



MICROLEARNING COURSES

*Bite-sized learning for future-ready
Finance Professionals*



WHY STUDY THROUGH MICROLEARNING COURSES?

Gain foundational knowledge and practical skills across a wide range of topics in banking and finance with our microlearning courses. These courses are designed to provide high-quality, engaging and easily digestible content to suit your busy schedule.

Whether you're starting your career, looking to upskill or refresh your knowledge, our microlearning courses allow you to tailor your learning needs according to your career goal.

Have questions?

Contact our membership team for further information:



(02) 9275 7900



membership@finsia.com



DELIVERED ONLINE

All courses are delivered online, which means you can complete them at your own pace and in your own time.



CERTIFICATE

Upon successful completion, a Certificate of Completion will be issued by FINSIA



CONTINUING PROFESSIONAL DEVELOPMENT

Earn CPD credits as you learn relevant skills to advance in your profession.



MADE FOR AUSTRALIA

Developed for the Australian Market by FINSIA.

CUSTOMERS EXPERIENCING VULNERABILITY

45 MINUTES - 0.75 CPD HOURS

PRICE: AU\$75

Learn how to identify customers experiencing vulnerability and better support them as a financial professional.

This microlearning course will provide practical knowledge to help you identify customers experiencing vulnerability and how you can better support them.

By the end of this course, you will be able to:

- Identify the common characteristics of customers experiencing vulnerability.
- Identify types of vulnerability.
- Understand how to better deal with customers experiencing vulnerability.

Who is this for?

This course is suitable for professionals in a range of roles and industries. The course is designed to provide practical tools and information to assist you to identify and better support customers experiencing vulnerability.

CUSTOMER COMPLAINTS

45 MINUTES - 0.75 CPD HOURS

PRICE: AU\$75

Gain the confidence to manage customer complaints.

This microlearning course provides an overview of current Australian legislative requirements and provides practical knowledge to help you handle customer complaints in a legally compliant manner.

By the end of this course, you will be able to:

- Describe complaints handling regulation in Australia.
- Explain how to handle customer complaints in a legally compliant and professional manner.

Who is this for?

This course is suitable for professionals in a range of roles and industries. The course is designed to provide practical tools and information to assist you to handle customer complaints.

UNDERSTANDING FINANCIAL STATEMENTS

90 MINUTES - 1.5 CPD HOURS

PRICE: AU\$150

Learn how to read and analyse financial statements.

This microlearning course explains how financial statements are structured, their purpose and the key components that financial statements contain. The course provides practical knowledge to help you to critically analyse financial statements to better understand a business's financial performance.

By the end of this course, you will be able to:

- Understand how financial statements are structured.
- Describe and explain how a balance sheet, profit and loss statement and cash flow statement are constructed and their importance in understanding a business's financial performance.
- Demonstrate awareness of additional information that may be provided in addition to the financial statements of a business.

Who is this for?

This course is suitable for professionals in a range of roles and industries. The course is designed to provide practical tools and information to help you better understand how to read financial statements and how to use financial statements to understand business performance.

THE BASICS OF BANKING

60 MINUTES - 1 CPD HOUR

PRICE: AU\$100

Gain foundation knowledge to support your career in banking.

This microlearning course provides students with foundation knowledge to understand how a bank operates as a business and its requirements for both liquidity and profitability. The course also examines how bank revenue is generated through responsible lending practices.

By the end of this course, you will be able to:

- Identify the core functions of a bank and explain the different types of banking activity in Australia.
- Describe how banks work and understand how they operate as a business.

Who is this for?

This course is suitable for banking professionals. It is designed to provide foundation knowledge to help banking professionals understand the different types of banking activity in Australia and how banks operate as a business.

UNDERSTANDING RATIO ANALYSIS

90 MINUTES - 1.5 CPD HOURS

PRICE: AU\$150

Learn how to confidently analyse business performance by understanding common financial ratios.

This microlearning course provides an overview of the key financial ratios used to analyse the performance of a business. It provides practical tools and knowledge to help you understand how to use financial ratios to determine whether a business can service commitments. The course also examines how financial ratios support trend analysis to highlight historical performance and future potential.

By the end of this course, you will be able to:

- Understand and apply accounting measures used in assessing business performance.
- Explain the rationale for the use of key financial ratios to analyse the performance of a business.
- Utilise financial ratios to assess how a business can service debts.
- Understand how financial ratios support trend analysis to highlight historical performance and future potential.

Who is this for?

This course is suitable for professionals in a range of roles and industries. You will gain practical knowledge about common financial ratios to help you analyse business performance.

