

The Effectiveness of National Clearing System in the Traffic Inter-Bank Payments in PT Bank Lampung

(A Field Practice Report)

By

Herlinda Endy



**LAMPUNG UNIVERSITY
BANDAR LAMPUNG
2011**

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Traffic Inter-Bank Payments in PT Bank Lampung**

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A Field Practice Report

**Submitted in a Partial Fulfillment of
The Requirement for Diploma III**

In

**The Language and Arts Department of
The Faculty of Teacher Training and Education**



**LAMPUNG UNIVERSITY
BANDAR LAMPUNG
2011**

Title : **THE EFFECTIVENESS OF NATIONAL CLEARING
SYSTEM IN THE TRAFFIC INTER-BANKS PAYMENTS
IN PT BANK LAMPUNG**

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CURRICULUM VITAE

The name of the writer is Herlinda Efendy. She is the third daughter of for children of Mr. Efendy Syam and Mrs. Romiyana. She has three sisters in her family. She was born on April 28, 1990 in North Lampung.

She graduated from elementary school of SD PG Bunga Mayang, Lampung Utara in 2002, then she continued to junior high school of SLTP Xaverius from 2002-2005. She further her study to Senior High School of SMAN 15 Bandar Lampung from 2005-2008. In 2008 she enrolled to Diploma III English Profession, the Faculty of Teacher Training and Education Faculty of Lampung University.

Then in 2011, the writer is doing her field practice in main branch office of PT Bank Lampung JL. Wolter Mongonsidi Number 182, Teluk Betung Bandar Lampung. And finish the final report as passing requirement

Motto

Creativity can solve almost every problem. The creative act, the defeat of habit by originality, overcomes everything

(George Lois, 1999)

Dedication

This paper is dedicated to:

- ◆ My beloved parents, Mr. Efendy Syam and Mrs. Romiyana, who always give spirit and support, material and pray for my success along the time.
- ◆ My beloved sisters: Efrina Syamelliya S.AN, Dessy Sintaria, Ellysa Fitriisia. Thanks for their attention to support my study.
- ◆ My beloved grandmother, uncle, aunt. Thanks for their support.
- ◆ My beloved friends
- ◆ My big family in Diploma 3 English Profession, Lampung University.
- ◆ My beloved almamater.

Acknowledgements

Almadulillahhi robbil 'alamin, the writer expresses deepest thanks and gratitude to Allah Almighty. Finally she is able to accomplish her report entitle “The Effectiveness of National Clearing System in the Traffic Inter-Bank Payments in PT Bank Lampung” as well as possible.

During the work on this report, the writer has been assisted on certain times by many people to check many entries and illustrative assisting. And to these people, deep expression is honesty extended.

Last but not least the writer owes a special great debt of gratitude to:

1. Prof. Dr. Cucu Sutarsyah, M.A. as her advisor, without his unstinted assistance this report would have never finished.
2. Drs. Tuntun Sinaga, M.Hum. as the Head of Diploma III in English study program.
3. Drs. Imam Rejana, M.si. as the Head of Language and Arts Department
4. Dr. Bujang Rahman, M.si. as the Deputy Dean I of the University of Lampung
5. Mr. Ujang Suparman, M.A., Ph.D. my academic advisor, thanks for his guidance.
6. All the lecturers and staffs of FKIP Lampung University, thanks for being such good lecture.
7. Mr. Irvan Yusadinandra, thanks to help her to get place to field practice.

8. Mr. H.Lihan A. Husin the Director of PT Bank Lampung who gave her chance to involve for implementing her capability.
9. Mr. Eka Suganda the Supervisor of Human Resources Division thanks for his kindness. Mrs. Sari Ponti thanks for his guidance to do duties, Mr. Asaat Hasidi, Mr. Ari Satria, Mr. Edo Lazuardi, Mr. Irvan Yusadinandra, Bang Somad, without their help completion would have never been accomplished.
10. All of employees and functionaries of PT Bank Lampung, Thanks for supporting her to solve problem and help during doing this report.
11. My Beloved Friends, Meliza Rika Safitri, Yoanita, Ajeng Ersa DT, Anik Mukaromah, Yulia Prihandini Gumelar, to keep smiling and cheer me up when I have problem, accompany my daily activities at Lampung University .
12. My big Friends in Diploma III class A, thanks for being my friend along the time.

