

Note:

The following article refers to the Bank Messenger in Paris however, it is also relevant for the Bank Messenger in London of which **Thomas Frances Jones (b. 1834 - d.1895)** once was.

## 1848 - 1960 – The Bank Messenger



In the nineteenth century and until the 1960s, banking called upon certain jobs that no longer exist. An example of this is the bank messenger; who was in charge of cashing paper assets. City-dwellers were used to seeing this uniformed figure going around the town.

## A position of responsibility

In the 1860s, more than 500 people worked for the Comptoir d'Escompte de Paris. In each branch, the “portfolio” department played an important role. Indeed, it was in charge of the branch’s short-term credit activity, via the discount of paper assets. When a craftsman or shopkeeper provided goods or services to a third party, he was often paid with bills that he could cash within 3 or 6 months. If he needed this money immediately, he could take this bill to his bank which would discount it and give him the proceeds minus a commission. On the due dates of the bills, the bank sent its bank messengers to the parties who had issued the bills to recover the sums and thus reimbursed itself for the advances it had granted to its customers. The Portfolio department organised this discount activity, checking the quality of bills, classifying them according to due dates and collecting the sums owed. The men who went around town collecting money had a huge responsibility – taking the proceeds from their rounds back to the branch like security guards. Older men were often hired for this job in which honesty and rigour were essential.



*Satirical postcard on the french politicians highlighting the bank messenger's qualities, 1900 – BNP Paribas Heritage Historical Archives*

### A striking uniform

People would immediately recognise the bank messengers because of their uniforms inspired by those worn by Banque de France employees – **a small bag for the bills, a cocked hat, and a black morning coat with small buttons on which the bank's badge shined.** The whole attire was handsome but sometimes attracted thieves who were sure to come away with a generous booty. Disappearances and spectacular attacks were reported in the newspapers. The films *Casque d'Or* by Jacques Baker and *Belle de Jour* by Buñuel feature attacks on collection men. This job performed by trusted, resistant individuals lasted until the 1960s when the conditions of short-term credit and discount changed radically.





Badge of a bank messenger of the Comptoir National d'Escompte de Paris, second half of the 19th century – BNP Paribas Historical Archives

**BNP Paribas banking group Present in the UK for more than 150 years and the first ever French bank to set down roots in the UK - in 1867.**

**END**