CONSUMER DEPOSIT PRODUCTS AND SERVICES

60 MINUTES - 1 CPD HOUR

PRICE: AU\$100

Develop your understanding of the products and services banks offer for retail customers, including consumer deposits, services, and payment facilities.

This microlearning course provides an overview of the characteristics and types of retail banking products and payment facilities offered by banks. The course also introduces the various additional services banks offer to meet various consumer needs.

By the end of this course, you will be able to:

- Identify the common consumer deposit products and services provided by banks.
- Outline the payment facilities offered by banks to support the banking needs of retail customers.
- Describe some other services offered by banks for use by retail customers.

Who is this for?

This course is suitable for banking professionals, especially those working in retail banking roles. It is designed to provide foundation knowledge to help banking professionals understand the types of retail banking products and payment facilities that banks offer to their retail customers.

THE PRINCIPLES OF BUSINESS LENDING

45 MINUTES - 0.75 CPD HOURS

PRICE: AU\$75

Gain practical knowledge and tools to better understand the principles of business lending and develop your understanding of the loan approval process.

This microlearning course provides an overview of the principles of business lending through the application of models and their association with credit appraisal techniques, including an introduction to the loan approval process.

By the end of this course, you will be able to:

- Understand common models used to assess a customer's business and its associated lending proposal.
- Identify the range of information available to understand business customers, their business, and strategy.
- Understand the business of business banking, interest rates and the loan approval process.

Who is this for?

This course is suitable for banking professionals, especially those working in business lending roles. It is designed to provide foundation knowledge to help banking professionals understand the principles of business lending and gain an introduction to the business loan approval process.

TYPES OF RISK IN BANKING

60 MINUTES - 1 CPD HOUR

PRICE: AU\$100

Develop your knowledge of the types of risk faced by banks and better understand how banks manage financial and non-financial risk.

This microlearning course examines the critical risk types faced by the finance industry, including what is meant by strategic, financial and operational risk. The course also provides an overview of the key financial services regulators and how they oversee Australian banks.

By the end of this course, you will be able to:

- Define risk.
- Identify some key terms and definitions associated with risk.
- Explain what is meant by strategic, financial and operational risk.
- Identify different types and sources of financial and non-financial (operational) risks.
- Describe the role of key financial services regulators in the oversight of banks.

Who is this for?

This course is suitable for professionals in a range of roles and industries. You will gain practical knowledge about the types of risk faced by banks and foundation knowledge of Australia's regulatory regime for the banking sector.

ANTI-MONEY LAUNDERING ESSENTIALS

60 MINUTES - 1 CPD HOUR

NON-MEMBER PRICE: AU\$100

Develop your understanding of anti-money laundering (AML) and counter-terrorism financing (CTF) to help you meet regulatory obligations and prevent the negative impact of money laundering and terrorism financing on society.

This microlearning course will help you understand and explain the obligations of the AML/CTF legislation within the banking industry. The course examines how illicit funds may be moved through the banking system and describes your reporting obligations relating to Anti-Money Laundering and Counter-Terrorism Financing.

By the end of this course, you will be able to:

- Define money laundering and terrorism financing.
- Describe the three-stage three process that criminals may use in money laundering.
- Explain the role of AUSTRAC in regulating anti-money laundering activity.
- Understand how the AML/CTF Program works.
- Understand your reporting obligations relating to AML/CTF.

Who is this for?

This course is suitable for banking and allied professionals. It is designed to provide foundation knowledge to help banking professionals understand how Australia's AML/ and CTF program works, the role of Austrac as a regulator and obligations relating to AML/ and CTF reporting.

BANKING REGULATION OVERVIEW

60 MINUTES - 1 CPD HOUR

PRICE: AU\$100

Equip yourself with a comprehensive understanding of financial services regulation in Australia.

This microlearning course outlines the regulatory and legislative framework supporting Australia's banking sector.

It examines why we need legislation and regulation in banking and the key legal and regulatory requirements that apply.

The course also outlines the role, purpose and functions of Australia's regulators, the central bank and key international regulatory bodies.

By the end of this course, you will be able to:

- Describe the purpose of financial services regulation.
- Outline the role of the Treasury and the Council of Financial Regulators in the Regulatory Framework.
- Outline the elements of financial services regulation in Australia.
- Describe the core roles and responsibilities of the RBA, ASIC, APRA, ACCC and AUSTRAC.
- Explain the purpose of key ASIC regulatory guides.
- Describe the role of the Australian Privacy Principles (APPs), Australian Financial Complaints Authority (AFCA) and the Banking Executive Accountability Regime (BEAR), including the pending expansion to the Financial Accountability Regime (FAR) in the financial sector.
- Describe how key international regulatory bodies interact with the financial sector regulation in Australia.

