SEESSEL ARTHUR N III

Form 4

December 26, 2002

FORM 4

_ Check this box if no longer subject to Section

obligations may continue.

16. Form 4 or Form 5

See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo & Dye's Instant Form 4 Filer www.section16.net

1. Name and Ad Seessel III Arth	2. Issuer Name and Ticker or Trading Symbol Concord EFS, Inc - CE							6. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) 2525 Horizon I	of Reporting Person,				Mon	atement for th/Day/Year 4/2002	<u>X</u> 10	X Director			
Memphis, TN 3					Date	5. If Amendment, Date of Original (Month/Day/Year)		7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (State) (Z	Zip)	Ta	able	I Non-Do	d of, or Beneficially Owned					
1. Title of Security (Instr. 3)	2. Trans- action Date (Month/ Day/ Year)	2A. Deemed Execution Date, if any (Month/Day/ Year)	3. Transaction (Instr. 8	Code	4. Securitie (A) or Disp (Instr. 3, 4 Amount	osed o		5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 & 4)		ship Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Commn Stock	12/24/2002	12/24/2002	P		750	A	15.61	i i	750	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

(e.g., puts, cans, warrants, options, convertible securities)												
1. Title of	2. Conver-	3. Trans-	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature	
Derivative	sion or	action	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect	
Security	Exercise	Date	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial	
	Price of		Date,	Code	Derivati	(MeIonth/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership	
(Instr. 3)	Derivative	(Month/	if any		Securition	X ear)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)	
	Security	Day/	(Month/	(Instr.	Acquire	d			Following	ative		
		Year)	Day/	8)	(A) or				Reported	Security:		
			Year)		Dispose	đ			Transaction(s)	Direct		
		l			I]			1			

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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					of (Ins 3, 4	str.							(D) or Indirect (I) (Instr. 4)	
				Code	V (A)		Exer-cisable	Expira- tion Date		Amount or Number of Shares				
Common Stock	0.00	00/00/00	00/00/00		0	0	00/00/00	00/00/00	common	0.00	0.00	0	D	

Explanation of Responses:

By: /s/ <u>Arthur N. Seessel III</u> Charlene Kraft 12/26/2002 Date

**Signature of Reporting Person

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).