



Australian Government

FNS30410 Certificate III in Mercantile Agents

Release 3

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Modification History

Release	Comments
Release 3	<p>This version first released with <i>FNS10 Financial Services Training Package Version 5.0</i>.</p> <p>Update imported units: <i>BSBCMM301A</i> to <i>BSBCMM301B</i>.</p> <p>Qualification outcomes remain unchanged.</p>
Release 2	<p>This version first released with <i>FNS10 Financial Services Training Package version 2.0</i>.</p> <p>Replaced <i>BSBOHS303B Contribute to OHS hazard identification and risk</i> with <i>BSBOHS201A Participate in OHS processes</i>.</p> <p>This is considered a more appropriate unit for this qualification.</p>
Release 1	<p>This qualification first released with <i>FNS10 Financial Services Training Package version 1.0</i>.</p>

Description

This qualification is designed for job roles in the mercantile agents sector of the financial services industry.

Pathways Information

Pathways into the qualification

This qualification has three employment pathways for typical operational environments of mercantile agents. These cover:

- collections
- process serving
- repossessions

Pathways from the qualification

The primary pathway from this qualification is entry level employment in the mercantile agent sector. Broader credit management learning building on this qualification such as Certificate IV in Credit management would support career progression.

Licensing/Regulatory Information

There is no direct link between this qualification and licensing, legislative and/or regulatory requirements. However, where required, a unit of competency will specify relevant licensing, legislative and/or regulatory requirements that impact on the unit.

Entry Requirements

Not applicable.

Employability Skills Summary

The following table contains a summary of the employability skills required by industry for this qualification. The employability skills facets described here are broad industry requirements that may vary depending on qualification packaging options.

Employability Skill	Industry/enterprise requirements for this qualification include:
Communication	<ul style="list-style-type: none"> developing and writing reports to specifications using effective high level written and oral skills to negotiate resolutions using persuasive techniques and sound telephone techniques to achieve a satisfactory outcome for clients
Teamwork	<ul style="list-style-type: none"> building rapport and trust with clients and liaising and cooperating with a wide range of persons clarifying with others tasks to be completed working with third party personnel to recover debts
Problem solving	<ul style="list-style-type: none"> applying investigative skills to collect information, conduct searches and locate defaulters determining appropriate cost-effective recovery strategies using modelling tools to test assumptions against a variety of scenarios
Initiative and enterprise	<ul style="list-style-type: none"> applying investigative skills to collect information, conduct searches and locate defaulters determining appropriate cost-effective recovery strategies using modelling tools to test assumptions against a variety of scenarios
Planning and organising	<ul style="list-style-type: none"> contributing to the planning process by researching, analysing and validating information relating to debts developing and maintaining systems, records and reporting procedures maintaining files, managing information, and scheduling and coordinating competing tasks
Self-management	<ul style="list-style-type: none"> managing own time and priorities and dealing with contingencies taking responsibility as required by work role and ensuring all organisational policies and procedures are followed taking personal responsibility for complying with legal obligations working within the legal, ethical and security considerations of the job role
Learning	<ul style="list-style-type: none"> acquiring and applying knowledge of legislation and legal procedures

	<ul style="list-style-type: none">• applying learning to develop improved practices• asking questions to clarify instructions• developing and maintaining professional competency• maintaining detailed field notes to reflect on approaches taken in resolving disputes• using online help and manuals to solve basic technology problems
Technology	<ul style="list-style-type: none">• using computer systems for research, store information and to generate reports• using electronic communication devices and processes (e.g. internet, email) to produce written correspondence and reports• using common business office equipment and monitoring its use and maintenance

Packaging Rules

12 units must be achieved:

8 core units

plus **4 elective units**

2 elective units must be selected from the elective units listed below.

The remaining **2 elective units** may be selected from the elective units listed any endorsed Training Package or accredited course. Elective units may be selected from a Certificate III or Certificate IV qualification.

Elective units must be relevant to the work outcome, local industry requirements and the qualification level.

Core units of competency:

- FNSCUS402A Resolve disputes
- FNSINC301A Work effectively in the financial services industry
- FNSMCA301A Collect debts
- FNSMCA303A Serve legal process
- FNSMCA304A Locate subjects
- BSBFIA301A Maintain financial records
- BSBFIA401A Prepare financial reports
- BSBWOR204A Use business technology

Elective units of competency:

Collections

- FNSMCA401A Develop and document case recommendations
- FNSMCA402A Initiate legal recovery of debts

Process Serving and Repossession

- FNSMCA302A Repossess property

General

- BSBCMM301B Process customer complaints
- BSBCOM402B Implement processes for the management of a breach in compliance requirements
- BSBOHS201A Participate in OHS processes
- BSBPMG407A Apply risk management techniques
- FNSINC401A Apply principles of professional practice to work in the financial services industry