The writer is aware of limitation of this report in spite of her effort to make it as comprehensive as the resources available, she would, therefore, be grateful if reader would supply her with any correction or comment that might make a later edition more useful and accurate

Bandar Lampung, August 2011

Herlinda Efendy

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CHAPTER I INTRODUCTION

1.1 Object

Field practice program of Diploma III English Profession Lampung University is aimed at giving concrete experience in certain office or division. In this opportunity the program took place in PT Bank Lampung main branch office. Generally speaking this part analyzes some elements of PT Bank Lampung main branch office and the point of discussion are arranged as below.

1.1.1 The History of PT Bank Lampung

The establishment of PT Bank Lampung was due to the issuance of UUD No. 14/1964 about the development of DATI I of Lampung Province. By the establishment of DATI I of Lampung Province enabled the government to build a regional bank that suited the principle of a regional bank, so that Bank Lampung was established based on the government instructions No.104/1964 on the 1st of August 1964 about the establishment of PT Bank Lampung. On the 31st of January 1964 PT Bank Lampung was legitimated by the minister for national affairs the decision No. DES 57/7/3/150 on August 6th 1965 and has got the permit from the minister of control Bank No.66/UBS/1965 on August 3rd 1965. Next PT Bank Lampung had an obligation to change its status to become Limited Company (PT) on May 3rd 1999 based on BPD Lampung No.5 and legalized by the law ministry No.C-821.HT.01.01 on May 1999.

The Ownership of PT Bank Lampung

The Ownership of PT Bank Lampung is handled by:

1. The Government of Republic of Indonesia

PT Bank Lampung is the company established in the basis of the ratification of Indonesia Minister of Justice, thus this company indirectly belongs to Government of Republic Indonesia.

2. The Government of Lampung Province

PT Bank Lampung is the Regional Development Bank, aimed at helping the economy growth in Lampung Province. It has its assets consist of share and the like, for example The Government of Lampung Province has each percent of PT Bank Lampung share and obligation to balance the financial growth of PT Bank Lampung.

3. The Government of City or regency of Lampung Province

Each Government in Regencies of Lampung Province also has its assets including share and obligation available in the Bank; this can be seen in the form of share and obligations in PT Bank Lampung financial report

4. Management and PT Bank Lampung

The Bank Management of PT Bank Lampung is actually unity of Directors Boards Commissaries Division and Staff that has their duties in developing this Bank.

The Activities of PT Bank Lampung

The Activities of PT Bank Lampung consist of collecting funds, loan placement and loan giving. These activities are elaborated as below.

1. Collecting Funds

Funds of society collected by PT Bank Lampung are in clearing, saving, and deposits. To motivate the fund collecting is by the service quality and also by market controlling strategy. For example, PT Bank Lampung collecting the public fund in clearing, saving money, and deposit form.

2. Loan Placement

Fund Placement through *Pasar Uang Antar Bank (PUAB)* is good choice that a good priority in this unstable monetary situation while finding the normal position of PUAB that is about 13%-14% per year according to Assets Liability Management (ALMA).

3. Loan Giving

The Loan Giving of policy of PT Bank Lampung in distributing the loan is aimed to retail loan especially to the small and middle scale business. And of course the distribution should be done based on the rules.

The Office Net Expansion

Every year PT Bank Lampung always tries to increase the office net in Lampung Province. In the end of 1997 there were only 11 offices included the central office, then until 2006 the increased to be 36 offices, included central offices.

- a. Central office of PT Bank Lampung is located in Jl. Wolter Mongonsidi
Bandar Lampung

b. Branch offices, include:

- ◆ Main Branch office which is located in Jl. Wolter Mongonsidi No. 182
Bandar Lampung
- ◆ Branch office of Jakarta located in Gedung Wisma Sarinah Lt 1 Jl.
Majapahit No.8 Jakarta Pusat.
- ◆ Branch office of Metro located in Jl. Jendral Ahmad Yani No.5.
- ◆ Branch office of Kalianda located in Jl. Veteran No.16.
- ◆ Branch office of Bandar Jaya located in Jl. Proklamator No.134.
- ◆ Branch office of Kotabumi located in Jl. Jendral Sudirman No. 134

c. Subordinating branch offices, consist of:

