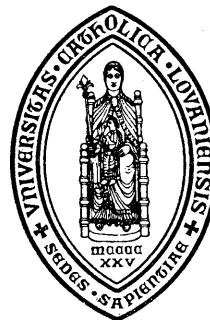


# ANCIENT SOCIETY

6

1975

OVERDRUK



UITGEGEVEN MET DE STEUN VAN DE UNIVERSITAIRE STICHTING VAN BELGIË

KATHOLIEKE UNIVERSITEIT TE LEUVEN

ORDERS FOR PAYMENT  
FROM A BANKER'S ARCHIVE :  
PAPYRI IN THE COLLECTION  
OF FLORIDA STATE UNIVERSITY <sup>1</sup>

I. INTRODUCTION

In the fall of 1973, the Robert Manning Strozier Library of Florida State University (Tallahassee) acquired a collection of twenty-six fragments of papyrus with Greek text. The seller was a private collector in Holland, from whom information was received that the papyri had been the property of her family since early in this century. A note with the texts stated that they came from mummy cartonnage found at Abusir el-Melek, which is well-known as the origin of the Ptolemaic Herakleopolite documents of *BGU VIII* and the Alexandrian documents of the Augustan period published in *BGU IV*. Two of the fragments form part of the same document, and it is possible that two others join each other. The texts range from complete documents to very small fragments which cannot yield any sense.

The papyri are all, so far as can be seen, of one type, orders to a banker to pay a sum to a third person. They follow, in the main, a well-defined formula, the contents and significance of which are discussed below. Although the physical condition of many of them is now poor, it can be seen that all were written on fairly small pieces (the maximum size is 14.5 × 10.2 cm., and most are smaller than 10 × 10 cm.), neatly cut in rectangles of varying proportions from pieces of papyrus of which the other side had already been used. A number of papyri thus have writing on their backs, but in no case is this writing later than that of the order for payment, and in no case can enough be read to yield meaning. On the cut papyrus, then, the text of the order was written, generally

<sup>1</sup> Parts I and III are by Bagnall, IV by Bogaert, and II a joint undertaking; but we have both contributed to the other's sections. Bagnall wishes to record here his thanks to Charles E. Miller, Director of Libraries at Florida State University, for authorizing the acquisition of the papyri; to the many past and present members of the staff of the library who have helped with practical matters, particularly to Cynthia Wise and Joan Morris; and to his former colleagues in the Department of Classics at Florida State University for their support and encouragement.

in lines of even length, with a considerable amount of margin left on all or most of the sides.

## II. PROVENANCE AND DATE

The papyri come from mummy cartonnage at Abusir el-Melek. The position of this site, near the boundary of the Arsinoite and Herakleopolite Nomes, and not far from the Nile, made it possible for waste paper from more than one locality to be brought there for use as cartonnage. The Berlin collection contains both Herakleopolite texts and Alexandrian ones, the former Ptolemaic, the latter Augustan. *BGU* VI 1216 is also cartonnage, and on internal evidence is assigned to the Memphite Nome. It is clear that one can envisage everything downriver as a possible source, and nothing would prevent material from still further nomes from being imported. There is, however, little reason to assume that these texts, which are not Augustan (see below), come from a distance, and one need not look farther than the Herakleopolite Nome in the absence of a compelling reason. The fact that the papyri of late Ptolemaic date (the date also, we will contend, of the Florida papyri) from Abusir el-Melek come from this nome further strengthens the attribution.

The date is not immediately apparent, but there are several lines of argument. (1) The dates of years 30, 31, 32 and 33 limit us, within the period permitted by palaeography, to the following reigns and years: Ptolemy VI Philometor, 152/1-149/8; Ptolemy VIII Euergetes II, 141/0-138/7; Ptolemy IX Soter II, 88/7-85/4; and Augustus, 1 B.C./1 A.D.-A.D. 3/4. (2) Augustus is very unlikely for two reasons: (a) the dates have no title for the ruler, a characteristic of Ptolemaic dating and not of Roman, where from the start *Καίσαρος* is almost mandatory after *ἔτους*<sup>2</sup>; and (b) with one or two exceptions the sums paid are all stated in copper currency. Now Augustus maintained a Ptolemaic-style copper currency for some years after he got control of Egypt in 30 B.C., but minting of this currency appears to have stopped before 10 B.C., and there is only one reference in the texts after 4 B.C. to this copper currency. A system

<sup>2</sup> Of the orders for payment cited in n. 36 below, all that are complete at the bottom have the name of the emperor.

modelled on Attic currency replaced the Ptolemaic one<sup>3</sup>. An archive of texts of years 30-33 must, then, belong to a period before Augustus.

(3) The banking context seems, equally, to exclude the second century B.C. reigns from consideration. The commentary below makes it clear (a) that the formula of the texts has its affinities with documents of the first century B.C. and the Roman period, and it is quite different from that in use earlier in the Ptolemaic period; (b) the development of private banks is not securely attested before the first century B.C.; and (c) the institution of the check, with which our texts are to be connected, is not found in the previously known evidence before the Roman period.

(4) The cartonnage from Abusir el-Melek in the Berlin collection comes from the reigns of Ptolemy Auletes, Cleopatra VII, and Augustus, except for one piece from 99 B.C.<sup>4</sup> This fact suggests a late Ptolemaic to Augustan context for the Florida papyri and makes a second-century date unlikely.

(5) Palaeography is a difficult guide in this archive. All of the hands are different, many entirely dissimilar, and our sample of each hand is so small as to make analysis and comparison rather insecure. Furthermore, some of the hands are not very practiced, and few letters are distinctive. Certainly the traits visible are compatible with the date proposed; there are few published photographs of papyri of the reign of Ptolemy IX restored, but several of those available are significant for us. The group that includes *P. Amh.* II 51, *P. Lond.* III 1208, 1209 and 883 (Atlas III, plates 10-12), which all fall between 97 and 88 B.C., has considerable affinities with our 2, 3, and 5. The somewhat earlier *P. Lond.* III 882 (Atlas III, pl. 7), of 101 B.C., has similarities to our 7 and 10. The Florida papyri seem to us to have, by contrast, few points of contact with the (scarce) papyri of the Augustan period of which photographs are available.

In summary, palaeography and provenance both point to a date in the first half of the first century, while formula excludes an earlier

<sup>3</sup> See L.C. WEST and A.C. JOHNSON, *Currency in Roman and Byzantine Egypt*, Princeton 1944, p. 17ff. for the evidence and discussion. *PSI* X 1099 is the last private text (5 B.C.) to mention payment in copper drachmas; the isolated document *WO* 1545 (A.D. 10), a tax receipt, seems an aberration.

<sup>4</sup> See *BGU* VIII, p. 1; *BGU* VIII 1735 is the text from the reign of Ptolemy Alexander.



## 3. (Plate III)

Inv. 2 10.1 × 7.5 8 May 86 B.C.

Πτολεμαῖος Ἑστειείου  
 Πρωτάρχῳ τρα(πεζίτη)  
 χα(ίρειν)· χρη(μάτισον) Ἐπίτευξι  
 4 χα(λκοῦ) < πεντακοσίας  
 /φ. L λα Φαρμούθι κζ

On the back are the right ends of some six lines of writing, of which I can make little; they appear to be part of an account. «Ptolemaios son of Hestieios to Protarchos, banker, greeting. Pay to Epiteuxis five hundred copper dr., that is, 500. Year 31, Pharmouthi 27».

## 4. (Plate IV)

Inv. 4 7.6 × 5.8 87/6 B.C.

Much of the ink on the left side of this papyrus is lost, and the surface as a whole in this area is much lightened in color.

Φανίας Πτολεμαίου Πρω(τάρχῳ) τρα(πεζίτη) χα(ίρειν)·  
 δὲς [...] χα(λκοῦ) τρισχ(ιλίας) χλ  
 /Γχλ. L λα .....

3. The date may be Τῦβι ιη, but much of the ink is lost and another month would be possible; the date would be 29 January 86 B.C.

«Phanias son of Ptolemaios to Protarchos, banker, greeting. Give to --- three thousand 630 copper (dr.), that is, 3630. Year 31...».

## 5. (Plate II)

Inv. 14 6.4 × 6.4 30 September 86 B.C.

Ἄπελλᾶς .....  
 Πρωτάρχῳ τρα(πεζίτη) χα(ίρειν)· χρη(μάτισον)  
 Ἄλεξά(νδρῳ) ν( ) εἰς Θῶθ τετρα-  
 4 κοσίας λ/χα(λκοῦ) υλ.  
 L λβ Θῶθ ιζ

1. The payer's name is followed by what in other texts represents νι, then by a χ and ζ, each with a wavy line over it. Some faint and

blurred marks follow. The ε, α, and ζ of the name Ἀπελλᾶς are clear, and Ἀπολλώνιος is excluded.

