Certificate III in Mercantile Agents
FNS30415

DEBT COLLECTION AND MERCANTILE AGENTS - MEET THE CAPI REQUIREMENTS
About This Course

The Certificate III in Mercantile Agents ensures that you are knowledgeable about compliance obligations and legal processes, as well as meeting organisational standards for debt collection activities. You will also meet CAPI licensing obligations that are required in some states.

The subjects included in the Certificate III in Mercantile Agents meet the CAPI requirements for debt collectors and process servers; and allow the optional included elective of repossessions.

Subject Choices

1 optional Elective

- Business Technology
- Action Outstanding Debts
- Searching for Debtors
- Dispute Resolution
- Understanding Process Serving
- Legal Proceedings
- Financial Recordkeeping
- Financial Statements
- Working in the Financial Services Industry
- Repossessions (E)
Key Course Facts

Start Date:
Start immediately

Duration:
Complete within 8 months

Delivery Options:
On-line/Correspondence

Group Training:
Workshops available

Course Fees: $3,300  All materials provided at no extra cost

The course fees may vary if you are a trainee or if the state that you reside in has a subsidised training opportunity. Refer to the tables below.

New Entrant Traineeship Fees for this Qualification:

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Existing Worker Traineeship Fees for this Qualification:

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School Based Traineeship Fees for this Qualification:

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Subsidised Training Options for this Qualification:

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* NSW fees depend on previous qualification levels
** Subject to eligibility and availability at the time of enrolment
Entry Requirements

Reading and Writing Skills
The course is an online correspondence course so you need to have basic English reading and writing skills, or higher. As a guide - you should have completed Year 10 schooling, or have proven workplace written communication skills.

Spoken English Skills
To ensure successful completion of this course you must have sufficient English speaking skills to be able to communicate with your Student Adviser over the phone.

Numeracy Skills
Numeracy skills are required at an average level eg completion of Year 10 maths and the ability to use a calculator.

Computer and Internet
- Access to a Desktop Computer or Laptop
- Internet access with Internet Explorer 8+, Chrome or Firefox
- Microsoft Office 2010 Word and Subject specific Office products for chosen electives (ie Excel, Powerpoint, Publisher)

Other
- Ability to study and conduct assessments in a safe environment
- To obtain your NSW CAPI licence you must be working under the supervision of a Master CAPI licencee and apply to the NSW Police for a licence
- Each state/territory has different licencing requirements.
Subject Descriptions

Core Subjects:

Business Technology

This subject looks at the skills and knowledge required to select and use computer software and organise electronic information and data. It also addresses knowledge about business technology such as computers and printers. A competency conversation is used at the completion of your course to confirm your knowledge and skills across a range of technology.

Unit(s):

BSBWOR204 - Use business technology

Action Outstanding Debts

The role of debt collectors is an essential one in the financial services industry and in the wider economy. Through a look at debt collection guidelines, licensing, secured and unsecured creditors, negotiation and managing accounts, you will learn the various skills and knowledge essential to ensure debts are retrieved efficiently and that all legal requirements are supported.

Unit(s):

FNSMCA301 - Collect debts
FNSMCA401 - Develop and document case recommendations

Searching for Debtors

This subject looks at the various search tools available to assist in the location of a debtor. This includes undertaking online searches and accessing public records. A case study is provided which covers the process involved including providing a recommendation to the client based on your findings.

Unit(s):

FNSMCA304 - Locate subjects

Dispute Resolution

Formal disputes processes exist in financial services as a regulatory requirement. In this subject you will learn formal complaints management techniques, Internal Dispute Resolution requirements and understand the applicable External Dispute Resolution Schemes.