- ◆ Pringsewu is located in Jl. Jendral Ahmad Yani No. 12 Pringsewu.
- ◆ Bukit Kemuning is located in Jl. Sumber Jaya No.2 Bukit Kemuning.
- ◆ Liwa is located in Jl. R.A. Kartini PasarLiwa.
- ◆ Unit II is located in Jl. Raya Lintas Timur Pasar Unit II Banjar Agung
Tulang Bawang.
- ◆ Baradatu is located in Jl. Negara Baradatu No. 180A Baradatu Way kanan.
- ◆ Antasari is located Jl. P.Antasari Bandar Lampung
- ◆ Kartini is located in Jl. R.A Kartini Blok e-f No.99 T.Karang.
- ◆ Menggala is located in Jl Raya Gunung Sakti No. 92.
- ◆ Kota Agung is located in Jl Juanda No.58.
- ◆ Sukadana is located in Jl. Kolonel Arifin Sukadana.
- ◆ Natar is located in Jl. Raya lintas Sumatera.

d. Money supply especially office, includes:

- ◆ Daya Murni is located in Jl. Raya Pasar Daya Murni Timijajar Tulang Bawang.
- ◆ Gading Rejo is located in Pasar Gading Rejo Tanggamus.
- ◆ Sidomulyo is located in Jl. Raya Sidomulyo No. 640 Pasar Sidomulyo.

e. Money supply office, include:

- ◆ PEMDA Lampung Province is located in JL. Wolter Mongonsidi No. 69 Teluk Betung.
- ◆ RSUAM is located in Jl. Dr. Rivai No. 6 Bandar Lampung.
- ◆ Pelindo is located in Jl. Yos Sodarso No. 337 Panjang Bandar Lampung.
- ◆ PEMDA Central Lampung is located in Komplek sekretariat daerah Gunung Sugih.

f. Payment point office, includes:

- ◆ SMKN 4 Bandar Lampung is located in Jl. Cokroaminoto No. 82 Bandar Lampung.
- ◆ Pratama Kedaton is located in Jl. Dr. Susilo No 41 Bandar Lampung.
- ◆ Krui is located in Jl. Merdeka No. 703 Pasar Mulya Lampung Barat.
- ◆ Talang Padang is located in Jl. Tangsi Raya No. 01 Pasar Baru Tanggamus.
- ◆ SMKN1 Kotabumi is located in Jl. Bougenvil No. 48 Kotabumi.
- ◆ SMKN 1 Kalinada is located in Jl. Soekarno Hatta Kopmplek Ragom Mufakat No. 2 Kalianda

- ◆ RS. Urip Sumoharjo is located in Jl. Urip Sumoharjo No. 200 Bandar Lampung.
- ◆ RS. Bumi Waras is located in Jl. Wolter Mongonsidi No. 235 Bandar Lampung.
- ◆ KPP Pratama Tanjung Karang is located in Jl. Dr. Susilo No. 19 Bandar Lampung.
- ◆ KPP Pratama Teluk Betung is located in Jl. Pangeran Emir M.Noer No. 5 A Teluk betung utara- Bandar Lampung.

g. ATM , include:

- ◆ Central office is located in Jl. Wolter Mongonsidi No182 Teluk Betung
- ◆ Mall Kartini is located in Jl. Kartini Tanjung Karang.
- ◆ Antasari is located in Jl. P. Antasari RT II RK II Kel. Kedamaian Kec. Tanjung Karang Timur.
- ◆ Secretariat Daerah Provinsi Lampung is located in Jl. Wolter Mongonsidi No. 69 Bandar Lampung.
- ◆ Jakarta is located in Wisma Sarinah Jl. Majapahit No. 8 Jakarta Pusat.
- ◆ Bandar Jaya is located in Jl. Plokamator No. 13A Gunung Sugih.
- ◆ Kotabumi is located in Jl. Jendral Sudiran No. 13A.
- ◆ Tulang Bawang is located in Jl. Raya Gunung Sakti No. 2.
- ◆ Sukadana is located in Jl. Kolonel Arifin Sukadana.
- ◆ Metro is located in Jl. Jendral Ahmad Yani No.5.
- ◆ Gading Rejo is located in Pasar Gading Rejo Tanggamus.
- ◆ Bukit Kemuning is located in Jl. Sumber Jaya No.2 Bukit Kemuning.