3. ν' : perhaps ν(εώτερος).

«Apellas... to Protarchos, banker, greeting. Pay to Alexandros... for Thoth, four hundred 30, that is, 430 (dr.) of copper. Year 32, Thoth 17».

### 6.

Inv. 23

4.8 × 6.9

6 October 86 B.C.

Ἀπολλώ(νιος) Πρω(τάρχω) τρα(πεζίτη)  
χα(ίρειν)· χρη(μάτισον) Δωρίωνι  
χαλκοῦ δισχ(ιλίας) ω

4 / Βω

⊥ λβ Θώθ κ̄γ

3. It looks as if Apollonios first wrote Β (as numeral), then decided to write the number out and wrote a *delta* over the *beta*.

«Apollonios to Protarchos, banker, greeting. Pay to Dorion two thousand 800 copper (drachmas), that is, 2800. Year 32, Thoth 23».

### 7. (Plate V)

Inv. 8

14.5 × 10.1

13 October 86 B.C.

This complete text has an irregular appearance because an extraneous piece of another papyrus, with slight traces of writing, has not been removed from the bottom of this originally neatly-cut order for payment (dimensions 13.7 × 7), which it overlies.

Εἰρηναῖος Πρω(τάρχω) τρα(πεζίτη) χα(ίρειν)·  
χρη(μάτισον) Σαραπίωνι τῷ  
παρὰ Θεωνος χα(λκοῦ) ϫ τέσσαρας / δ̄.  
⊥ λβ Θώθ λ̄

1. This is the only example in the archive of a payment to be made to an agent.

«Eirenaios to Protarchos, banker, greeting. Pay to Sarapion the agent of Theon four copper talents, that is, 4. Year 32, Thoth 30».

8.

Inv. 10 5.6 × 7.1 31 December 85 B.C.  
 Ἴππαλος(ος) [.....]. ( ) δ.... ( )  
 χα(ίρειν)· χρη(μάτισον) [.....]. Ἀρ-  
 ιστοτέλ(ους) χαλ(κοῦ) δραχμ(άς)  
 4 ἑκατὸ(ν) εἴκοσι / χα(λκοῦ) Ζ ρκ  
 ⊥ λβ Χοία(κ) ιθ

1. The one puzzle of this text is the total lack of the word banker, and in its place a word manifestly beginning with *delta*, the significance of which we do not know.

«Hippalos to ..., greeting. Pay to -- son of Aristoteles one hundred twenty copper drachmas, that is, 120 copper dr. Year 32, Choiak 19».

9.

Inv. 7 10 × 6.3 2 January 85 B.C.  
 Most of the first two lines is lost to a series of parallel vertical holes, and what remains of the text is quite blurred and faint.  
 Διογύ[στω]ς [Ἴ]σιδ[ώρου] ---  
 -----  
 χα(λκοῦ) Κ ι / .... τάλ(αντα) ....  
 4 ⊥ λβ Χοίακ κ̄α

3. We seem here to have a fuller writing out after the summation mark : the letters before τάλ(αντα) must have been χαλκ(οῦ), though this cannot now be verified. The last word seems to have begun with a *delta*, hence probably δέκα.

10. (Plate III)

Inv. 1 11.7 × 5.3 26 May 85 B.C.  
 Επρεωνιμος Πρωτάρχ(ω) τρα(πεζίτη) χα(ίρειν)· χρη(μάτισον)  
 Δημητρίωι χα(λκοῦ) δραχ(μάς) ψξ / χα(λκοῦ) Ζ ψξ.  
 ⊥ λβ Παχ(ών) ιξ

1. Επρεωνιμος does not occur in any of the onomastica, but all of the letters except the *omega* appear certain.

«Epreonimos to Protarchos, banker, greeting. Pay to Demetrios 760 copper drachmas, that is, copper dr. 760. Year 32, Pachon 16».



1. The ink of the patronymic has largely disappeared from the surface. Only tiny traces of the last two letters remain.

2. Perhaps Λόχοι, but the first letters are blurred and some fibers are damaged.

«Theon son of Ph... to Protarchos, banker, greeting. Pay to ...os two thousand, that is, 2000. Year 33, Thoth 15».

### 13. (Plate VI)

21 December 85 B.C.

Inv. 13 + 21

10.2 × 10.2

10 February-11 March 84 B.C.

The extremely poor physical condition of this papyrus deprives us of a connected text for the one piece in this archive which was apparently not entirely of the same usual formula. Only the left edge of the top two lines survives, while the third line is almost entirely gone. Inv. 13 preserves the start of line 4 and parts of the last 5 lines, all of which are severely damaged by the loss of vertical fibers and the presence of holes. The text appears to have consisted of a standard order in lines 1-4, followed by a non-formulaic letter about silver drachmas. Since the date of the first letter (if correctly read) is later than that of the second, we presume that the second is an appended copy of the earlier letter.

Κάστωρ Π[ρ]ω(τάρχω) [τραπεζίτη]

χα(ίρειν)· χρη(μάτισον) ..[ca. 15]

..... [ca. 15]

4 ⊥ λγ [Με]χείρ [date]

..... [.....]..... [ca. 5]

τριακοσίας [..].τε [..].ου

πρὸς ἐμὲ [.]... [..].λιωι.[.]

8 ..... [..]. [.]...κειμέγας

ἀργυρίου < . ⊥ λγ Χοίακ ι.

1. Hardly a trace of the *rho* is visible, but what we take to be *omega* sits above the *rho*'s putative position as one might expect. The line will have been somewhat shorter than most even if *τραπεζίτη* was written fully.

4. The ⊥ sign, very faint, is in the left margin.

9. The numeral looks like ς.

## 14.

Inv. 9

7 × 9.8

This order is written on the upper half of its papyrus. Horizontal holes indicate that the piece was folded twice in antiquity. The surface is much damaged and most of the text is at best uncertain.

Διονύσιος .... [.] Ἄπολλ(ωνίω) τρα(πεζίτη)

χρη(μάτισον) Μ..... [.].....

ὑπὲρ ἀρ..... [.....].....

4 / χα(λκοῦ) Ϟ ζ. ⊥ λ.....

1. There is no indication of loss of surface here, and the text goes almost to the right margin; there seems thus to be no room for the usual χαίρειν.

3. Probably ὑπὲρ ἀργ(υρίου) χα(λκοῦ) [τάλαντ]α ἐπτά, but this cannot be ascertained.

## 15.

Inv. 16

5.7 × 4.9

Perhaps a third of this text is lost at the right, and blurring, fading, and holes add to the problem.

Πρ..... [--]

[Ἄπ]ολλω(νίω) τρα(πεζίτη) χ[α(ίρειν)· χρη(μάτισον) -]

[...] τάλ(αντα) τρῖς μ.. [- -]

4 / ἀργ(υρίου) τάλ(αντα) τρῖς μ[- -]

⊥ [- -]

3-4. This seems like an extraordinarily large amount for one of these orders, but we do not see what other reading is possible.

5. There is a considerable blank space to the right of the ⊥ sign, which suggests that the missing numerals and month date were (as often) below the level of the year sign. But the papyrus is cut cleanly just below the sign, as if that was the original lower edge.

## 16. (Plate VII)

Inv. 3

8 × 10.2

The bottom of this papyrus, including part of the last line, has been lost in a very irregular tear.

Ἡρακλείδης Ἡπιοδώ(ρου)  
 .... Πρωτάρ(χῶ) Ἡρα(κλείδου) τρα(πεζίτη)  
 χα(ίρειν)· χρη(μάτισον) ..... ι  
 4 χα(λκοῦ) ἄ τρισχιλ(ίας) ἑξακοσίας  
 / ἴ [Γχ]. ἴ [.. ...] ἴ

1. The reading of the patronymic requires the assumption that the first stroke of the *pi* coincides largely with the final descending stroke of the *eta*.

2. The banker's patronymic can hardly be anything else, but this is the only appearance of it in the archive. Its brevity indicates that the name abbreviated is the commonest with this beginning.

3. The ink of the payee's name is mostly lost. The first letter starts with a tall vertical stroke, perhaps *iota*.

«Herakleides son of Epiodoros ... to Protarchos son of Herakleides, banker, greeting. Pay to --- three thousand six hundred copper dr., that is, [3600] dr. Year -- ...».

## 17.

Inv. 15 7.1 × 6.1

Almost a third of this text is lost at the right.

