



Australian Government

Department of Education, Employment and Workplace Relations

FNSBNK406A Manage customer visits

Revision Number: 1

FNSBNK406A Manage customer visits

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	This unit describes the performance outcomes, skills and knowledge required to meet directly with customers seeking or using mobile banking services and deal effectively with their needs. 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 applies to job roles involving direct customer contact for delivery of banking products and services.
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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. Prepare for customer visits	1.1. Customers that may require mobile banking services are contacted from referrals or an analysis of customer records 1.2. Details of current customer banking business are accessed and evaluated to assess their status in accordance with organisational policies and procedures 1.3. A suitable time for the customer visit is scheduled and the meeting venue confirmed 1.4. Relevant product and service information is gathered in readiness for the customer
2. Establish customer mobile banking needs and match with services	2.1. Customer mobile banking needs are determined using questioning and active listening as required 2.2. Suitable services are considered that match customer needs and the features, characteristics and benefits clearly explained 2.3. Sales aids are used as required
3. Respond to customer queries and non-verbal signals	3.1. Gestures, posture, body language, facial expressions and voice modulation are used to create a supportive environment 3.2. Open-ended questions are used to identify customer preferences and responded to using persuasive communication techniques to maintain interest 3.3. Any customer resistance or objection to the products and services offered is identified, probed and addressed by appropriate strategies
4. Formalise customer service requirements	4.1. Agreement to mobile banking services is confirmed 4.2. Conditions of the mobile banking service are negotiated and settled 4.3. Necessary documentation is completed and processed in accordance with organisational policies and procedures 4.4. Opportunities for cross-selling of other products or services is identified 4.5. Customer is advised of follow-up services to be provided and thanked politely when the meeting is closed

Required Skills and Knowledge

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit.

Required skills

- well-developed communication skills to:
 - determine and confirm customer requirements, using questioning and active listening as required and avoiding unnecessary industry jargon
 - provide advice on and negotiate appropriate mobile banking services to customers
 - liaise with others, share information, listen and understand
 - use language and concepts appropriate to cultural differences
- literacy skills for:
 - analysing information on mobile banking services to ensure appropriateness to customer needs, currency and accuracy
 - reading and interpreting documentation from a variety of sources and recording, gathering and consolidating financial information
 - completing relevant documentation
- numeracy skills to make financial calculations and accurately analyse, record and store financial data in accordance with organisational requirements
- IT skills for accessing and using appropriate software such as spreadsheets and databases and using internet information
- organisational skills, including the ability to arrange meetings and plan and sequence work

Required knowledge

- organisational policy and guidelines related to mobile banking services and products
- overview of similar products available in the industry, their characteristics and conditions
- relevant financial document details including:
 - brochures
 - fact sheets
- selling techniques
- verbal and non-verbal communication signals and techniques

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:

- maintain current knowledge of mobile banking products and services available to customers
- arrange meetings and create rapport with customers to meet their mobile banking needs
- close and secure service agreements.

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 mobile banking services information.

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
- observing and adhering to processes and procedures in workplaces or role plays
- verbal or written questioning on underpinning knowledge and skills
- 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>Mobile banking services</i> may include:	• accessing account information such as balances by mobile text • blocking lost or stolen cards • advising on location of ATMs • making transactions: • transfers • payments • withdrawal/deposits at banking agents. • ordering: • cheque/deposit books • mini-statements • receiving alerts on account activity • status of stop payment on cheques.
<i>Organisational policies and procedures</i> may include:	• administrative and clerical systems • privacy and security requirements and protocols • product and account and service range • range of responsibility.
<i>Features, characteristics and benefits</i> of mobile banking services may include:	• convenience • effective use of customer time • instant information • out of business hours access • security.
<i>Sales aids</i> may include:	• brochures • examples of benefits • in-house publications • policy statements • video demonstrations.
<i>Customer resistance or objections</i> to offered services may be:	• concerns on security of information • cost • no perceived need • previous service dissatisfaction • timing

RANGE STATEMENT	
	uncertainty about benefits.
<i>Appropriate strategies</i> to respond to customer resistance may include:	- assertive messages - checking perceptions - cost recalculation - denial of issue: - direct - indirect - trial service period.
<i>Documentation</i> to provide mobile banking services for a customer may include, but is not limited to:	- computer and manual application forms - disclaimers - disclosures - written advice.

Unit Sector(s)

Unit sector	Banking
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Competency field

Competency field	
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Co-requisite units

Co-requisite units		