action for recovery of debts

FNSMCA413 Identify and manage individuals experiencing hardship

Group C – Mobile banking

FNSBNK411 Coordinate small business customer portfolios

FNSBNK412 Align banking products with the needs of small business customers

FNSBNK414 Promote mobile banking services

FNSBNK415 Provide mobile banking sales and services

FNSBNK416 Manage mobile lending services

Group D – General

BSBLDR411 Demonstrate leadership in the workplace

BSBLDR414 Lead team effectiveness

BSBOPS304 Deliver and monitor a service to customers

BSBPEF501 Manage personal and professional development

BSBTEC201 Use business software applications

BSBTEC403 Apply digital solutions to work processes

FNSBNK413 Provide services in a Business Transaction Centre

FNSFLT511 Assist customers to budget and manage own finances

FNSFMB412 Identify client needs and present broking options

FNSINC512 Assess vulnerability of financial products and services to money laundering and terrorism financing

FNSINC514 Apply ethical frameworks and principles to make and act upon decisions

FNSORG411 Conduct individual work within a compliance framework

FNSPIM410 Collect, assess and use information

Qualification Mapping Information

Supersedes and is equivalent to FNS42020 Certificate IV in Banking Services.

Links

Companion Volume Implementation Guide is found on VETNet -

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