..... Ἐρμῶ( ) Πρωτάρχ[ῶ] τρα(πεζίτη) χα(ίρειν)· χρη(μάτισον)  
 ..... χα(λκοῦ) διακοσίας / [χα(λκοῦ) σ. Date]

1. The ink is very blurred. The first name may end in ῶρ. Patronymic perhaps Ἐρμῶ(νος)?

## 18.

Inv. 20 8.7 × 6.8

This is apparently a fragment of a typical order.

[ca. 4]. Πρωτά(ρχῶ) τρ-  
 [απε]ζέιτη χαίρε[ιν]

1. The loss may be longer if line 2 was indented.  
 2. This is the only example of iotacism in the archive.

## 19.

Inv. 19 (1) 6.9 × 0.7  
 (2) 1 × 0.9

Both fragments have traces of writing, but only (1) yields any text.

Ἀπολλώνιος ... τρα(πεζίτη)

-----

The hand is very similar to that of **20**, and it may be that this is the first line of that text. With both papyri cleanly cut, and so little of either preserved, no join is more than possible, but there is no obstacle in the physical characteristics of the two pieces to a join.

**20.**

Inv. 18 4.2 × 1.6

This text is complete at left. See **19**.

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χαίρειν· χρ[η(μάτισον) --]  
 Ἐ λγ Φαρ[μοῦθι --]

**21.**

Inv. 17 2.9 × 6.7

This fragment appears to have the beginnings of four lines with a left margin. The lines seem to start with diagonal marks (SW to NE).

**22.**

Inv. 22 4.3 × 3

Parts of three lines; no significance can be attached to the writing.

**23.**

Inv. 24 3 × 5.2

Parts of four lines; we are not confident of any interpretation. In line 4, perhaps ἐ]ξακοσίας χ[.

**24.**

Inv. 25 7.4 × 13.6

Two lines of writing in the lower and narrower part of a rather large, otherwise blank fragment, with some traces of writing on the back.

]Ζ Μ.[  
 ],υγῶιε[

1. Perhaps (δραχμαί)  $\dot{M}$  = dr. 60,000 (though amounts like this are generally given in talents).
2. The letters are except for *upsilon* and perhaps *gamma* quite certain, but we do not see their sense.

#### IV. COMMENTARY

##### 1. *Payers and payees*

The names of these persons are tabulated on p. 92, along with other information from the papyri. It does not appear that any of them appears more than once in the archive. Their names are all Greek, and they include some uncommon names like Sosigenes, Hestieios, Hippalos, and Helleokles as well as some of the more common Greek names in Ptolemaic Egypt, like Herakleides, Apollonios, Theon, and Dionysios. The total absence of Egyptian names, which are common enough in banking documents, is remarkable, though we do not see what conclusion is to be drawn from the fact. The patronymic of the payer is sometimes given (3, 4, 5, 8?, 9, 11, 12, 14, 15?, 16, 17), while the only probable patronymic of a payee is in 8, though in one case (7) the information is given that the payee is an agent, and in 5 an abbreviation probably indicating «the younger» is found. Abbreviation of names is common enough, both for payers (4, 6, 8, 11, 12, 16, 17) and for payees (2, 5, 8, 11). The brevity of indication of names is of some importance for banking procedure, as is explained below.

##### 2. *The Bankers*

All but two of the documents in which the name of the banker is preserved are addressed to Protarchos, whose name is usually abbreviated. His patronymic, Hera(kleides), appears in 16. His dated texts range from year 30, Phamenoth, to year 33, Mecheir. The other banker, an Apollonios, appears in 14 and 15, neither of which, regrettably, preserves a complete date. The first of them seems to have the start of a date to year 30+, and since little of Soter's thirtieth year preceded the earliest of Protarchos' texts, it is likely that Apollonios followed Protarchos (unless, of course, they were in business at the same time).

<i>Number</i>	<i>Payer</i>	<i>Banker</i>	<i>Payee</i>	<i>Sum in copper</i>	<i>Date</i>
1	Ἐλλεοκλήης	Πρώ(ταρχος)	Θεόφιλος	190 dr.	year 30, Phamenoth
2	Σωσιγένης	Πρώ(ταρχος)	Διον(ύσιος)	440 dr.	year 30, Pa() 14
3	Πτολεμαῖος Ἐστιείου	Πρώταρχος	Ἐπίτευξις	500 dr.	year 31, Pharmouthi 27
4	Φανίας Πτολ(εμαίου)	Πρώ(ταρχος)		3630 dr.	year 31
5	Ἀπελλάς .....	Πρώταρχος	Ἀλέξα(νδρος) ν( )	430 dr.	year 32, Thoth 17
6	Ἀπολλώ(νιος)	Πρώ(ταρχος)	Δωρίων	2800 dr.	year 32, Thoth 23
7	Εἰρηναῖος	Πρώ(ταρχος)	Σαραπίων ὁ παρά Θεωνος	4 talents	year 32, Thoth 30
8	Ἴππαλ(ος) .....		-- Ἀριστοτέλ(ους)	120 dr.	year 32, Choiak 19
9	Διονύσιος Ἰσιδώρου		10? talents	10? talents	year 32, Choiak 21
10	Ἐπρεφνίμος	Πρώταρχ(ος)	Δημήτριος	760 dr.	year 32, Pachon 16
11	Ἴππο-Ἴερα(κος)	Πρώταρχ(ος)		5 tal. 600 dr.?	year 32
12	Θέων Φ ... ( )	Πρώ(ταρχος)	... ος	2000 dr.	year 33, Thoth 15
13	Κάστωρ	Πρώ(ταρχος)		silver	year 33, Mecheir and Choiak 10
14	Διονύσιος --	Ἀπολλ(ώνιος)	M---	7 talents	
15	Πρ---	[Ἀπ]ολλώ(νιος)		3 talents silver?	
16	Ἡρακλείδης Ἡπιοδώ(ρου)	Πρώταρχ(ος) Ἡρα(κλείδου)		3600 dr.	
17	--- Ἐρμω(νος)?	Πρώταρχ[ος]		200 dr.	

Neither of these bankers was previously known, and we know little of their status. It seems likely that they were private bankers, given their extensive roster of private clients (it is impossible to suppose that these brief orders come from government officials, in a time when government documents become ever more verbose)<sup>6</sup>. The bankers' names are given in full in only two texts (3 and 5), something which is very rare in orders for payments to banks and can be used as an indication of the nature of the texts<sup>7</sup>.

### 3. *The Amounts*

Most of the texts either specify copper (3-11, 14, 16, 17) or are for amounts which certainly are in copper (1, 2, 12). Only 13 is definitely for silver (15 may also be, but there are difficulties in the text). The copper amounts range from 120 drachmas to 10 talents. The sums are usually given twice, once in words and once in figures, but almost every possible variation on this occurs, even its reverse (see notes and commentary to 1, 2, 9, and 11 for various possibilities).

As these orders, uniquely (see below), omit all mention of the reason for the payments, there is naturally no information to be had from them about price levels, and we do not know for what the payments were made. The copper amounts are not large, in general: 120 copper drachmas is only about 1/4 drachma (silver) in late Ptolemaic times, and only a few payments are over one talent (= 12 silver drachmas), with the highest ten talents (c. 120 silver drachmas). These payments are thus for the most part of rather a humble order, showing that these payment-orders were used for payments of even the smallest sizes.

### 4. *The Formulas of Ptolemaic Orders for Payment*<sup>8</sup>

To the oldest type belong the double documents<sup>9</sup>. Six of them

<sup>6</sup> See below, p. 96.

<sup>7</sup> So in *P. Brem.* 46 Ἐπαγά(θφ) and *BASP* 8 (1971), p. 13 Δωρίω(ντ) Ἡρᾶ(τος), but in these two cases only the ending is abbreviated. See below, p. 101, for the character of the Florida texts.

<sup>8</sup> In the following pages we give a brief survey of the formulas of orders for payment in order to provide a context for the Florida papyri. A fuller survey of all these documents will appear in Bogaert's forthcoming work on banks in Hellenistic and Roman Egypt, announced in R. BOGAERT, *Banques et Banquiers dans les cités grecques*, Leiden 1968, p. 30.

<sup>9</sup> See E. SEIDL, *Ptolemäische Rechtsgeschichte*, Glückstadt-Hamburg 1962, p. 59-61 with bibliography.

have been preserved: three addressed to a banker<sup>10</sup>, two to Zenon and one to a certain Theopompos<sup>11</sup>. Each document contains two orders for payment, written one above the other, which are wholly identical<sup>12</sup> or present minor differences, the upper text being shorter. Between the two texts there is left a space of a few centimeters. The upper text was rolled up and sealed.