- ◆ Unit II is located in Jl. Raya Lintas Timur Pasar Unit II Banjar Agung Tulang Bawang.
- ◆ Kalianda is located in Jl. Veteran No. 16 Lampung Selatan.
- ◆ RSUAM is located in Jl. Dr. Rivai No. 6 Bandar Lampung.
- ◆ Kota Agung is located in Jl Juanda No.58.
- ◆ Natar is located in Jl. Raya lintas Sumatera.
- ◆ RS. Urip Sumoharjo is located Jl. Urip Sumoharjo No. 200 Bandar Lampung.
- ◆ Pringsewu is located in Jl. Jendral Ahmad Yani No. 12 Pringsewu.
- ◆ Liwa is located in Jl. R.A. Kartini PasarLiwa.
- ◆ Way Kanan is located in Jl. Negara Baradatu No. 180 A Baradatu-Way Kanan.
- ◆ RS. Bumi Waras is located in Jl. Wolter Mongonsidi No. 235 Bandar Lampung.

The Location

At the first time PT Bank Lampung used the building of local government in Gunung Mas Teluk Betung until 1967 and moved to the Melawai Street until 1968. Then, on 1968-1972 it used an office on Samosir Street; on 1972 PT Bank Lampung built its own building on Selat Berhala Street No.111. Further more, PY Bank Lampung built a new central office on Wolter Mongonsidi Street No.182 Teluk Betung and started operating on 1983 until now.

The Logo of PT Bank Lampung

The symbol of PT Bank Lampung is inspired by the tusk of elephant as a conserved animal and as a pioneer of Lampung Province tourism. The elephant tusk is a strong symbol of PT Bank Lampung in banking business. The strength and the beauty of elephant tusk is a symbol of PT Bank Lampung that is symbolized in the three connected tusk that symbolized the three culture pillars of the company be together and help each other in reaching the success. And the three tusks symbolize the unit of the stockholder, management, and the society.

1.1.2 Organization Structure of PT Bank Lampung

The management structure of PT Bank Lampung based on Director Instruction No.77/Dir/1990; consist of the Board of Director, Directors and Staff.

The organizational of PT Bank Lampung includes:

- a. The stock Holder General Meeting or *Rapat Umum Pemegang Saham*, known as RUPS, The stock holder general meeting is the highest forum in determining the rules of PT Bank Lampung, which is handled by the Board OF Directors to the whole activities, comprises:
 1. The government of Republic of Indonesia.
 2. The government of Lampung Province.
 3. The government of city and regency of Lampung Province.
 4. The employers

- b. The Board OF Commissioner

The Boards of Directors is a completeness of Bank Lampung organization, which is responsible to the stock holder general meeting in controlling the whole activities, consists of:

1. The Managing Commissioner
2. Commissioner
3. Commissioner

c. Directors include:

The duties of managing director are leading and coordinating the directors member duties, directly founding and controlling the development and plans division, consists of:

1. Managing Director
2. General Directors
3. Marketing Directors
4. The Director of Discipline

d. Division/staff, comprise:

1. The Planning and Development Division

The duties of Planning and Development Division are;

- Planning and managing the strategic plans, for example, preparing, formulating and managing the annual report of the Bank.
- Planning and managing the development of Bank product and service, for example, preparing about the proposal of budget business plan.

- Planning and managing the branch founding, for example are monitoring the performance of branch leader.

2. The Financial Controlling Division and Electronic Main Data

The duties of Financial Controlling Division and Electronic Main Data division are:

- Planning and managing the Bank vision and mission Bank achievement by independent judgment.
- Planning and managing the management controls and the bank operational.
- Obeying the rules of the systems and procedure of Bank Indonesia and the available act rules.

3. The Treasury Division

The duties of Treasury Division are:

- Planning and managing the system and procedure of fund and service accumulation and the fund placement.
- Planning and managing the system development and the procedure of fund management.
- Obeying the rules of system and procedure and the available act and rules
- This division supervises analysis group, financial controlling and electronic and data processing group.

4. The Discipline Division

The duties of Discipline Division are:

- Determining the needed steps to ensure that the Bank run on the rules of Bank Indonesia
- Monitoring and keeping the Bank the whole Bank business activities so it is not deviate from the available ant the rules.
- Monitoring and keeping the Bank is obeying the whole commitments of Bank Indonesia and the available act and the rules.

5. The Special Loan Accomplishment Division

The duties of Special Loan Accomplishment Division are:

- Planning and managing the system and procedure of the loan accomplishment.
- Obeying the rules of the systems and procedure of Bank of Indonesia and the available act and rules.
- Being responsible to the duty, function and activity.
- This division supervises the collectors and accomplishment a division law and execution division.

