



Australian Government

Department of Education, Employment and Workplace Relations

FNSBNK403A Provide services in a Business Transaction Centre

Revision Number: 1

FNSBNK403A Provide services in a Business Transaction Centre

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	This unit describes the performance outcomes, skills and knowledge required to provide a breadth of service in Business (and Rural) Transaction Centres (BTCs and RTCs) in regional and remote Australia, including customer service, processing and customer needs analysis. No licensing, legislative, regulatory or certification requirements apply to this unit at the time of endorsement.
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Application of the Unit

Application of the unit	This unit may be applied in a range of organisations that provide business transaction centre services. Rural centres are operated by a wide range of organisations frequently hosted in credit unions, libraries or other existing community service centres with funding provided by the Commonwealth government with the intent of ensuring regional and rural communities have ready access to an appropriate range of transaction processing and other services such as Medicare claims and Centrelink enquiries.
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Licensing/Regulatory Information

Not applicable.

Pre-Requisites

Prerequisite units		

Employability Skills Information

Employability skills	This unit contains employability skills.
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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. Represent the Business Transaction Centre	1.1. The role and purpose of the Business Transaction Centre in providing services to the local community and its relationship to the institution in which it is hosted are recognised and communicated to customers 1.2. Knowledge of the relevant range of products and services is developed and maintained 1.3. Documentation and promotional material about the range of services facilitated by the centre are effectively maintained to ensure accessibility, accuracy, currency and quality 1.4. Relevant contact people, hotline phone numbers and websites of the services supported by the centre are accessed to provide support and clarify service queries
2. Identify customer service and information needs	2.1. Timely and courteous responses are provided to customer requests and queries 2.2. Requests for information, advice, products or services that fall outside the centre's level of authorisation or capacity are referred to the relevant service provider or agency for resolution 2.3. Help and assistance is provided to customers to ensure the full and accurate completion of documentation or transaction forms
3. Process customer transactions	3.1. Information or forms provided by customers are checked for accuracy and completeness 3.2. Processes and protocols to maintain the privacy of customer information are followed in line with the centre's established standards 3.3. Transactions are completed in a timely and accurate manner using the protocols and processes of the centre 3.4. Accurate customer transaction details are maintained and reported as required for each service provided on behalf of another agency 3.5. Accurate reconciliation of monies received with transaction records is conducted routinely 3.6. Customer queries or complaints are responded to in a courteous and timely manner using the required protocols and processes
4. Provide support and	4.1. Professional and confidential assistance and advice

ELEMENT	PERFORMANCE CRITERIA
service information to customers	is provided to customers 4.2. Bookings for appointments with other professionals or service providers are conducted efficiently and effectively using standard operating procedures 4.3. Customers seeking <i>skill development and assistance</i> in order to access the full range of services offered by the centre are provided with courteous, accurate and timely support

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 requirements, using questioning and active listening as required
 - liaise with others, share information, listen and understand
 - use language and concepts appropriate to cultural differences
- problem solving skills to identify any issues that have the potential to impact on customers services and develop options to resolve these issues when they arise
- literacy skills for analysing information and products to ensure appropriateness to customer needs, currency and accuracy
- IT skills for accessing and using appropriate software and internet information
- product selling skills including cross-selling
- quality control and continuous improvement skills to maintain and develop customer services

Required knowledge

- Business Transaction Centre (BTC) and Rural Transaction Centre (RTC) policies, procedures and protocols
- scope of capacity to offer advice within the requirements of the Financial Services Reform Act (FSRA) and other legislation
- the full range of BTC products and services and their benefits and applications

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:

- provide accurate information, advice and transaction processing for a wide range of agencies such as:
 - local government councils
 - road traffic authorities
 - financial institutions
 - Medicare and Centrelink
- provide high level customer service
- provide confidential and sensitive information to a diverse community.

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 financial services product information and internet
- access to organisational policies, procedures and systems.

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
- setting and reviewing workplace projects and business simulations or scenarios
- 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.

<i>Business (and Rural) Transaction Centres</i> are:	• developed to meet local needs and conditions and are managed by a local committee • funded by the Commonwealth government to ensure communities, particularly in rural and regional areas, have accessible and local access to a range of key services.
<i>Products and services</i> provided include:	• Australian Taxation Office (ATO) information and access to advisory services • business services and advice • Centrelink enquiries and communications • deposits and withdrawals from accounts held with a variety of financial institutions • distribution of application forms • BTCs may also offer: • internet access and training • library services • local government information and services • Medicare premium payments, claims and information • office space for visiting professionals • payment of bills from a range of commercial and government agencies • payment of credit card balances • public telephone and facsimile access • secretarial and copying services • Veterans' Affairs services.
<i>Accuracy and completeness</i> of documentation includes checking:	• authenticity of signatures • that all forms are completed accurately and legibly • use of appropriate forms for the transaction.
<i>Processes and protocols</i> to protect customer privacy and confidentiality may	• adherence to the BTC's training requirements to ensure the procedures and processes of the agencies for whom services are provided are met • compliance with National Privacy Principles (NPP)

RANGE STATEMENT	
include:	- legislation - compliance with the anti-hawking provisions of the Corporations Act - compliance with the Electronic Funds Transfer (EFT) Code of Conduct legislation - operational compliance with the Financial Services Reform (FSR) legislation.
<i>Transactions</i> may be both manual and/or electronic and includes:	- accurate processing of transactions - completion of records for transaction errors - initiation of transaction.
<i>Skill development and assistance</i> required by customers may include:	- demonstration of the use of: - photocopiers - printers - telecommunications equipment - other office equipment - training and support to access the internet and send emails.

Unit Sector(s)

Unit sector	Banking
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Competency field

Competency field	
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Co-requisite units

Co-requisite units		