The opening formula is ὁ δεῖνα τῷ δεῖνι χαίρειν<sup>13</sup>. The title of the bankers Artemidoros and Nikanor is not mentioned in the opening formula but is known from other documents. The key-word for the payment in the orders to the bank is διάγραφον<sup>14</sup>; in the other ones, δός and σύνταξον χρηματῖσαι are used. Then follow the payees, the object of the payment<sup>15</sup>, the sum(s), the closing formula ἔρρωσο and the date, if preserved.

These double payment documents were probably in use only for some decades in the middle of the third century B.C., as was the case with the double receipts, the σύμβολα διπλά ἐσφραγισμένα<sup>16</sup>.

Along with the double order for payment existed the single type, which remained the normal formula in the next centuries. The elements are the same as in the double documents, as may be seen from the following order:

Ζήνων Ἀρτεμιδώρῳ χαίρειν.  
 Διάγραφον Διοδώρῳ  
 γραμματεῖ ὀψώνιον τοῦ  
 Φαμενώθ χαλκοῦ (δραχμάς) τε  
 ἔ]ρρωσο. (ἔτους) λ[.] Φαμενώθ κ<sup>17</sup>.

This is the basic formula current in the first two centuries of the Ptolemaic period, but there is a change in the key-word. Διάγραφον

<sup>10</sup> *P. Cair. Zen.* II 59277 (251 B.C.); V 59825 (252), both addressed to the banker Artemidoros; *P. Hamb.* II 172 (246) to the banker Nikanor.

<sup>11</sup> *P. Col. Zen.* 36 (254); *P. Cair. Zen.* IV 59592; *P. Mich. Zen.* 37 (254?).

<sup>12</sup> So *P. Col. Zen.* 36 and *P. Cair. Zen.* V 59825.

<sup>13</sup> On this formula see Br. OLSSON, *Papyrusbriefe aus der frühesten Römerzeit*, Uppsala 1925, p. 2-5.

<sup>14</sup> On this key-word see Cl. PRÉAUX, *Cd'É* 33 (1958), p. 253.

<sup>15</sup> The mention of the object is essential in the orders for payment to banks and is an inheritance of the banking techniques of classical Greece. This mention is evidence for the obligation existing between payer and payee. See Cl. PRÉAUX, *Cd'É* 33 (1958), p. 252.

<sup>16</sup> See the list given by F. BILABEL, *Aegyptus* 6 (1925), p. 105.

<sup>17</sup> *P. Col. Zen.* 45 (ca. 255-251). Artemidoros is the well-known banker from Philadelphia; see *Pros. Ptol.* 1164, where *P. Cair. Zen.* II 59277, V 59825 and *P. Col. Zen.* 45 are omitted, as the banker's title is not mentioned in these texts.

is attested only to ca. 240 B.C.<sup>18</sup>; from 249 B.C. onwards, the imperative *χρημάτισον* becomes the most usual key-word in Ptolemaic and Roman times in orders for payments to bankers, institutions and private persons<sup>19</sup>. In the same period *δός* is also used<sup>20</sup>. The meaning of the three terms *διάγραφον*, *χρημάτισον* and *δός* seems to be the same, «pay out in cash», because *P. Hamb.* II 173 uses *διάγραφον* and *χρημάτισον* to refer to the same payment, and in *P. Hib.* I 67 *δός* and *χρημάτισον* are similarly used. Some documents of the Roman period, bearing in a *ὑπογραφή* the receipt of the payee, prove also that payment was made in cash, not by transfer from one account to another<sup>21</sup>.

The practice of writing the sums in the orders twice, once in full and once in figures, does not occur in the oldest documents. In the double orders this was not necessary, because, in case of dispute about the sum, the upper text could be opened; but in the single orders before 230 B.C. the double writing of the amounts is also absent. The amounts are given in figures alone<sup>22</sup> or in full<sup>23</sup>. As far as we can see, the oldest order for payment to a banker in which the amount is given twice, in figures and in full, is *SB* III 6278, from 230 B.C. Afterwards this practice becomes usual, as it is also today, as a measure against misunderstanding of the figures or against falsification. The sums are usually given in copper money, but sometimes they are calculated on a silver basis; then, for the payment in copper, an *agio* is added<sup>24</sup>.

The object of the payment, which is never lacking, can be given

<sup>18</sup> So in *BGU* X 1919 (246/5), *P. Hamb.* II 173 (241) and 174 (c. 240).

<sup>19</sup> See for the Ptolemaic period the following orders addressed to bankers: *P. Col. Zen.* 57.6 (249); *P. Hamb.* II 173.3 (241); 179.1 (241); *BGU* X 1923.1 (224-221); *P. Stras.* 103-107 passim (194/3, all addressed to the banker Hermias: *Pros. Ptol.* 1198); *P. Teb.* III 917.7 (134?); *UPZ* II 198.7, 13, 15 (133); 205.7 (133); 206.5; 207.4; 208.4 (these three texts, all from 130, are addressed to the banker Herakleides); *P. Oxy.* IV 710.1 (111); *P. Grenf.* II 23 = *W. Chrest.* 159.4, 23 (108, to the banker Demetrios); *BGU* VIII 1749.16; 1751.6 (64/3, to the banker Phanes: *Pros. Ptol.* 1281).

<sup>20</sup> *P. Grad.* 5.1 = *SB* III 6278.1 (230/29); *P. Hib.* I 67.2 (228); 68.2 (same date, these three orders addressed to the banker Kleitarchos, *Pros. Ptol.* 1242, where these texts are omitted; cf. above, n. 17).

<sup>21</sup> See the texts cited below, n. 63, and also the commentary to *P. Col. Zen.* 57 (p. 153).

<sup>22</sup> *P. Cair. Zen.* II 59277; V 59825; *P. Hib.* I 68; in *P. Hib.* I 67 (= *W. Chrest.* 306), the amounts are given in figures, but the total is written in full by a second hand.

<sup>23</sup> *P. Hamb.* II 172 and 173; *BGU* X 1919.

<sup>24</sup> *P. Cair. Zen.* V 59825; *P. Hib.* I 67 and 68; *P. Stras.* 103.

in full in the text of the order and can be very complex, especially when there are different beneficiaries of the payment<sup>25</sup>; sometimes the order refers to a separate document which gives the object of the payment<sup>26</sup>, but frequently a copy of the document on the basis of which the payment was made is written under the order<sup>27</sup>.

In addition to these essential elements of a Ptolemaic order for payment, some other clauses are found in some of these documents. Sometimes the account from which the payment is to be made is mentioned<sup>28</sup> or the banker is asked to make a receipt, σύμβολον<sup>29</sup>. In the second and first centuries B.C. we frequently find the clause καὶ σύμβολον καὶ ἀντισύμβολον ποιῆσαι πρὸς αὐτὸν ὡς καθήκει<sup>30</sup>.

Some orders are signed by the payer<sup>31</sup>, and payments by officials are subscribed together with the βασιλικὸς γραμματεὺς<sup>32</sup>, but none of the Ptolemaic orders has in the ὑπογραφή a receipt written by the payee. Such receipts (σύμβολα and eventually ἀντισύμβολα) were written on separate documents. For the first century B.C. we possess only four copies of orders for payment, but they are very interesting

<sup>25</sup> See for instance *P. Cair. Zen.* V 59825; *P. Hib.* I 67 and 68; *P. Stras.* 105.

<sup>26</sup> *P. Col. Zen.* 57.6: κατὰ τὰ ἐπισταλμένα; *BGU X* 1923.2: κατὰ τὴν ἐπιστολήν; *P. Stras.* 104.2: κατακολουθήσας τοῖς ἐπισταλμένοις. The documents mentioned are not preserved.

<sup>27</sup> *P. Stras.* 103.1-3 (mention of the copy) and lines 13-20 (text of the copy); *UPZ* II 200.4-18 (summary of the document), lines 22-23 (copy, but the text is broken off); see also *UPZ* II 202, 205-208.

<sup>28</sup> *P. Hamb.* II 172.4-5: διά[γραφον] / ἀπὸ τῆς προ[σόδ]ου τοῦ φυλακτικ[κοῦ] κτλ; 173.1: διάγραφον ἐκ τοῦ ἐμοῦ λόγου; 174.2 and 175.3, ἐκ τοῦ ὑφισταμένου λόγου (see about this last clause R. BOGAERT, *Banques et Banquiers*, p. 56); *P. Col. Zen.* 57.1-6: δέξαι τὴν ὑποκειμένην δια/γραφὴν καὶ ἔμβαλε εἰς τὸν Ἀπολλωνίου λόγον, λῆμμα ἀργ(υρίου)/χαλ(κοῦ) / ἀπὸ τούτου/χρημάτισον κτλ; *P. Hib.* I 67.2 and 68.2: δὸς ἀπὸ τῶν πιπτόντων.