6. The Intern Controlling Division

The duties of Intern Controlling Division are:

- Planning and managing the Bank vision and mission bank achievement by independent judgment

- Planning and managing the management controls and the Bank operational
- Obeying the rules of the systems and procedure of Bank Indonesia and the available act and rules
- Being responsible on duty, function, and activities

7. The Installment Division

The duties Installment Division are:

- Planning and managing the installment system and procedure the loan, loan administration and rescuing or settles the loan
- Controlling the stuck loan also rescuing and finishing the stuck loan
- With discipline division representation the directors to solve the loan juridical problem

8. The Human Resources

The duties of Human Resources division are:

- Planning and managing the salary, wealthy, and social support for the employees.
- Planning and managing the efficiency of human resources system and procedure, training and developing the employees.
- Planning and managing the employee administration and employees trainee.
- Planning and managing the logistic scope, household, secretarial and public division work.

9. General Division

The duties of general division are directly leading, founding and human resources and the public division so they can work optimally.

1.1.3 The Vision and Mission of PT Bank Lampung.

a. Vision

PT Bank Lampung is a symbol of pride as a Bank that is loved and owned by Lampung society.

b. Mission

Increasing the participant of the society in developing retail business by distributing money to the people who need funds, so it can increase the local economic growth and funds management.

1.1.4 The Product and Service of PT Bank Lampung

The business scope of PT Bank Lampung are a funds collecting, loan giving and other Bank service. The aim of PT Bank Lampung is to fulfill the whole plans and financial needs of the customer, the various of bank services and products are designed suitable with the customer need supported by modern technology and life insurance also prize such as cash money, car motorcycle etc. in this case PT Bank Lampung is offering some saving and loan product. It can be seen in table below.

Saving Product

No	Financial Product	Kinds	Information	Allocation
1	Savings	Simpeda (Simpanan Pembangunan Daerah) Sigermas (Simpanan Generasi Masa Depan Sejahtera)	Local Development Deposit Wealth future deposit	ASBANDA Product Bank Lampung Product
2	Period Deposits	Simanja (Simpanan Aman Berjangka) Simanis (Simpanan Aman dan Manis)	Safe Period Deposit Dynamic and safe deposit	Period deposit Deposit Certificate
3	Gyro	Saburai	Sang Bumi Ruwa Jurai	Regional Money Supply Gyro
		Business Success	Support Your Business Support your success	Independent gyro Government gyro

Table above are products that launched the Bank Lampung in running fund collection activities.

Table Loans Product

No	Loan Product	Information	Allocation
1	PANTAS (Pinjaman Aman)	Limited and safe loan	PNS Loan

	Terbatas)		
2	TENTRAM (Tempat Perlindungan dan Rasa Aman)	Safe place	KPR Loan
3	PIKUL (Pinjaman Kelompok Usaha Kecil)	Loan for small scale business	Multi Guna Loan
4	PUGAR (Pinjaman Untuk Kontraktor)	Loan for contractor	KPKM-PNM, KKP
5	PILAR (Pinjaman Investasi dan Modal Kerja)	Loan for independent business	Contraction loan
6	PINTAS (Pinjaman Investasi Terbatas)	Investment loan	KI and KMK
7	PUNDI (Pinjaman Usaha Mandiri)	Limited investment loan	Personal loan
8	PEPADUN (Peduli Pembangunan Daerah)	Care to Lampung development	Regional development loan

Table above are products that launched the Bank Lampung in running the business activities of credit.

1.2 Job Description

The field practice is the one of the requirements to accomplish the study; especially for the student Diploma III English Profession the field practice at PT

Bank Lampung, the writer was placed in operational office part of PT Bank Lampung main branch office. During following the activities of field practice operational office part of PT Bank Lampung main branch, the author started the activity began on May 2th, 2011

1. To come at 7.30, the rules for work hours in PT Bank Lampung. After that the author following the distribution of the work schedule in accordance with existing activities in main branch office at PT Bank Lampung. When the disposition work time, the author was placed in operational office part. Before starting the activities, the field practice participants first follow handover field practice participants by the field supervisor in the Bank Lampung leader's room as a symbol of cooperation between the University of Lampung with the institution where the participant perform their duties. After being accepted as a field practice participant the authors directly follow the activities as stated in the rule of PT Bank Lampung.
2. Then first activities to be done is to transfer the overbooking branch clearing incoming faxes from the branch office to the main branch office, then gave evidence to the officer clearing fax to be sent through the banking system.
3. Give number incoming mail, this activity is to write the number on the letter that goes into the main branch office to be forwarded to the leaders of PT Bank Lampung,
4. Make a book entry transfer book entry transfer is to manufacture some evidence that remittances have in set in the online system by clearing the officer who will then be checked into the validity by operational supervisor areas.

