

## **ABSTRACT**

*Interbank payments through the banking clearing process is an activity that provides great benefits especially for businesses. the ease and speed the process of becoming a consumer demands as a form of banking services today. though transactions via electronic channels continue to be developed and cultivated but remain conventional transaction can not be left for reasons of scheduling convenience and the risk of other banking transactions*

*In this research, namely the clearing process improvement reduction process time and identify potential failure clearing process in DMAIC approach. The clearing process which shall include outgoing clearing, clearing out brush-off, clearing in and clearing incoming repulsion. This study was conducted in a work unit operation process in which one of OCBC NISP duty charge of the fourth process.*

*By making measurements, analyzing data and analysis process of clearing time can be known that the activity becomes a critical point. Withable to find an alternative solution for the smooth process of clearing this. The research result shows that the main problems in the clearing process at OCBC NISP, Jakarta is a factor and machine shortly. Improvement of side-men is more necessary on soft skills by conducting training and coaching to employees. While the blue print of the engine is necessary IT systems maintenance and repairs to the system.*

*From the results of this research could take the alternative enterprise solutions which provide soft skills training for staff development and supervision so that the quality of work done could be improved. It was also necessary to develop a blue print for the IT and technology as a basis of investment banking business.*