

CONCORD EFS INC  
Form 8-K  
October 23, 2003

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**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, DC 20549

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): **October 23, 2003**

**CONCORD EFS, INC.**

(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

**Delaware**  
(State or other jurisdiction  
of incorporation)

**001-31527**  
(Commission File Number)

**04-2462252**  
(IRS Employer  
Identification No.)

**2525 Horizon Lake Drive, Suite 120, Memphis, Tennessee, 38133**

(Address of Principal Executive Offices, including Zip Code)

**(901) 371-8000**

(Registrant's Telephone Number, Including Area Code)

**Not Applicable**

**(Former Name or Former Address, if Changed Since Last Report)**

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**Item 12. Results of Operations and Financial Conditions.**

On October 23, 2003, Concord EFS, Inc. issued a press release containing earnings information for its third quarter of 2003 ended September 30, 2003. A copy of the press release is furnished as Exhibit 99.1 hereto and is incorporated herein by reference.



Exhibit Index

The following is a list of the Exhibits furnished herewith.

<u>Exhibit Number</u>	<u>Description of Exhibit</u>
99.1	Press release issued by Concord EFS, Inc. dated October 23, 2003.