

0277



Marcia E. Heister
General Counsel

Via Facsimile and Overnight Delivery

August 8, 2002

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549
Attention: Jonathan G. Katz, Secretary

RECEIVED
OFFICE OF THE SECRETARY

AUG 8 2002

Re: Concord EFS, Inc. Sworn Statements

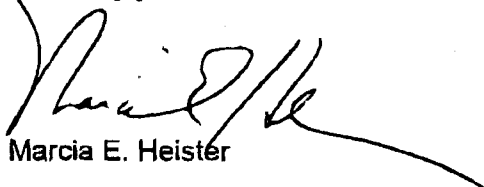
Dear Mr. Katz:

Pursuant to the Order of the Securities and Exchange Commission requiring the filing of sworn statements pursuant to Section 21(a) of the Securities Exchange Act of 1934 (File No. 4-460), enclosed please find a sworn statement from each of Dan M. Palmer, Principal Executive Officer, and Edward T. Haslam, Principal Financial Officer, of Concord EFS, Inc.

Please acknowledge receipt of this letter and the enclosed statements by stamping and returning the enclosed copy of this letter in the self-addressed, stamped envelope provided.

If you have any questions, please contact me at (302) 791-8087.

Sincerely yours,


Marcia E. Heister

Enclosures
MEH:mbl

Concord EFS, Inc.
American Bankcard
International, Inc.
BUYPASS Corporation
Concord Computing Corporation
Concord Equipment Sales
Concord Retail Services, Inc.
EFS National Bank
MONEY ACCESS SERVICE INC.
Pay Systems of America, Inc.



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**Statement Under Oath of Principal Executive Officer
Regarding Facts and Circumstances Relating to Exchange Act Filings**

I, Dan M. Palmer, state and attest that:


(1) To the best of my knowledge, based upon a review of the covered reports of Concord EFS, Inc. ("Concord"), and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with Concord's audit committee.

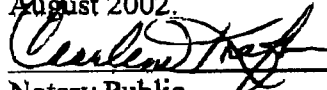
(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K for the year ended December 31, 2001 of Concord;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Concord filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.



 Dan M. Palmer
 August 8, 2002

Subscribed and sworn to
before me this 8th day of
August 2002.



 Notary Public

My Commission Expires: **MY COMMISSION EXPIRES:**
March 18, 2006



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