<sup>29</sup> *P. Hamb.* II 172.13 (246); *P. Hib.* I 67.16-17; 68.9-11; *P. Stras.* 103.10-11; 104.15-16; 105.9; *UPZ* II 198.11; 200.21; 202 Ia.11; 203 II.22; 205.10; 207.8; 208.8.

<sup>30</sup> *P. Teb.* III 917.10-11 (134?); *UPZ* II 206.11 (in plural); *P. Grenf.* II 23.6-7; *BGU VIII* 1749.9; 1751.11 (in plural). Σύμβολον is the receipt from the payee to the payer (see e.g. *P. Hamb.* II 170, esp. lines 17-18); ἀντισύμβολον is the receipt from the payee to the banker (see the ἀντισύμβολα in *UPZ* II 210-214 and 227-229, probably all from 134 B.C., which seems to be the oldest date for an ἀντισύμβολον). These receipts are used also for payments in kind (see for instance *BGU VIII* index s.v. ἀντισύμβολον).

<sup>31</sup> *P. Hamb.* II 173.3 (must have been written by the payer, not by a scribe of the bank as the editor supposes); *P. Hib.* I 67.28-35; *P. Stras.* 103.21-23; 104.18-21; 105.13; *UPZ* II 198.13-14; *P. Grenf.* II 23.23 (= *W. Chrest.* 159.23).

<sup>32</sup> *UPZ* II 198.15-17; *P. Grenf.* II 23.24.

for the Florida papyri, because in the opening formula, even when it is not completely given in the copy, the title of the banker is mentioned<sup>33</sup>, which is never the case in the orders of the two previous centuries<sup>34</sup>. Three of these copies of orders come from Abusir el-Melek, in fact.

The Greek term for orders for payment in the Ptolemaic period is χρηματισμός<sup>35</sup>.

##### 5. *The Order for Payment in the Roman Period*

Twenty-three banking documents of this sort are known to us, nineteen of which belong to the first and second centuries of our era<sup>36</sup>, two to the third<sup>37</sup>, one to the fourth and one to the fifth-sixth

<sup>33</sup> *P. Teb.* I 168: Διδόμενοι τρα(πεζίτη); we thank the Bancroft Library, University of California, for providing us with a good photograph of this papyrus written on the verso of *P. Teb.* I 61, but only described in *P. Teb.* I, p. 183. This document dates from the last years of the second century, as the same verso contains *P. Teb.* I 119 from 105-101 B.C.; *BGU* VIII 1749.16; 1793.2; in 1751.2, the title is given in line 2, but not in line 5. In these copies, the date and the closing formula ἔρρωσο have been omitted.

<sup>34</sup> See above, p. 94. But the title of the banker is indicated in the opening formula of some ἀντισύμβολα: *UPZ* II 212.2; 213 II.2; 214.3; 227.3; 228.2, all addressed to Διογένης τραπεζίτης (*Pros. Ptol.* 1177); and naturally in many other documents such as letters, receipts, etc.

<sup>35</sup> See for instance *UPZ* II 202 I verso; 203 II verso; *BGU* VIII 1751.3 and the restoration of 1749.2. In R. BOGAERT, *Banques et Banquiers*, p. 57, which deals with banking outside Egypt, the traditional view is followed that in the papyri the order for payment addressed to a banker was called διαγραφή. P. DREWES, *Die Bankdiagramme in den gräko-ägyptischen Papyri*, Diss. Freiburg-im-Breisgau 1970, p. 3-11 = *JJurPap* 18 (1974), p. 96-103, pointed out rightly that this view is wrong. Διαγραφή is either an order to the bank only to receive money (*P. Mich. Zen.* 9; *P. Col. Zen.* 57), or is mostly a document drawn up by the bank; and that is also the meaning of διαγραφή in the inscriptions and the literary texts as shown by BOGAERT, *loc. cit.* None of the orders for payment cited in this article is called διαγραφή. Χρηματισμός is also used for orders for payment to other persons than bankers (see e.g. *UPZ* II 207.12; 208.2; *P. Grenf.* II 23.2, 10) and for payments in kind (e.g. *BGU* VIII 1741.12; 1749.5,8; 1752.2).

<sup>36</sup> *P. Oxy.* XXXVI 2772 (A.D. 10-11: Greek order written in Latin alphabet); *BASP* 8 (1971), p. 13 (A.D. 18); *Archiv* 5 (1913), p. 382, P. Hawara 68 (early Ip); *P. Stras.* 541 (69-79); *P. Fay.* 100 = *Sel. Pap.* I 177 (99); *BGU* IV 1063 (100); *P. Stras.* 524 (102/3); *BGU* XI 2122 (108); *P. Brem.* 46 (110); 47 (118); *P. Meyer* 6 (125); *Stud. Pal.* XXII 3 (Iip); 4 II (137/8) and III (same period); *Archiv* 5 (1913), p. 381, P. Hawara 44 (early Iip); *BGU* VII 1564 (138); *JJurPap* 16-17 (1971), p. 69 (140); *BGU* III 813 = *Archiv* 2 (1903), p. 96-103 (Iip); *BGU* I 156 = *W. Chrest.* 175 (201).

<sup>37</sup> *P. Oxy.* XII 1500 (229); *BGU* IV 1064 (277/8; see about this text Fr. PREISIGKE, *Girwesen im griechischen Aegypten*, Strassburg 1910, repr. Hildesheim 1971, p. 204).

centuries<sup>37</sup>. This survey gives a clear proof of the sharply declining activity of the banks in the third century and later<sup>39</sup>.

The formula of these orders for payment presents many differences with the Ptolemaic type. The opening formula now always mentions the title of the banker. In most texts the formula is ὁ δεῖνα τῷ δεῖνι τραπεζίτη χαίρειν. The two oldest orders of this period have instead of τραπεζίτης the synonym κολλυβιστής<sup>40</sup>. In *P. Brem.* 46, τραπεζίτης is paraphrased by ἔχοντι τὴν μ[.]...π( ) τράπεζαν<sup>41</sup>. From the third century A.D. onwards, shorter formulas without χαίρειν occur<sup>42</sup>, but also a longer one<sup>43</sup>. Although the formulas without χαίρειν occur in all sorts of business letters from the third century B.C. onwards<sup>44</sup>, they are not used in the orders for payment before the third century A.D.<sup>45</sup>.

Χρημάτισον (χρηματίσατε) is the usual term for «pay», just as in the Ptolemaic period<sup>46</sup>. Only five exceptions are known to us. The oldest Roman order has the imperative πόησον which is very rarely used with the meaning «pay»<sup>47</sup>. Δός occurs twice<sup>48</sup>, and

<sup>38</sup> *P. Oxy.* II 1499 (309); *P. Vindob. Sijp.* 22 (V/VIp).

<sup>39</sup> See R. BOGAERT, *Banques et Banquiers*, p. 31-33, and *Ancient Society* 4 (1973), p. 269.

<sup>40</sup> *P. Oxy.* XXXVI 2772 and *BASP* 8 (1971), p. 13 : on κολλυβιστής, see R. BOGAERT, *Banques et Banquiers*, p. 46-7.

<sup>41</sup> Perhaps ἔχοντι τὴν μ[η]τροπ(ολιτικὴν) τράπεζαν : see WILCKEN in *P. Brem.*, p. 109. The paraphrase ἔχοντες τὴν τράπεζαν occurs in the second century A.D. in Sparta (*IG* V I. 18 B. 14; cf. R. BOGAERT, *Banques et Banquiers*, p. 100).

<sup>42</sup> *P. Oxy.* XII 1500 : Ἀχιλλῆ τραπεζίτη; *P. Vindob. Sijp.* 22 : Ὀλύμπιος Νεμεσιανῶ τραπεζ(ίτη). For the omission of χαίρειν in the receipts from the second century onwards see WILCKEN, *WO* I, p. 84-5.

<sup>43</sup> *P. Oxy.* XII 1499 : παρὰ τοῦ πρυτανέως Ἀπολλωνίῳ τραπεζίτη χαίρειν. See on this formula (which does not appear before the third century A.D.), F.X.J. EXLER, *The Form of the Ancient Greek Letter, A Study in Greek Epistolography*, Diss. Washington 1923, p. 60 and 67.

<sup>44</sup> See F.X.J. EXLER, *op. cit.* (n. 43), p. 56, 58-9, 64.

<sup>45</sup> Exception is to be made for ἀντίγραφα, which can give an abridged form of the formula : see *P. Teb.* I 168; *BGU* VIII 1749 and 1751.

<sup>46</sup> See above, p. 95.

