

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL	
OMB Number:	3235-0104
Estimated average burden hours per response:	0.5

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* <u>GAPEN RICHARD D</u> (Last) (First) (Middle) <u>100 2ND AVENUE SOUTH</u> <u>SUITE 1100S</u> (Street) <u>ST.</u> <u>PETERSBURG FL 33701</u> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <u>12/10/2004</u>	3. Issuer Name and Ticker or Trading Symbol <u>CERTEGY INC [CEY]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>Corporate VP Human Resources</u>	5. If Amendment, Date of Original Filed (Month/Day/Year) <u>12/14/2004</u> 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

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	20,840	D	
Common Stock	2,701.09	I	By 401(K) Plan

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date				
Employee Stock Option (right to buy)	12/31/2006	02/04/2011	Common Stock	2,686	32.55	D
Employee Stock Option (right to buy)	(1)	02/04/2011	Common Stock	8,059	32.55	D
Employee Stock Option (right to buy)	01/27/2003	01/27/2009	Common Stock	4,898	30.0947	D
Employee Stock Option (right to buy)	01/27/2001	01/27/2009	Common Stock	1,227	30.0947	D
Employee Stock Option (right to buy)	02/12/2005	02/12/2012	Common Stock	2,860	34.96	D
Employee Stock Option (right to buy)	02/12/2002	02/12/2012	Common Stock	10,333	34.96	D
Employee Stock Option (right to buy)	10/31/2004	10/31/2011	Common Stock	2,852	28.5	D
Employee Stock Option (right to buy)	06/01/2001	06/01/2008	Common Stock	1,225	30.4007	D
Employee Stock Option (right to buy)	01/29/2002	01/29/2011	Common Stock	2,170	23.7248	D
Employee Stock Option (right to buy)	10/31/2004	10/31/2011	Common Stock	9,429	28.5	D
Employee Stock Option (right to buy)	(2)	02/12/2012	Common Stock	15,140	34.96	D
Employee Stock Option (right to buy)	01/29/2001	01/29/2011	Common Stock	18,033	23.7248	D

Explanation of Responses:

- The option vests 2,687 shares on 2/4/2004, 2,686 shares on 12/31/2004 and 2,686 shares on 12/31/2005.
- The option vests in four annual installments (beginning on 2/12/2002) and becomes fully vested on 2/12/2005.

Marcia R. Glick, as Attorney-in-Fact for Richard D. Gapen
pursuant to a Power of Attorney on file 12/15/2004

** 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 5 (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.