CONCORD EFS INC Form SC 13G February 11, 2003

> UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

> > SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No.) *

Concord EFS, Inc. (Name of Issuer)

Common Stock (Title of Class of Securities)

> 206197105 (CUSIP Number)

December 31, 2002 (Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed: [X] Rule 13d-1(b) [] Rule 13d-1(c) [] Rule 13d-1(d)

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIE	20619 [°]	7105		Page 1 of 5
1	I.R.S.	IDEN Grou	PORTING PERSONS TIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY up International, Inc.)
2	CHECK TI INSTRUC		PPROPRIATE BOX IF A MEMBER OF A GROUP (SEE S)	(a)
3	SEC USE	ONL	Ŷ	(d)
4	CITIZEN		OR PLACE OF ORGANIZATION	
	ourror	5	SOLE VOTING POWER	
			25,801,600	
NUME	BER OF	6	SHARED VOTING POWER	
	IARES 'ICIALL		NONE	
	INED BY	7	SOLE DISPOSITIVE POWER	
PE	DRTING CRSON		28,088,700	
WI	ITH:	8	SHARED DISPOSITIVE POWER	
			NONE	
9	AGGREGA	te ai	MOUNT BENEFICIALLY OWNED BY EACH REPORTING PERS	ON
	28,088,	700	Beneficial ownership disclaimed pursuant to	Rule 13d-4
10	CHECK BO		F THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERT CTIONS)	AIN SHARES
11	PERCENT	OF (CLASS REPRESENTED BY AMOUNT IN ROW 9	

5.5%

12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

HC

CUSIP: 206197105

SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549 Schedule 13G Under the Securities Exchange Act of 1934 Amendment No. Name of Issuer: Item 1(a) Concord EFS, Inc. Item 1(b) Address of Issuer's Principal Executive Offices: 2525 Horizon Lake Drive Suite 120 Memphis, TN 38133 Item 2(a) Name of Person(s) Filing: Capital Group International, Inc. Item 2(b) Address of Principal Business Office or, if none, Residence: 11100 Santa Monica Blvd. Los Angeles, CA 90025 Item 2(c) Citizenship: N/A Item 2(d) Title of Class of Securities: Common Stock Item 2(e) CUSIP Number.: 206197105 If this statement is filed pursuant to sections 240.13d-1(b) Item 3 or 240.13d-2(b) or (c), check whether the person filing is a: [X] A parent holding company or control person in (g) accordance with section 240.13d-1(b)(1)(ii)(G). Item 4 Ownership Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1. See page 2 Amount beneficially owned: (a) (b) Percent of class: Number of shares as to which the person has: (C)

Page 2 of 5

- (i) Sole power to vote or to direct the vote:
- (ii) Shared power to vote or to direct the vote:
- (iii) Sole power to dispose or to direct the disposition of:
- (iv) Shared power to dispose or to direct the disposition of:

CUSIP: 206197105

Page 3 of 5

Capital Group International, Inc. ("CGII") is the parent holding company of a group of investment management companies that hold investment power and, in some cases, voting power over the securities reported in this Schedule 13G. The investment management companies, which include a "bank" as defined in Section 3(a)(6) of the Securities Exchange Act of 1934 (the "Act") and several investment advisers registered under Section 203 of the Investment Advisers Act of 1940, provide investment advisory and management services for their respective clients which include registered investment companies and institutional accounts. CGII does not have investment power or voting power over any of the securities reported herein. However, by virtue of Rule 13d-3 under the Act, CGII may be deemed to "benefically own" 28,088,700 shares or 5.5% of the 508,734,000 shares of Common Stock believed to be outstanding.

- Item 5 Ownership of Five Percent or Less of a Class. If this
 statement is being filed to report the fact that as of the date
 hereof the reporting person has ceased to be the beneficial
 owner of more than five percent of the class of securities,
 check the following: []
- Item 6 $$\operatorname{Ownership}$ of More than Five Percent on Behalf of Another Person: N/A
- Item 7 Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company or Control Person.
 - Capital Guardian Trust Company is a bank as defined in Section 3(a)(6) of the Act and an investment adviser registered under Section 203 of the Investment Adviser Act of 1940, and a wholly owned subsidiary of Capital Group International, Inc.
 - 2. Capital International Limited (CIL) does not fall within any of the categories described in Rule 13d-1(b)(ii)(A-F) but its holdings of any reported securities come within the five percent limitation as set forth in a December 15, 1986 noaction letter from the Staff of the Securities and Exchange Commission to The Capital Group Companies, Inc. CIL is a wholly owned subsidiary of Capital Group International, Inc.
 - 3. Capital International S.A. (CISA) does not fall within any of the categories described in Rule 13d-1(b)(ii)(A-F) but its holdings of any reported securities come within the five percent limitation as set forth in a December 15, 1986 no-

action letter from the Staff of the Securities and Exchange Commission to The Capital Group Companies, Inc. CISA is a wholly owned subsidiary of Capital Group International, Inc.

- 4. Capital International Research and Management, Inc. dba Capital International, Inc. is an investment adviser registered under Section 203 of the Investment Advisers Act of 1940 and is a wholly owned subsidiary of Capital Group International, Inc.
- Item 8 $$\rm Identification$ and Classification of Members of the Group: $$\rm N/A$$

CUSIP: 206197105

Page 4 of 5

- Item 9 Notice of Dissolution of Group: N/A
- Item 10 Certification

By signing below, I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

Signature

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: February 10, 2003

Signature:	*David I. Fisher	
Name/Title:	David I. Fisher, Chairman	
	Capital Group International,	Inc.

*By /s/ Michael J. Downer Michael J. Downer Attorney-in-fact

Signed pursuant to a Power of Attorney dated January 30, 2003 included as an Exhibit to Schedule 13G filed with the Securities and Exchange Commission by Capital Group International, Inc. on February 10, 2003 with respect to Acclaim Entertainment Inc

CUSIP: 206197105

Page 5 of 5