Unit(s):

BSBCMM301 - Process customer complaints
FNSCUS402 - Resolve disputes
Understanding Process Serving
This CAPI required subject looks at the legal process involved in serving a court document for debt recovery. This includes how documents must be served and proof of service. There is also a practical activity where you will complete an Affidavit of Service or similar relevant to your state or territory.
Unit(s):
FNSMCA303 - Serve legal process

Legal Proceedings
This subject covers ways of locating the Debtor, the types of debtors and the types of debts. It looks at the role of the regulators, the regulations that apply to the legal process and the impact that securities have on the collection of debts. Important in this subject is how legal proceedings to recover debts are commenced through the Court Systems Proceedings and the enforcement processes that can result.
Unit(s):
FNSMCA402 - Initiate legal recovery of debts

Financial Recordkeeping
This subject is required and addresses the skills and knowledge required to maintain daily financial records such as reconciling debtors' and creditors' systems, preparing and maintaining a general ledger and trial balance and includes activities associated with monitoring cash control for accounting purposes.
Unit(s):
BSBFIA301 - Maintain financial records
FNSACC303 - Perform financial calculations

Financial Statements
Upon completion of this very practical module, you will be able to prepare profit and loss statements and balance sheets in line with reporting obligations and regulations. You will be given step by step guidance on how to record end of period of adjustments, apply depreciation, close journal entries and produce trial balances.
Unit(s):
BSBFIA401 - Prepare financial reports

Working in the Financial Services Industry
All roles in the financial services sector require skills to correctly interpret and apply industry and organisation procedures, guidelines and policies. Professional and ethical standards as well as the application of practices relating to sustainability also have a significant role to play.
Unit(s):
FNSINC301 - Work effectively in the financial services industry
Elective Subjects: 1 optional Elective

Repossessions
This subject is required under CAPI licencing for Repossession Agents. It explains the repossession process including the specific legal requirements, the various parties involved and the steps involved in client negotiation. There is a case study provided where students can demonstrate their understanding of this process and includes providing a report to the client.

Unit(s):
FNSMCA302 - Repossess property
Service Guarantees

Quality Training Provider
ACCM was one of the first private training Colleges to be given official RTO registration status. 21 years later we have helped over 2,000 employers and 25,000 students achieve their career goals and have been recognised as a state finalist on the NSW Training Awards. We have a history of satisfied students and clients and repeat business. Our testimonials on our website are genuine and the type of feedback we receive daily. We are so confident that you will be pleased with the College service, that we guarantee it.

Speedy Paper-less Enrolment
Enrolment Applications are accepted 24/7 online. Be fully enrolled in your course in 7 minutes! For customised or employment based courses and traineeships contact us and we will send you a customised enrolment page by email.

Start Anytime - Immediate Enrolment
Within 30 minutes of being enrolled, your personal log-on details are emailed to you. This gives you access to course materials to commence your studies (via our on-line system WebClass).

Industry Expert Student Adviser
You will be allocated your own industry experienced Student Adviser. While they will personally manage your program; you will also benefit from the College team around them to provide expert assistance in all subject areas.

Prompt Results and Feedback
All assessments are promptly returned (via Webclass) with detailed feedback and encouragement. Our goal is to have them back to you in 2 weeks or less. In the meantime you can progress to your next subject.

Personal Contact for the Right Start
When you enrol your College Student Adviser will phone to welcome you to the course. Your Student Adviser will ensure that you understand the best way to progress in your course. They will also assist you with any questions you may have. They will be in regular touch with you at the start of your course to offer motivation, support and guidance. For employment based enrolments they will also make contact with supervisors during this time to address any questions they may have.

Pro-active Learner Support
The support won't stop! Contact from your College Student Adviser will continue every month, based on the level of help you need. Of course, at any time you can call us to get help. Get immediate assistance over the phone and by email. If immediate assistance is unavailable for any reason, we will make sure a qualified Student Adviser is in contact with you no later than the next business day.

Quality Course Materials
Our step by step course materials have been written by industry experts specifically for the College. They will give you all of the relevant learner information you need to succeed in your course. The resources simplify industry jargon and concepts, give you industry insight and understanding, and focus on current real world business practices.

Employer Progress Updates
For employment based enrolments all supervisors will be emailed a monthly progress report showing the status of all learners. We understand that its essential to keep you up to date.