Who is this for?

This course is suitable for banking and allied professionals. It is designed to provide critical knowledge to help you understand Australia's regulatory framework for the financial sector and how key international regulatory bodies interact with Australian financial sector regulation.

THE IMPORTANCE OF RISK CULTURE IN BANKING

45 MINUTES - 0.75 CPD HOURS

PRICE: AU\$75

Develop your understanding of how best practice risk management assists banks to build and embed a sound risk culture and why acting ethically enhances economic and social sustainability.

This microlearning course examines what is meant by risk culture and why it matters in bank risk management. The course also focuses on how ethical behaviour complements regulatory and legal requirements to embed a sound risk culture.

By the end of this course, you will be able to:

- Examine the relationship between remuneration decisions, risk-taking and its impact on risk culture.
- Describe APRA's approach to governance, culture, remuneration and accountability (GCRA).
- Explain risk culture and why it matters in bank risk management.
- Identify the indicators and elements of a sound risk culture.
- Recognise best practices in building and embedding an effective risk culture.
- Explain how ethical behaviour complements regulatory and legal requirements to create and embed a sound risk culture.
- Explain why acting ethically enhances economic and social sustainability.
- Identify current and future risk challenges facing the banking industry.

Who is this for?

This course is suitable for banking and allied professionals. It is designed to provide critical knowledge to help you understand the importance of a sound risk culture and how to recognise and embed an effective risk culture.

WHY BANKS HAVE RISK MANAGEMENT FRAMEWORKS

60 MINUTES - 1 CPD HOUR

PRICE: AU\$100

Develop your understanding of risk management frameworks and how these add value to a bank's business.

This microlearning course provides an overview of a bank's requirement to develop and maintain a risk management framework and associated processes to effectively manage risk.

The course explains the commonly used three lines of defence framework utilised by banks and the activities undertaken to meet industry standards and regulatory obligations.

By the end of this course, you will be able to:

- Define the terms risk and risk management.
- Explain how risk management protects and adds value to the bank's business.
- Outline the requirements of the APRA Prudential Standard CPS 220 Risk Management.
- Describe the "Three Lines of Defence" model to manage risks.
- Outline the risk management process recommended by AS/NZS ISO 31000.
- Classify risk using a risk management matrix.

Who is this for?

This course is suitable for banking and allied professionals. It is designed to provide critical knowledge to help you understand risk management frameworks.

UNDERSTANDING COMPLEX SECURITY

60 MINUTES - 1 CPD HOUR

PRICE: AU\$100

Develop your knowledge of complex consumer and business lending security processes and outcomes.

This microlearning course provides an overview of the complexity of lending securities, including:

- General security agreements
- Specific security agreements
- The registration of security, including company assets

On completion of this course, you will be able to:

- Explain the principles of good security within a banking context.
- Understand and differentiate between the types of security taken to support consumer and business lending.
- Explain how and why securities are registered.
- Understand what happens when there are changes to security and the implications for the bank.
- The role loan-to-value ratio plays in the types of security to support loans.
- Explain the high-level process that banks follow when they seek to realise the security held to over debt.

Who is this for?

This course is suitable for banking and allied professionals, especially those working in securities roles. The course is designed to provide critical knowledge to help you understand the principles of good security within a banking context and processes used to register securities for consumer and business loans.

CONSUMER LENDING PRODUCTS AND SERVICES

60 MINUTES - 1 CPD HOUR

PRICE: AU\$100

Develop your understanding of the lending products and services offered by banks for retail customers.

This microlearning course also provides an overview of the characteristics of the products offered to lending customers and how they meet the needs of customers.

By the end of this course, you will be able to:

- Identify the core consumer lending products and services provided by banks.
- Describe the characteristics of these consumer lending products that may be used to meet customer needs.

Who is this for?

This course is suitable for banking professionals, especially those working in retail banking roles. It is designed to provide foundation knowledge to help banking professionals understand the types of retail lending products and how these products meet the needs of customers.



About FINSIA

FINSIA is the professional body in Australia and New Zealand for the financial services industry.

Working with key stakeholders including the industry and regulators, FINSIA's purpose continues to be to raise professional standards of competency and conduct in financial services.

This support raising trust and pride for FINSIA members to deliver better community outcomes. It is achieved through education, ongoing professional development and engagement within a professional community.

finsia.com

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136 years

IN ACTION