<sup>47</sup> *P. Oxy.* XXXVI 2772; cf. *P. Fay.* 87.3 (155) : ἐποίησεν ἐπὶ τ(ὴν) Τίτου Φλ(αουίου) Εὐτυχ(ίδου) τράπ(εζ)αν Εὐδαίμων Σαραπίωνος κτλ. As the first text is written in the Latin alphabet, and as in both texts Romans are involved, it is possible that ποιεῖν in those two documents is the translation of the Latin verb *facere*, which frequently means «pay» in juridical documents : see *Thes. Ling. Lat. s.v. facere*, col. 94 for the evidence, and A. BERGER, *Encyclopedic Dictionary of Roman Law*, Philadelphia 1953, s.v. *facere* and *facere posse* for the bibliography.

<sup>48</sup> *P. Oxy.* XII 1499 and 1500; for the Ptolemaic texts see n. 20, above.

καλῶς ποιήσεις μεταβάλλον once<sup>49</sup>, and from the fourth century onwards we find παρασχοῦ, which is then very common in all sorts of orders for payment<sup>50</sup>.

The next element of the formula is the name of the payee, followed in all texts but one<sup>51</sup> by the object of the payment, just as in the Ptolemaic formulas<sup>52</sup>. An order can refer to a document on the basis of which the payment is made<sup>53</sup>, but we have no orders followed by a copy of this document, as was frequently the case in Ptolemaic times<sup>54</sup>.

Then follows the amount of the payment written in figures and in full as is usual since about 230 B.C.<sup>55</sup>. A major difference with the Ptolemaic orders is that now all the sums are given in silver money except in one case: the latest text concerns a payment in gold<sup>56</sup>. The texts end normally with the date, including the imperial names.

The Roman orders show another striking difference with the Ptolemaic ones in that there is never a closing formula. The Ptolemaic orders, except the ἀντίγραφα of the first century B.C., are always closed by the term ἔρρωσο. Although the formula ἔρρωσο remains in use for letters throughout the Roman period, it is absolutely absent from the orders for payment<sup>57</sup>.

In some Roman orders for payment there are also special clauses. Three documents are orders for future repayments of loans. The formula is χρημάτισον ἐπὶ τῆς τριακάδος, followed by the name

<sup>49</sup> *BGU* IV 1064.3; μεταβάλλειν can signify «pay by transfer», but it is also used for payments in cash (Fr. PREISIGKE, *Girowesen*, p. 204-5 and 237) and that is probably the case in our text (see below, p. 100).

<sup>50</sup> *P. Vindob. Sijp.* 22.2.

<sup>51</sup> *P. Oxy.* XXXVI 2772; this exception is easy to understand because the payee is the same person as the payer. There is only a transfer from the account of the payer to his own account in another bank. Customers of two different banks are already attested in fourth-century Athens; see R. BOGAERT, *Banques et Banquiers*, p. 73.

<sup>52</sup> See above, p. 95-96; an example of a detailed survey of the object of payment is *BGU* VII 1564.

<sup>53</sup> So *BGU* XI 2122.7: κατὰ συνχώρησι[v]; *Stud. Pal.* XXII 3.4; 4 II.5; 4 III.5: κατὰ διαγραφὴν. See on this last clause P. DREWES, *Bankdiagraphé*, p. 50 = *JJurPap* 18 (1974), p. 132.

<sup>54</sup> See above, p. 96.

<sup>55</sup> See above, p. 95. Exceptions are *BGU* VII 1564, which gives the amount in figures only, and *P. Meyer* 6, where the sum is given twice in full.

<sup>56</sup> *P. Vindob. Sijp.* 22.3: χρύσου νομισμάτια δεκάπεντε.

<sup>57</sup> For the use of this formula see F.X.J. EXLER, *Greek Letters*, p. 69-71; H. KOSKENNIEMI, *Studien zur Idee und Phraseologie des griechischen Briefes bis 400 (Annales Academiae Scientiarum Fennicae Ser. B 102.2)*, Helsinki 1956, p. 151, 168. Cf. also WILCKEN, *WO* I, p. 61, 85 for the use of ἔρρωσο in the receipts.

of the month of the current or the next year. The times are short: 13 days, and about six months<sup>58</sup>.

The deposit from which the payment is to be made is mentioned only once in the Roman orders<sup>59</sup>, and we have also one instance of a request to the banker to make a receipt for the payment<sup>60</sup>.

In *BGU* IV 1064 occurs the clause καὶ μὴ αὐτὸν κατασχῆς, «do not keep him waiting», which is an exhortation to the banker to execute the order quickly. This clause is also attested in other orders from the Ptolemaic period onwards<sup>61</sup>.

Only one order is signed by the payer<sup>62</sup>, but seven have in a second hand the ὑπογραφή of the payee, in which he acknowledges that he has received the money<sup>63</sup>. Such ὑπογραφαί do not occur in the Ptolemaic orders.

Three orders have been cancelled by crossing lines (χιασθείς), which is a common practice in cancelling contracts in the papyri<sup>64</sup>.

In the Roman period an order for payment to a bank is called ἐπίσταμα<sup>65</sup> or ἐπιθήκη<sup>66</sup>. Χρηματισμός, the usual term for such a document in Ptolemaic times, is no longer attested with this meaning.

<sup>58</sup> *BGU* IV 1063.2-4; XI 2122.3-5; *P. Meyer* 6.14-15. Such orders are not preserved from the Ptolemaic period.

<sup>59</sup> *P. Fay.* 100.14-16; the clause runs as follows: ἄς ἔχῃς μου ἐν / θέματι ἀργυρίου δραχμάς ἑξακοσί[ας] / (δραχμαί) χ. The totality of the deposit is paid out. See for such payments in classical Greece R. BOGAERT, *Banques et Banquiers*, p. 333-4.

<sup>60</sup> *P. Stras.* 541.9; the term used for receipt is not σύμβολον, as in the Ptolemaic texts, but ἀποχή.

<sup>61</sup> See *P. Lille* 18.8 (Euergetes or Philopator): order for payment in kind; *O. Stras.* 510.4-5 (III/IIa), for the text see below, n. 86; *P. Fay.* 109.11 (early Ip).

<sup>62</sup> *P. Oxy.* XII 1499: the formula contains σεσημ(είωμαι) followed by the amount.

<sup>63</sup> The usual key-word is ἀνείρημαι: *P. Fay.* 100.18-29; *P. Brem.* 46.13-15; 47.14-21 (ἀνειρήμεθα); *P. Stras.* 524.15-17. In *BASP* 8 (1971), p. 13, lines 5-6, the key-word is ἐδεξάμην and the sum was immediately transferred (μετεθέμην) to the banker Onesikrates. In *JJurPap* 16-17 (1971), p. 69, line 19 and in *BGU* XI 2122.20-24, the ὑπογραφή is badly damaged. We think that in the last document the ὑπογραφή is not the signature of the payer but the receipt of the payee. The editor, H. Maehler (p. 210) considers both interpretations as possible, but the evidence seems to favor the second.

<sup>64</sup> *Archiv* 5 (1913), p. 381, no. 44; *BGU* XI 2122 plate VI; *BASP* 8 (1971), p. 12; for this practice see R. TAUBENSCHLAG, *The Law of Greco-Roman Egypt in the Light of the Papyri*, Warsaw 1955, p. 420 n. 4.

<sup>65</sup> *P. Meyer* 6.13, 24, 34; *BGU* VII 1564.1.

<sup>66</sup> *BGU* IV 1064.11; see also *PSI* VIII 890.23. In many other texts given by PREISIGKE, *Wörterbuch*, s.v. ἐπιθήκη, this word means order for payment, but no banks are mentioned in the context.

Preisigke is incorrect in asserting that such an order was called a διαστολικόν<sup>67</sup>.

#### 6. *The Formula of the Florida Papyri*

These orders for payment present important differences from those examined so far in this article, the most striking feature being their extreme conciseness and the use of many abbreviations. The opening formula is that of late Ptolemaic and Roman times, and the key-words are the usual imperatives χρημάτισσον and δός, but the object for the payment is missing<sup>68</sup>, and that is unique in the orders to bankers. The closing formula is entirely lacking as is usual in the Roman texts. None of these papyri contains the mention of a deposit or a special clause or a signature or a receipt or an address written on the verso. In 5 the clause εἰς Θῶθ seems to refer to a monthly payment<sup>69</sup>. When the name of the payee is preserved, no patronymic or profession is usually given, as in most other orders, but 8 may have contained a patronymic and 7 has the indication that the payee is the agent of another.

