

Nathalie SALANON, “The French Post Office and technological changes: the modernization of the postal check service via mechanization and computerization 1945-1980” (“La Poste face aux changements technologiques : la modernisation du service des chèques postaux à travers la mécanisation et l’informatisation (1945-1980)”), master’s thesis in contemporary history directed by Pascal Griset and Christophe Bouneau, Bordeaux 3, 125 p.

The creation of the postal check service in France is part of the heritage of financial services offered by the French Post Office throughout its history (mandates in 1817, the Caisse nationale d’Epargne or National Savings Bank in 1881). The expansion by tenfold of the number of accounts over a period of sixty years as well as the management problems created by this expansion rapidly led postal checks to qualify *a priori* as a service that could be more efficiently modernized by technological changes.

The actual mechanization of the postal check service that began just after World War Two and ended in the late 1950s took place in several stages: after a difficult beginning, organization was advanced and working operations became more streamlined; wider use of the adding machine from the 1940s onward was a significant step that modernized the service. New techniques were finally able to respond more efficiently to the increasing flow of business.

From 1962 to 1980 there was a significant set of technological innovations: first of all, the use of information technology in postal check centers from 1962 onward created numerous problems, due to the use of equipment that had not been specifically developed to handle financial transactions. However, the usefulness of the computer was responsible for many improvements at postal check centers, least of all for greater efficiency in the rapid handling of operations. Furthermore, setting up computers in postal check centers corresponded to an unavoidable technological rationale and process.

Finally the use of computers more or less monitored by the administration brought about several different managerial methods, depending on the type of equipment that was used by the postal check centers. The PTT administration had to find and impose a solution for all the centers. This situation grew to its broadest proportions from the end of the 1970s onward and represented an undertaking that was difficult to bring about and even more difficult to impose.

The reputation of the postal checks centers was directly derived from the general image of the PTT service. The service grew astronomically after World War II, with the number of accounts rising from 2,157,525 to 7,434,907. The number tripled between 1946 and 1980. This prosperity, however, remained fragile. Postal checks were more and more vulnerable to the competitive banking practices of other financial establishments. Although the postal checks service seemed to have a handle on the competition until the 1950s, from the 1960s onward and especially in the 1970s, the competition had become much stronger and dealt a blow to postal checks that manifested itself as a loss of market share and by an ever diminishing growth rate of new accounts.