

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
OMB Number:	3235-0287
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1. Name and Address of Reporting Person * <u>BREAM ROBERT W</u>  (Last) (First) (Middle) 11720 AMBER PARK DRIVE SUITE 600  (Street) ALPHARETTA GA 30004  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>CERTEGY INC [ CEY ]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>SVP and Group Executive</u>
	3. Date of Earliest Transaction (Month/Day/Year) 11/04/2004	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	11/04/2004		M		9,366	A	\$24.54	39,133	D	
Common Stock	11/04/2004		S		9,366	D	\$35.1012	29,767	D	
Common Stock	11/04/2004		M		5,104	A	\$32.55	34,871	D	
Common Stock	11/04/2004		S		5,104	D	\$35.1012	29,767	D	
Common Stock	11/04/2004		M		33,333	A	\$18.97	63,100	D	
Common Stock	11/04/2004		S		33,333	D	\$35.1012	29,767	D	
Common Stock	11/04/2004		M		21,687	A	\$18.97	51,454	D	
Common Stock	11/04/2004		S		21,687	D	\$35.1012	29,767	D	
Common Stock	11/04/2004		M		2,500	A	\$24.87	32,267	D	
Common Stock	11/04/2004		S		2,500	D	\$35.1012	29,767	D	
Common Stock	11/04/2004		M		825	A	\$29.46	30,592	D	
Common Stock	11/04/2004		S		825	D	\$35.1012	29,767	D	
Common Stock	11/05/2004		M		15,343	A	\$18.97	45,110	D	
Common Stock	11/05/2004		S		8,400	D	\$35.4	36,710	D	
Common Stock								89.11	I	By 401(k) Plan

**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. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Employee Stock Option (right to buy)	\$24.54	11/04/2004		M			9,366	02/07/2003	02/07/2013	Common Stock	9,366	\$0	0	D	
Employee Stock Option (right to buy)	\$32.55	11/04/2004		M			5,104	(1)	02/04/2011	Common Stock	5,104	\$0	14,897	D	

**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. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee Stock Option (right to buy)	\$18.97	11/04/2004		M			33,333	(2)	09/23/2012	Common Stock	33,333	\$0	66,667	D	
Employee Stock Option (right to buy)	\$18.97	11/04/2004		M			21,687	(3)	09/23/2012	Common Stock	21,687	\$0	7,229	D	
Employee Stock Option (right to buy)	\$24.87	11/04/2004		M			2,500	(4)	03/24/2013	Common Stock	2,500	\$0	2,500	D	
Employee Stock Option (right to buy)	\$29.46	11/04/2004		M			825	(5)	06/16/2013	Common Stock	825	\$0	825	D	
Employee Stock Option (right to buy)	\$18.97	11/05/2004		M			15,343	(6)	09/23/2012	Common Stock	15,343	\$0	5,271	D	

**Explanation of Responses:**

- The option consisting of 20,001 shares vests in four installments as follows: 5,104 shares on 2/4/2004, 5,104 and 4,689 shares, respectively, on 12/31/2004, 12/31/2005 and 12/31/2006.
- The option consisting of 100,000 shares vests in two installments as follows: 33,333 shares on 1/28/2004 and 66,667 shares on 9/23/2009.
- The option consisting of 28,916 shares fully vests in four equal annual installments of 7,229 shares each beginning on 9/23/2002, which was the date of grant.
- The option consisting of 5,000 shares fully vests in two equal annual installments of 2,500 shares each beginning on 3/24/2004, which was the first anniversary of the date of grant.
- The option consisting of 1,650 shares fully vests in two equal annual installments of 825 shares each beginning on 6/16/2004 which was the first anniversary of the date of grant.
- The option consisting of 21,084 shares vests in four equal annual installments of 5,271 shares each beginning on 9/23/2002, which was the date of the grant.

**Remarks:**

Pamela Tefft, as Attorney-in-Fact for Robert W. Bream.      11/08/2004  
pursuant to a Power of Attorney on File

\*\* Signature of Reporting Person      Date

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).

\*\* 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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