

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

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

1. Name and Address of Reporting Person* TOWE LARRY J			2. Issuer Name and Ticker or Trading Symbol CERTEGY INC [CEY]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) Executive V-P and COO		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 11/05/2003					
11720 AMBER PARK DRIVE SUITE 600			4. If Amendment, Date of Original Filed (Month/Day/Year)			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person _____		
(Street) ALPHARETTA GA 30004								
(City) (State) (Zip)								

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	11/05/2003		M		14,000	A	\$19.9441	134,390	D	
Common Stock	11/05/2003		M		1,904	A	\$21.0164	136,294	D	
Common Stock	11/05/2003		S		11,696	D	\$33.35	124,598	D	
Common Stock								6,797.72	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)	\$21.0164	11/05/2003		M			1,904	(1)	01/29/2007	Common Stock	1,904	\$0	0	D	
Employee Stock Option (right to buy)	\$19.9441	11/05/2003		M			14,000	(2)	12/01/2009	Common Stock	14,000	\$0	71,579	D	

Explanation of Responses:

- The option is a replacement of an option originally granted on January 29, 1997 under Equifax Inc.'s Stock Option Plan. The replacement was in connection with the July 7, 2001 distribution by Equifax of all the outstanding common stock of Certegy to the shareholders of Equifax. The option vested 951 shares on 1/29/98 and 953 shares on 1/29/99.
- The option is a replacement of an option originally granted on December 1, 1999 under Equifax Inc.'s Stock Option Plan. The replacement was in connection with the July 7, 2001 distribution by Equifax of all the outstanding common stock of Certegy to the shareholders of Equifax. The option vested 21,433 shares on 12/1/99, the date of grant, 21,443 shares on 12/1/00, 21,442 shares on 12/1/01 and 21,251 shares on 12/1/02.

Marcia R. Glick, as Attorney-in-Fact for Larry J. Towe pursuant to a Power of Attorney on File 11/07/2003

** 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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

POWER OF ATTORNEY

The undersigned constitutes and appoints Walter M. Korchun, Marcia R. Glick and Pamela A. Tefft and each of them, with full power to act alone, his true and ying and confirming all that those attorneys-in-fact, or any one of them, or his substitute or their substitutes, lawfully do or cause to be done by virtue hereof.

The validity of this Power of Attorney will not be affected in any manner by reason of the execution, at any time, of other powers of attorney by the undersi

The undersigned agrees and represents to those dealing with any of the attorneys-in-fact herein that this Power of Attorney is for indefinite duration and ma

EXECUTED on October 14, 2002.

/s/ Larry J. Towe

STATE OF GEORGIA

COUNTY OF FULTON

SWORN TO AND SUBSCRIBED BEFORE ME on this 14th day of October, 2002.

/s/ Anna C. Mitchell
Notary Public

My Commission Expires:

10-15-2005