

RECKERT CHRISTOPHER S
Form 4
April 23, 2003

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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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
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1. Name and Address of Reporting Person* Reckert Christopher S (Last) (First) (Middle) 2525 Horizon Lake Drive, Suite 120 (Street) Memphis, TN 38133 (City) (State) (Zip)			2. Issuer Name and Ticker or Trading Symbol Concord EFS _ CEFT				6. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Sr. VP and Chief Marketing Officer									
3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)			4. Statement for Month/Day/Year April 23, 2003			7. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person										
1. Title of Security (Instr. 3)			2. Trans-action Date (Month/ Day/ Year)		2A. Deemed Execution Date, if any (Month/Day/ Year)		3. Trans-action Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5)		5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 & 4)		6. Owner-ship Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock											18,000		D			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.
* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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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)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans-action Date (Month/ Day/ Year)	3A. Deemed Execution Date, if any (Month/ Day/ Year)	4. Trans-action Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed	6. Date Exercisable and Expiration Date (Month/Day/ Year)	7. Title and Amount of Underlying Securities (Instr. 3 & 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported	10. Owner-ship Form of Derivative Security:	11. Nature of Indirect Beneficial Ownership (Instr. 4)
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		Year)	of (D)		Date	Expira- tion Date	Title	Amount or Number of Shares	Transaction(s) (Instr. 4)	Direct (D) or Indirect (I) (Instr. 4)
			(Instr. 3, 4 & 5)	(A)						
Incentive Stock Options	5.0833				3/8/98	3/8/07	Common	8	5.0833	
Incentive Stock Options	6.7500				2/28/99	2/28/08	Common	28,124	6.7500	
Incentive Stock Options	10.5000				2/20/00	2/20/09	Common	151,868	10.5000	
Incentive Stock Options	13.2500				11/30/00	11/30/09	Common	20,000	13.2500	
Incentive Stock Options	6.0625				2/17/01	2/17/10	Common	70,000	9.0625	
Incentive Stock Options	21.0625				2/22/02	2/22/11	Common	220,000	21.0625	
Incentive Stock Options	33.3500				3/4/03	3/4/12	Common	125,000	33.3500	
Incentive Stock Options	11.8700	04/01/03	A	20,000	04/01/04	04/01/13	Common	20,000	11.8700	
Incentive Stock Options	11.8700	04/01/03	A	11,574	04/01/04	04/01/13	Common	11,574	11.8700	646,574 D

Explanation of Responses:

By: /s/ **Christopher S. Reckert**

Charlene Kraft

**Signature of Reporting Person

04/23/2003

Date

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

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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