5. Detailed cycle 1 and cycle 2, the cycle is testaments to remittances sent by a bank officer to customers inter Bank facilitated by Bank Indonesia. Field practice participants were also given time off like any other employee at 12:00 to 13:00, the writer use that time to rest, pray, and eat. After the break ended the writer re-do activities. Work activities at PT Bank Lampung also ending at 16:30 o'clock, but if there is work yet to be completed by the employee continued to work activities indefinitely.
6. Send a crate support field practice activities are given a number of incoming mail to the head of the Bank Lampung. That activity is done everyday by the writer as a field practice participant in main branch office at PT Bank Lampung.

The writer tried to perform tasks as appropriate in order to gain experience and knowledge as stock in following the activities of field practice, to experience in the world work. Field practice activities ended on 30 May 2011, the writer is trying to complete all its tasks well. After the activities of the participants ended field practice participant left Bank Lampung main branch office.

CHAPTER II DISCUSSION

2.1 Discussion

This part discuss all of the relationship in the institution will be describe in the following issues

2.1.1 Relation with the Staff of PT Bank Lampung

A number of staff in PT Bank Lampung is 60 people

They are divided into 1 leader of main branch office, 4 field leaders, 10 supervisors, including employees, security, lackey and drivers.

2.1.2 Relation with Facilities

To support the work at the main branch office of PT Bank Lampung providing all the facilities needed by the employee the current network of Bank Lampung office are 32 offices supported by facilities, online real time information technology, ATM spread across the provincial capitals and cities in Lampung. And can be accessed at 20,096 ATM throughout Indonesia. In daily activities employees use the facilities provided by office such:

1. Computer tools

They may get information through internet access

2. Telephone and fax machine

In accordance to its function as a communication and one of technology the telephone and fax machine are the important tools to do activities in this division.

2.1.3 Relation with Client

During the implementation of field practice, the writer was placed in operational office part at PT Bank Lampung main branch; therefore the writer did not face with customers directly. In the implementation of daily activities, the writer is collaborating with employees in the operational office part to do duties. The number of employees in operational office part consists of 6 employees, the writer did not feel difficult in performing her duties as field practice participant, but the writer was helped by the guidance of employees and staff at main branch of PT Bank Lampung. Therefore the writer feels comfortable and helped by the employees.

2.1.4 The Norm of Institution

1. Work as a form and pious to God Almighty
2. Giving priority to perform quality results and work hard
3. Create the quality relationships and cooperation among employees
4. Customer satisfaction is the main focus and reference in the works
5. Giving Priority to progress of the Bank through increasing professionalism
6. Enhance the entrepreneurial attitude and thinking, acting

and working as an entrepreneur

7. Every employee must maintain and enhance the image bank
8. Every employee is required always care and responsive to the problems that exist
9. Giving priority to hard work, perseverance, discipline and honesty

The Time and Day Work at PT Bank Lampung.

The employees time and day work of PT Bank Lampung are 5 days a week. The tome distributions are.

07.30-12.00 Work Time

12.00-13.00 Break Time

13.00-16.30 Work Time

And on Friday the work time distribution are

07.00-07.30 Gymnastic Activities

07.30-08.00 Break Time

08.00-12.00 Work Time

12.00-13.00 Break Time

13.00-15.00 Work Time

In references the explanation about norms and pillars of PT Bank Lampung in the field practice opportunity the writer tried to obey and adapt the norms with

discipline, example to come on time, responsible with the job which was given during field practice. As result, PT Bank Lampung especially in the main branch operational office part will produce high quality service and it can also create good relationship with other employee as well.

2.1.5 The Skill

During the activities as a field practice participant in the operational office part in main branch office at PT Bank Lampung, the writer is in emphasize the office management associated with computerization system to make a book entry transfer that has become part of the assignment of employees in the operational office part in main branch at PT Bank Lampung. During the activity, and writers find difficult to use office management courses that required the addition of office management to improve the performance of the participant further

2.1.6. Problem Encountered and Way Out

Problem Encounter

In the implementation of the field practice activities in main branch office at PT Bank Lampung, the writer have trouble, on the first day the writer directly face kind of work like doing a book-entry clearing, receive incoming faxes that come from the branch offices in all regions Lampung whereas the writer had never done such work before.

Way out

The way that the writer use to overcome the problem is to ask the officer where

the writer doing activities, ask how the transfer book process, steps must be taken to so that all duties is well done.

