

INTERCEPT INC  
Form 8-K  
November 19, 2002

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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): November 4, 2002**

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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 November 4, 2002.
- 99.2 Transcript of November 4, 2002 telephone conference call.

**Item 9. Regulation FD Disclosure.**

On November 4, 2002, InterCept, Inc. (Nasdaq: ICPT) issued a press release regarding its earnings for the three months ended September 30, 2002 and participated in a telephone conference call relating to its earnings release. 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

Date: November 19, 2002

**EXHIBIT INDEX**

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