



Australian Government

Department of Education, Employment and Workplace Relations

FNSMCA401A Develop and document case recommendations

Revision Number: 1

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Modification History

Not applicable.

Unit Descriptor

Unit descriptor	This unit describes the performance outcomes, skills and knowledge required to develop, compile and document recommendations from debt collection cases. This unit may apply to job roles subject to licensing, legislative, regulatory or certification requirements so Commonwealth, State or Territory requirements should be confirmed with the relevant body.
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Application of the Unit

Application of the unit	This unit applies to mercantile agent job roles in debt management and collection.
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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. Assemble information	1.1. Information is gathered and reviewed for relevance to the report and recommendations required by the client 1.2. Information is checked for accuracy, suitability, relevance and compliance with legal and privacy responsibilities and security and collated into a logical and coherent result of the job findings
2. Compile report and recommendations	2.1. Results of the review of the relevant information are used to determine a recommendation for action or for no further action that accounts for the requirements and expectations of the client and provide further avenues of inquiry when appropriate 2.2. Report with recommendations is produced and presented in accordance with client's instructions, and in an appropriate organisational format for the client
3. Verify recommendations with client	3.1. Contents of the report are openly and clearly discussed with the client as required with any queries and issues arising from the report clarified satisfactorily 3.2. Report is finalised and provided to the client when all outcomes of the work are agreed and recommendations meet the client's needs

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 client requirements, using questioning and active listening as required
 - negotiate and resolve disputes
 - liaise with others, share information, listen and understand
 - use language and concepts appropriate to cultural differences
- literacy skills to:
 - read and interpret documentation from a variety of sources and recording, gathering and consolidating client information
 - draft reports and letters
 - interpret and comply with legal and ethical principles and obligations
- well-developed observation and analysis skills to determine appropriate recommendations for clients that comply with legal obligations, industry and organisational codes of practice and ethical principles
- IT skills for:
 - accessing and using appropriate software such as word processors, spreadsheets and databases
 - using internet search systems
 - using specialist computing systems for a collection agency
- organisational skills, including the ability to plan and sequence work

Required knowledge

- all relevant State and Commonwealth Acts
- business principles and legal obligations underpinning credit management functions and their relationship to agents
- costing of contracts, as well as potential factors and issues, in particular:
 - debt collection processes and underpinning legal obligations
 - business principles
 - financial arrangements
 - legal obligations of:
 - sole traders
 - partnerships
 - companies
- role of the Australian Securities and Investments Commission (ASIC) in relation to:

REQUIRED SKILLS AND KNOWLEDGE

- businesses
- principles of limited liability
- subpoenas
- insolvency and bankruptcy
- principles of association under the Associations Incorporation Act
- types and principles and obligations of trusts
- role, procedures and relevant documentation of the various relevant court jurisdictions and appeals procedures
- securities principles:
 - factoring
 - guarantees
 - indemnity
 - securities over property
 - retention
 - liens

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:

- compile written reports that effectively communicate recommendations and actions
- interpret and comply with current legislative requirements and general development in the mercantile agents field
- liaise and cooperate with a variety of people and build and maintain rapport and trust with clients
- take personal responsibility for fully complying with legal obligations
- apply prior experience in problem solving and develop constructive responses when confronted with problems and difficulties.

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 collection agency systems and documentation.

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 processes and procedures in workplaces or role plays
- verbal or written questioning on underpinning knowledge and skills
- setting and reviewing simulations or scenarios
- evaluating samples of work
- accessing and validating third party reports.

Guidance information for

EVIDENCE GUIDE**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.

Appropriate ***report*** formats may include:

- broad
- dot point
- photographic
- short form.

Clients may include:

- banks
- building societies
- credit unions
- employer
- finance companies
- financiers
- government agencies
- other mercantile agents
- private companies.

Recommendations may be for:

- further action
- further investigation before final decision on case is made
- no further action.

Unit Sector(s)**Unit sector**

Mercantile agents

Competency field

Competency field	
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Co-requisite units

Co-requisite units		