These documents present similarities to the orders for payment in kind addressed to the σιτολόγοι. These officials administered the θησαυροί, where private persons could deposit grain and could by the means of written orders to the σιτολόγος make payments from their deposit. The functions of the σιτολόγος and the τραπεζίτης are much alike, which is shown clearly by some documents<sup>70</sup>.

Preisigke says that in the orders for payment to the σιτολόγοι no object is indicated<sup>71</sup>. This practice could have influenced the orders to bankers and might provide a parallel and partial explanation for the absence of the object in the Florida texts. Preisigke's statement is, however, not entirely correct. We have examined the orders

<sup>67</sup> Fr. PREISIGKE, *Griewesen*, p. 203. The orders for payment called διαστολικόν (*P. Oxy.* I 68.33 = Meyer, *Jur. Pap.* 47; *P. Oxy.* III 533.4; *BGU* VII 1574.10, 22) are not addressed to bankers but to private persons.

<sup>68</sup> It is, however, possible that the object was mentioned in the damaged papyrus 13, but such a mention is in any case atypical of this archive.

<sup>69</sup> Cf. for instance the receipts *BGU* VI 1314 (εἰς Μεχείρ); 1315 (εἰς Χοίακ); 1316 (εἰς Τῦβι).

<sup>70</sup> See *BGU* VII 1749 and the commentary by W. KUNKEL in *Archiv* 8 (1927), p. 178-9; in *BGU* III 992 II.1, a certain Lysimachos is at the same time σιτολόγος and τραπεζίτης. See also Fr. PREISIGKE, *Griewesen*, p. 3-6 and *passim*.

<sup>71</sup> Fr. PREISIGKE, *ibid.*, p. 204.

addressed explicitly to σιτολόγοι in Ptolemaic and Roman times and found that in the documents of the Ptolemaic age (they all belong to the first century B.C.)<sup>72</sup> and in those of the first century of the Roman period, the object of the payment in kind is generally cited<sup>73</sup>. Only in the second century A.D., when a new formula for those orders was introduced, was the object of the payment no longer mentioned in the texts<sup>74</sup>. This formula cannot, therefore, have influenced our documents.

As the Florida papyri contain the same items as a modern check, one may suppose that they were checks and could circulate as a means of payment; such an interpretation could explain the omission of the mention of the object, information which is not needed in checks. (Modern checks sometimes provide space for such information, but this is a convenience to the depositor, not for the banker's use). Such a hypothesis, however, raises problems of its own and demands of us a full discussion of the question of the existence of checks in antiquity.

#### 7. *The Check in Ptolemaic and Roman Egypt*

When the client of a bank wished to pay by a written order, he could use this document in three ways: (a) he could send the order to his banker. In this case the orders are generally closed and sealed and bear on the verso the name of the banker<sup>75</sup>. Orders with several payees were probably also sent to the banker<sup>76</sup>. The recipient of the payment was told by the payer that he had to go to

<sup>72</sup> *P. Fay.* 16; 18a and b (all Ia); *SB V* 8755-8756 (49-8 B.C.).

<sup>73</sup> *P. Lond.* II 256 (p. 95) (A.D. 12); III 1213-1215 (p. 121) (A.D. 65/6); *P. Oxy.* XVIII 2185 (92); *O. Bodl.* 1704 (Ip) contains no object but gives the order to pay out to the bearer of the ostrakon, presumably the drawer's servant.

<sup>74</sup> In the new formula the key-word is διάστειλον (διαστείλατε) instead of μέτρησον or δός, which were usual in the previous centuries. See *P. Lips.* 112 (123); 113 (127 or 128); 114-116 (133-4); 117 (143); *P. Stras.* 127 (136); *Studia Papyrologica* 12 (1973), p. 84, no. 2 (143/4); p. 85, no. 3 (147); p. 86, no. 4 (148); p. 87, no. 5 (158); p. 88-89, no. 6 (166-7); *P. Oxy.* I 88 (179); III 516 (162); XXXI 2589-2590 (159); XXXVIII 2863-2870 (from 123 to 176); etc.

<sup>75</sup> *P. Hamb.* II 173; 176 verso; *UPZ* II 198; 202; 203 verso; *P. Stras.* 105 verso; *P. Grenf.* II 23 verso. The seal is mentioned in *BGU* IV 1064.18; this papyrus says clearly (11-12) that it was sent to the banker: τὴν δὲ ἐπιθήκην ταύ/την μοναχὴν σοι ἐξεδόμην / ἰδιόγραφον. For the seal see also Fr. PREISIGKE, *Girowesen*, p. 128 and *P. Stras.* 11.

<sup>76</sup> *P. Cair. Zen.* V 59825; *P. Hib.* I 67; 68; *P. Oxy.* IV 710; XII 1499; *BGU* VII 1564; VIII 1751; *P. Brem.* 47.

the bank to get his money, or he was informed by the banker by means of a credit note<sup>77</sup>.

(b) The account customer could go to the bank accompanied by the payee and present in person his order and the payee to the banker. For this practice there is also evidence<sup>78</sup>.

(c) The payer could also give the order, addressed to his banker, directly to the payee, in which case we can call this document a check.

Preisigke pointed out that checks existed for payments in kind. Some orders to the σιτολόγοι have the ὑπογραφή of the payee with the mention ἐπήνεγκα: «I have produced (the document)»<sup>79</sup>. A credit note from the σιτολόγοι could be transferred to a second beneficiary who in his turn could transfer the sum to a third one<sup>80</sup>. These documents show that for payments in kind checks were used and that credit-notes could circulate.

Did the same practice exist in the circulation of money? Preisigke accepts that it did, but he has no reliable evidence to present<sup>81</sup>. In Bogaert's study of banking outside Egypt it was demonstrated that some ancient documents could be considered as checks, but that the existence of a check-system in antiquity was not very probable, because of the mistrust of such documents and the lack of a legal basis for them<sup>82</sup>.

In the last few decades several orders for payment have been considered by their editors to be checks<sup>83</sup>. Let us say at once that none of them bears a ὑπογραφή saying that the payee himself presented the document to the banker as it is attested for the orders addressed to the σιτολόγοι. But there is at least one text which proves irrefutably that an order for payment addressed to a bank could be given in payment to the payee. *P. Meyer* 6.11-20 is the

<sup>77</sup> See R. BOGAERT, *Banques et Banquiers*, p. 58; L. MITTEIS, *Grundzüge*, p. 68.

<sup>78</sup> *Stud. Pal.* XXII 3.5-7; 4 II.5-7; 4 III.5-7; the formula is χρημάτισον κατὰ διαγραφὴν ἢ παραγέωκά σοι ἐπὶ τῆς ἐνεστώσης ἡμέρας, followed by the name of the payee. It is possible that the orders which were paid out on the same day as their issue were presented by the payer to the banker in the presence of the payee: see *P. Fay.* 100 and *BASP* 8 (1971), p. 13.

<sup>79</sup> Fr. PREISIGKE, *Girowesen*, p. 128-130 on *P. Oxy.* III 516 (A.D. 160); 620 (147).

<sup>80</sup> *P. Oxy.* XXXI 2591 (158-9).

<sup>81</sup> Fr. PREISIGKE, *Girowesen*, p. 209-210.

<sup>82</sup> R. BOGAERT, *Banques et Banquiers*, p. 338-41; checks were used in special circumstances in Palestine in the Roman period; see p. 341, n. 6.

<sup>83</sup> So *P. Fay.* 100; *P. Meyer* 6; *P. Brem.* 46 and 47; *BGU* IV 1063; XI 2122; the ἐπιθήκη in *P. Mich.* 220.15-16 is called a check by the editor.

copy of an order, dated 16 December A.D. 121, from a certain Philippos to the banker Ptolemaios to pay out on 24 June A.D. 122 to a certain Heron the sum of 248 drachmas. The sum is the repayment of a short-term loan. The order was not executed when due, because Philippos died in the meantime; three years later, on 12 January 125, Heron, in order to safeguard his rights, made a request to the strategos asking him to register at the δημόσιον the authentic order of payment, an ιδιόγραφον of Philippos, which was in his possession and of which the authenticity had been certified. The copy of the order is preceded by the words τοῦ προειμένου μοι ἐπιστάλατος ἀντίγραφον ὑπόκειται. Thus the ἐπίσταλα has undoubtedly been given in payment to Heron as a check. The reason for this practice is very clear in this case. The order for future payment was for Heron the only proof of the short-term loan he granted without interest to Philippos, probably a friend of his. No contract has been made, for otherwise Heron should have asked the strategos to register it. Philippos had given a check without funds. In Heron's request to the strategos, there is not a single allusion to any legislation about checks, which certainly did not exist. His request proves also the risks inherent in checks as a means of payment.

