

INTERCEPT INC  
Form 8-K  
January 21, 2003

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**SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**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): January 9, 2003**

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**INTERCEPT, INC.**

(Exact Name of Registrant as Specified in its Charter)

**Georgia**  
(State or Other Jurisdiction  
of Incorporation)

**01-14213**  
(Commission  
File Number)

**58-2237359**  
(I.R.S. Employer  
Identification No.)

**3150 Holcomb Bridge Road, Suite 200, Norcross, Georgia**  
(Address of Principal Executive Offices)

**30071**  
(Zip Code)

**Registrant's telephone number, including area code: (770) 248-9600**

**N/A**  
(Former Name or Former Address, if Changed Since Last Report)

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**Item 7. Financial Statements, *Pro Forma* Financial Information and Exhibits.**

**(c) Exhibits.**

- 99.1 Press Release dated January 9, 2003.
- 99.2 Transcript of January 10, 2003 telephone conference call.

**Item 9. Regulation FD Disclosure.**

On November 4, 2002, InterCept, Inc. (Nasdaq: ICPT) issued a press release regarding an update to its 2002 financial outlook. The full text of the press release is set forth in Exhibit 99.1 hereto and the transcript of the conference call is attached as Exhibit 99.2 hereto. These exhibits are not filed but are furnished pursuant to Regulation FD.

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.

INTERCEPT, INC.

By: /s/ Scott R.  
Meyerhoff

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Scott R. Meyerhoff  
Chief Financial  
Officer

Dated: January 20, 2003

**EXHIBIT INDEX**

Exhibit

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