2.2 Analysis of Problem

The Effectiveness of National Clearing System in the Traffic Inter-Bank Payments in PT Bank Lampung

The understanding of clearing

According to Bank Indonesia regulation no 7/18/PBI/2005, clearing is the exchange slips or electronic financial data (EFD) between clearing participants on behalf of participants or on behalf of the client participants the calculation is completed on certain time.

From the above definition can be seen that the clearing is one of the means used in inter-bank payment transactions, in order to smoothen the settlement of payments and facilitate the completion of the transaction bilyet.

Types of Clearing

Currently local clearing in Indonesia is done by using 3 (three) kinds clearing system:

1. Manual system,

Manual System is a local clearing system in the implementation of the calculation, making bilyet inquiry clearing and the selection of bilyet is done manually by each participant. In the process the system manually, the clearing calculation will be based on the bilyet in cleared by clearing participant.

2. Semi-automated system

Semi-automated system is the system clearing the performance local

implementation and making the calculations done in automated clearing inquiry, while the selection of bilyet is done manually by each participant.

In the process of semi-automated clearing system will be based on EFD made by the clearing participants in accordance with the bilyet to clear.

3. Automation system

Automation system is a local clearing system in implementation of calculations, making bilyet clearing inquiry and elections conducted by implementation slips in automation. In the process of automated clearing system will be based on a bilyet created by the clearing participants in accordance with bilyet who cleared by a clearing participant.

Clearing Function

Clearing has a very important function of completing the transaction between banks by doing debit or credit checking account at Bank Indonesia. Clearing participants who performed on the basis of the results calculation local clearing mechanism of implementation national clearing system (NCS). Local clearing consists of 2 (two) phase which includes clearing transfer and clearing return which is unit clearing cycle.

A. Clearing Transfer

clearing transfer is part of a clearing cycle to take account of the letter and or EFD transferred by clearing participant. The following are process clearing transfer

1. Participants will submit a bilyet clearing, EFD bilyet /

EFD debit or bilyet / EFD credit to the organizers / participants opposed the transaction called slips / EFD exit (outward clearing)

2. Receiving slips / EFD debit and credit of the organizers / participants opposed to the transaction (typically called bilyet / EFD entrance (inward clearing)
3. On the basis of bilyet transfer / EFD clearing referred to, the organizers will do the calculations so that it can produce a rich bilyet clearing inquiry and share the form of reports that can be useful for clearing the final clearing transactions into the bank account of Indonesia and accounting transactions to the clearing bank customer's account.

B. Clearing Return

Clearing return is part of a clearing cycle and time to notice or debit EFD clearing transfer was rejected on the basis of reasons Indonesia in the applicable bank or because it is not fit for purpose Returns debit note usually note to debit clearing which was rejected by the banks include the bilyet check and bilyet gyro, as well as some notes debit. For check and gyro note according to rate IV in Indonesia No bank circulars. 2/10/DSAP dated June 8th 2000 regarding the administrative withdrawal of the check / blank gyro bilyet, there are 17 reasons for rejection of the check / bilyet gyro:

1. Inquiry is not enough.
2. Account has been closed (including closed at his own request)
3. Formal requirements check / gyro not met:

- a. Writing a check / gyro and check number / gyro concerned
 - b. Name of withdrawal
 - c. Command a clear and unconditional to pay / move post the funds on
account of the burden of towing
 - d. Holders name and account number (for demand deposit)
 - e. The name of the recipient bank (for demand deposit)
 - f. The amount of funds transferred both in numbers and in letters as
complete.
 - g. Place and date of withdrawal.
 - h. Signature, name or equipped with a clear and seal / stamp in
accordance with the requirements books of account (for demand
deposit)
4. The affectivity date of demand deposit
 5. Checks drawn back by the puller after the time period
 6. Gyro canceled by puller after the expiration of the grace period offers
 7. Already expired
 8. Scratch / change are not signed by the withdrawal
 9. Stamp duty has not been paid
 10. Signature does not match the specimen
 11. No stamp clearing
 12. Clearing stamp does not match the recipient bank
 13. Endorsement on the check or checks on behalf of the above order does
not exist
 14. Blocked payment bilyet (police certificate attached)

15. Blocked account the relevant authorities. (Letter attached blockading

16. Bilyet is not for us

17. The calculation does not correspond to encode nominal

The development of the economy growing by leaps nowadays, the use of tools such as traffic checks, demand deposit, credit notes and other alternative means of payment as well as currency in trade transactions and services increasingly prevalent in Lampung.

