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): July 29, 2003

CONCORD EFS, INC.

(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

Delaware

001-31527

04-2462252

(State or other jurisdiction of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

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

(Address of Principal Executive Offices, including Zip Code)

(901) 371-8000

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(Registrant s Telephone Number, Including Area Code)

Not Applicable

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

Item 12. Results of Operations and Financial Conditions.

On July 29, 2003, Concord EFS, Inc. issued a press release containing earnings information for its second quarter of 2003 ended June 30, 2003. A copy of the press release is furnished as Exhibit 99.1 hereto and is incorporated herein by reference.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CONCORD EFS, INC.

Date: July 29, 2003

By:

Its:

/s/ Edward T. Haslam

Edward T. Haslam Senior Vice President, Chief Financial Officer and Treasurer Exhibit Index

The following is a list of the Exhibits furnished herewith.

Exhibit Number

Description of Exhibit

99.1

Press release issued by Concord EFS, Inc., dated July 29, 2003.