The basic formula of this check is exactly the same as the other orders for payment of the Roman period. The object is given and the check did not circulate as a means of payment. Heron's request shows us that this was a non-negotiable check. Therefore it is quite possible that other orders among those we have discussed were used as checks. That seems very possible for *BGU* IV 1063, which is also an order for future repayment of a short-term loan without interest. *BGU* XI 2122, another order for future repayment of a loan, is called a bank-check by its editor (Maehler). This order is, however, much more complex than the two previous ones. The loan bears interest, a contract (συνχώρησις) has been made, and other debts of the payer are mentioned in the texts. As the payee possesses a contract of his loan it was certainly not necessary to give him a check, but naturally this practice cannot be excluded in this case. *P. Brem.* 46 and 47 were described as checks by Wilcken. That seems to us possible for 46, but less for 47, because there are three different payees and only one order<sup>84</sup>.

<sup>84</sup> See above, p. 102.

It is beyond doubt that a payee could accept a check in payment only when he knew the payer and trusted him; the payer might be a member of the family, a friend, or an official. The banker, naturally, knew the payer, who was his client, but he also had to know the payee, whether he had to send him a credit-note or the payee presented a non-negotiable check. The banker had to avoid paying out to the wrong person. Most of the extant orders give only the profession or the title of the payee or his patronymic or both. A description of his person is never given. We must, therefore, conclude that the banker knew the payee<sup>85</sup>.

Further, when a payee presented a check to a bank, the banker had to be sure that the check was not forged. In *P. Meyer* 6.25-28, it is confirmed that the check was an *ιδιόγραφον*. It is possible that this was sufficient to the banker when he knew the hand of the client, but in many cases orders were written by scribes, and as in the Roman period most of these documents do not even bear a signature, we must suppose that the banker was previously informed by the payer of the name of the payee and of the amount of the check which he had drawn upon the banker. *P. Oxy.* III 533 (II/IIIp), although not addressed to a banker, gives evidence for such a practice. A father writes to his sons that he has sent *διαστολικά* to the *νομικὸς Πανεχώτης* and he adds in his letter *παρ' οὗ κομ[ί]ζεσθε* (perhaps *κομ[ί]σασθε*) *καὶ ὅτε αὐτῷ (δραχμὰς) ξδ* (lines 6-7)<sup>86</sup>. These *διαστολικά* may be considered as checks drawn by a father on his sons, but the sons are informed of the name of the payee and of the amount due to him. Wilcken has pointed out that, when the check was used, two orders were written by the payer, one for the banker and one for the payee, and he presumed that the *αὐθεντικόν* was sent to the banker and an *ἀντίγραφον* to the payee. He deduced this from the fact that the documents which he considered

<sup>85</sup> A description is given in *Stud. Pal.* XXII 4 III.10-11 not of the payee but of his guarantor.

<sup>86</sup> Fr. PREISIGKE, *Griewesen*, p. 127, cannot explain lines 6-7, because he supposes that Panechotes had to enter the *διαστολικά* to the *θησαυρός*, but as Panechotes is to be paid in money, that seems improbable. *O. Stras.* 510 (III/IIa) runs as follows: *Θέων Θαμούνη χείρειν / δὸς τῷ παρὰ Νικάνδρου / κομίζοντί σοι τὰ / γράματα χα(λκοῦ) (δραχμὰς) ρ καὶ // μὴ κατάσχησις αὐτόν. / (2nd. H.?) ἔρρωσο*. If this ostrakon has been given or sent to Θαμούνης, and if the letter (*τὰ γράμματα*) given to ὁ παρὰ Νικάνδρου was an order for payment of 100 drachmas, then we have here very early evidence for the practice described in *P. Oxy.* III 533; but other explanations of this text are possible.

to be checks do not bear the closing formula ἔρρωσο written by the payer's hand<sup>87</sup>. We have seen that in the Roman period the closing formula in orders for payment to banks is always missing<sup>88</sup>. Wilcken's argument is therefore not valid; and further, in *P. Meyer* 6, which is undoubtedly a check, it is stated that the ἀθηντικὸν ἐπίσταλμα was in the hands of the payee (lines 23-34). We agree with Wilcken that two orders for payment were made when the check was used<sup>89</sup>, but in our opinion the authentic, most complete order, was given to the payee; it contained the object and sometimes other clauses. A brief note containing the essential elements of the ἐπίσταλμα (payer, payee, amount, date) was sent or given to the banker, in order that he should be able to check the ἐπίσταλμα. As the formula of the Florida papyri is different from the formulas of all the other orders for payment addressed to bankers, it is highly improbable that these very brief documents were authentic orders for payment given to the payee. But they can very well have been abridged copies of issued checks, given to the banker for checking.

This hypothesis raises some difficulties. The Florida papyri are late Ptolemaic, and we have no evidence for checks in Egypt in this period; and secondly, as Wilcken pointed out, the extant checks seem all to have been addressed to private banks<sup>90</sup>.

As to the second point, the general lack of checks may indeed be explained by the fact that most banks of the Ptolemaic period were royal banks or banks under the royal monopoly; but we know that there were also private banks in existence at least in late Ptolemaic times — precisely the period of the Florida papyri — as is proved by the existence of an ἰδιωτικὴ τράπεζα at Oxyrhynchus in 73 or 44 B.C.<sup>91</sup>. The banker Εὔκτος in *BGU* VIII 1793 and the two bankers of the Florida papyri, Protarchos and Apollonios, may very well have been private bankers<sup>92</sup>.

<sup>87</sup> U. WILCKEN, *P. Brem.*, p. 108.

<sup>88</sup> See above, p. 99.

<sup>89</sup> In *BGU* IV 1064.11, the payer writes to the banker τὴν δὲ ἐπιθήκην ταύτην μοναχὴν σοι ἐξεδόμην. The term μοναχὴ suggests that orders for payment could be drawn up in duplicate.

<sup>90</sup> U. WILCKEN, (see n. 87, above).

<sup>91</sup> *P. Oxy.* XIV 1639.5; see Cl. PRÉAUX, *L'Économie royale des Lagides*, Bruxelles 1939, p. 296. According to her, *P. Teb.* III 890 (IIa) seems to be a record of a private bank.

<sup>92</sup> M. ROSTOVITZ, *The Social and Economic History of the Hellenistic World*, Oxford 1941, p. 406, writes rather cautiously, «Nor is there evidence enough to show

It is well-known that the banking system in Egypt underwent some changes in the late Ptolemaic period<sup>93</sup>. The rise of private banking may perhaps explain the change in the opening formula of the orders for payment and the appearance of checks. Into this century of change the Florida papyri seem to fit rather well.

#### 8. Conclusion

As the Florida papyri are isolated in the series of orders for payment to bankers in Ptolemaic and Roman Egypt, an entirely satisfactory explanation of them is somewhat a matter of conjecture. The texts are important, as the series of about fifty extant orders is increased in one increment by some 18 documents forming part of an archive, probably of a private bank in the Herakleopolite Nome in the years 87-84 B.C. Their formula seems to prove indirectly that checks were used already in this period, and their number indicates that the practice of the check was not exceptional. But ancient Greek checks are not exactly comparable with modern ones. They were not protected by law. Payer, payee and banker had therefore to take by themselves all necessary measures to prevent forgery and wrong payments. We must assume that in antiquity in general, and especially in Hellenistic and Roman Egypt, where *τράπεζαι* were very numerous, banking was based much more on personal acquaintance than at present<sup>94</sup>, and this reduced considerably the risks of fraudulent practices. For the same reason, we think, these ancient checks were not negotiable<sup>95</sup>. If the Florida papyri are, as we suggest, the copies for the banker of orders given to the payees, we can hope that the original orders may themselves in time be found for other checks of this period, to complete the demonstration of the existence of

whether, alongside of the royal banks, there were private banks in Alexandria and the rest of Egypt, that is to say, whether the banking business was completely or only partially monopolized by the king. There is no reason to deny *a priori* the existence of such private banks».

<sup>93</sup> See Cl. PRÉAUX, *Économie royale*, p. 296.

<sup>94</sup> The personal ties between bankers and their clients are frequently mentioned in Greek banking outside Egypt; see e.g. R. BOGAERT, *Banques et Banquiers*, p. 395-6.

<sup>95</sup> In *BASP* 8 (1971), p. 13, one of the two payees signed a receipt under the order, which has been cancelled by crossed lines, but he did not take up the money in cash; he transferred it immediately to the account of the banker Onesikrates. In this receipt, the key-word is not the usual *ἀνείρημαι* but *ἔδεξάμην* (see above, n. 63) and cf. above, p. 103.

checks in the last century B.C., an important development in the history of ancient banking.

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