Tendency of economic agent in conducting economic settlement using funds stored in a bank account through the end of the process of clearing and settlement in the central bank (Bank Indonesia), among others, due to several advantages of payment by using a traffic demand deposits compared in cash, among other factors effectiveness, efficiency and security, but is semi-automated clearing system which since 2000 is applied in PT Bank Lampung has been effective in meeting the needs of Lampung.

Semi-automated clearing system applied by PT Bank Lampung has advantages compared with the automated clearing system which has been widely applied to other banks, which are as follows:

1. Administrative costs are lower

Compared to automated clearing system, the cost of semi-automated clearing system administration is quite lower.

2. Does not require a very high tech

In the semi-automated clearing system the computer is only used as a media assistant in the clearing process, different with automation systems that almost

the entire clearing process using a computer. Thus the semi-automated computer system that is used requires only simple software

3. Requires a low asset

Due to the semi-automated computer system that is used only need software that simple, not clearing participant goes a high level of assets goes because no cost software and computers are expensive. Unlike the clearing automation software used are so complex that the cost of software is quite high.

But when viewed from the semi-automated clearing effectively system less effective in implementation can be seen from:

1. Time relatively needs long settlement transactions

Settlement process is relatively long due to several things:

- a. In the semi-automated transaction settlement system is conducted manually. This can be seen at transaction remittances, although each credit note must be recorded manually at the branch books and clearing books and then input to the computer. This recording process is quite time whereas deadline remittance cycle 1 is at 10:00 am and cycle 2 at 14.00 pm. If the remittance credit note there is no time input in cycles 1 and 2 then the remittance will be continued the next day.
- b. The facilities is used in the delivery of evidence clearing transaction KN / DN still using the wired telephone network using the fax. In this common disorder, especially in branches and cash offices are located in remote areas.

2. Uncertainty settlement

Due to the settlement process long enough that it creates uncertainty in the customer whether the transaction was successful or not remittances. This situation is difficult make customers in making cash flow management.

Ineffective the implementation semi-automated clearing system impact on:

1) High error rate

Because in this system each remittance credit note that will be recorded by the main branch offices sent via fax machine, sometime sending the results are unclear. This led at the time of recording data input clerk damn wrong in entering the computer in typing name, account number, or bank in question. In addition, because the input data recording and remittance credit note made by all branches of the main branch office every so often something goes wrong in because of negligence of the officer who caused the number of credit note to be in the input is too much with the bats a short time.

2) The cost of transfer is relatively expensive

administration remittances is too expensive Rp 35.000, - per transaction.

Almost equal to the cost of transfer the Real Time Gross Settlement system (RTGS) system where it only takes a short time through remittances but this system is used only for sending money over Rp. 100 billion

CHAPTER III CONCLUSSION and SUGGESTION

3.1 Conclusion

Based on discussion about the effectiveness of national clearing system (NCS) In Traffic Interbank Payment:

1. National clearing system applied PT Bank Lampung still using semi-automated clearing system.
2. Despite having the advantage, semi-automated clearing system felt less effective in traffic payments between banks, this can be seen from
 - a. Time

In terms of time, the semi-automated clearing settlement system transaction 1-2 days is too long. Even in case of return refund process can take up to 2-3 days.

- b. High error rate

In the semi-automated clearing system is still very large error

- Bilyet to be sent from the branch using the fax machine is not readable
- Officer errors to entry data
- The process of settlement of transactions carried out by two different officers, the officers of the main branch offices and branch offices often miss communication.

c. High transfer costs

In terms of transfer costs charged to customers clearing system is quite expensive. Transfer costs Rp. 35,000 per transaction.

3.2 Suggestion

From research conducted at PT Bank Lampung remittances part. Then the writer gives some suggestions for PT Bank Lampung so that be able to compete with banks other competitors in terms of customer service, especially in remittances in the days to come, including the following:

Although semi-automated clearing system that has been applied by PT Bank Lampung has several advantages, but the system is felt still less effective in inter-bank payment traffic. It is therefore expected to PT Bank Lampung can improve service to customers by:

1. Viewed in terms of Human Resources, PT Bank Lampung should improve performance and responsibility of every employee in accordance with it respective duties by providing training and training services.
2. In terms of facilities to support clearing operations are expected to PT Bank Lampung can change the transfer facilities evidence of transaction branches and cash offices are still using network telephone cable into a satellit system or the like where the risk of interference is very small

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