



Australian Government

FNSBNK415 Provide mobile banking sales and services

Release: 1

FNSBNK415 Provide mobile banking sales and services

Modification History

Release	Comments
Release 1	This version first released with FNS Financial Services Training Package Version 4.0.

Application

This unit describes the skills and knowledge required to sell mobile banking services to clients and provide follow-up service.

It applies to individuals who use specialised knowledge, products and techniques to build the organisation's business and maintain clients.

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

Unit Sector

Banking

Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
<i>Elements describe the essential outcomes.</i>	<i>Performance criteria describe the performance needed to demonstrate achievement of the element.</i>
1. Identify clients for mobile banking services	1.1 Identify client needs and assess relevant products and services 1.2 Evaluate client status and sustainability for a loan, according to organisational policies and procedures 1.3 Confirm benefits of mobile banking services for client
2. Identify and explain mobile banking service features to clients	2.1 Identify appropriate mobile services suitable for clients 2.2 Provide initial documentation to clients setting out mobile banking services 2.3 Inform clients about restrictions that may apply to mobile banking services 2.4 Explain all characteristics of mobile banking service details to clients and confirm understanding according to organisational policies and procedures

ELEMENT	PERFORMANCE CRITERIA
3. Complete mobile banking service agreements	3.1 Assist clients to make informed choices on mobile banking services, with advice provided in strict accordance with regulatory restrictions and organisational policies 3.2 Discuss and explain recommendations to clients 3.3 Complete and process documentation to provide mobile banking services to client accounts according to organisational requirements
4. Provide follow-up service	4.1 Contact mobile banking clients to obtain comments about using service 4.2 Respond to problems in using service within required time frames 4.3 Provide guidance on more effective use of service as required

Foundation Skills

This section describes those language, literacy, numeracy and employment skills that are essential to performance but not explicit in the performance criteria.

Skill	Description
Reading	Interprets textual information from a range of sources to make comparisons and to determine critical features and required action
Writing	- Completes business documentation accurately and legibly, following organisational policies and procedures - Uses clear and concise language, incorporating correct spelling and grammar and avoiding unnecessary industry jargon, to convey accurate information
Oral communication	- Participates in verbal exchanges of information using language, tone and pace appropriate to the audience and purpose - Uses active listening and questioning to convey information, elicit feedback and confirm understanding
Numeracy	Uses mathematical equations to perform calculations and check for accuracy in financial and numerical information
Teamwork	- Recognises the importance of building rapport to establish and maintain effective working and client relationships - Adapts personal communication style to show respect for the values, beliefs and cultural expectations of others
Self-management	- Takes responsibility for own workload and sequences work to meet work requirements promptly and effectively - Identifies and solves client problems, and provides advice and options that enhance the service to clients

Skill	Description
	Recognises and follows business rules and protocols and meets expectations associated with own role
Technology	Uses a range of digitally based technologies and software packages, including spreadsheets, databases and the internet

Unit Mapping Information

Supersedes and is equivalent to FNSBNK405 Provide mobile banking sales and services.

Links

Companion Volume Implementation Guide is found on VETNet -

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

Assessment Requirements for FNSBNK415 Provide mobile banking sales and services

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Performance Evidence

The candidate must demonstrate the ability to complete the tasks outlined in the elements, performance criteria and foundation skills of this unit, including evidence of the ability to:

- provide mobile banking sales and services to at least three clients.

In the course of the above, the candidate must:

- comply to regulatory restrictions and organisational policies and procedures to provide sales and services to clients.

Knowledge Evidence

The candidate must be able to demonstrate knowledge to complete the tasks outlined in the elements, performance criteria and foundation skills of this unit, including knowledge of:

- mobile banking products and services available to clients
- key characteristics and conditions of similar mobile lending services available in the industry
- organisational policies and procedures related to mobile banking services and products
- financial documents relating to mobile banking products and services, including:
 - brochures
 - fact sheets
- key requirements of financial services legislation required to produce the performance evidence
- key features of vulnerable customers and associated implications with lending services
- codes of conduct related to customer service and lending services
- communication and interpersonal techniques to respond to customer needs
- different levels of advice provision, and methods for ensuring general advice only is provided
- key characteristics of promotional tools and selling techniques required to produce the performance evidence.

Assessment Conditions

Skills in this unit must be demonstrated in a workplace or simulated environment where the conditions are typical of those in a working environment in this industry.

This includes access to:

- office equipment, technology, software and consumables
- organisational policies and procedures and regulations for providing services
- mobile banking service information.

Assessors of this unit must satisfy the requirements for assessors in applicable vocational education and training legislation, frameworks and/or standards.

Links

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