FORM 5

_ Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue.
See Instruction 1(b).
_ Form 3 Holdings Reported

Form 4 Transactions Reported

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

OMB APPROVAL

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			6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
Name and Address of Reporting Person Ballard, J. Gerard (Last) (First) (Middle)	Issuer Name and Ticker or Trading Symbol Certegy Inc. CEY	4. Statement for Month/Year December 31 2002	Director 10% Owner Officer (give title below) Other (specify below) Corporate Vice President and Chief Technology Officer
Alpharetta, Georgia 30004 (City) (State) (Zip)	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)	5. If Amendment, Date of Original (Month/Year)	7. Individual or Joint/Group Reporting (check applicable line) X Form Filed by One Reporting Person Form Filed by More than One Reporting Person

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

1. Title of Security (Instr. 3)	Date (Month/Day/ Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Ac or Disposed c (Instr. 3, 4, ar Amount	of (D)	Price	5. Amount of Securities Beneficially Owned at the end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Owner- ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	2/12/2002		A	12,000	A		17,393	D	

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

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

		3A.	3A.	3A.		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 Underlying Securities (Instr. 3 and 4)			9. Number		
1. Title of Derivative Security (Instr. 3)	2. Conver sion or Exercise Price of Derivative Security	Date (Month/	Deemed Execution Date, if any (Month/ Day/Year)	4. Transaction Code (Instr. 8)	(A)	(D)	Date Exercisable	Expiration Date	Title		8. Price of Derivative Security	Derivative Securities Beneficially Owned at End of Year (Instr. 4)	10.Ownership of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
Stock Option (right to buy)	\$34.96	2/12/2002		A	31,872		(1)	2/12/2012	Common Stock	31,872		31,872	D		

Explanation of Responses:

(1) 10,872 options vested on the date of grant, with the remaining 21,000 shares vesting in three equal installments on each of the first, second and third anniversaries of the date of grant.

*J. Gerard Ballard

January 15, 2003

** Signature of Reporting Person

Date

* By: /s/ Marcia R. Glick, as attorney-in-fact

** 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 provided is insufficient, see Instruction 6 for procedure.

http://www.sec.gov/divisions/corpfin/forms/form5.htm

Last update: 09/03/2002