## FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden 0.5 hours per response:

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 * HART ALEX W				suer Name <b>and</b> Ticker of COBAL PAYME				(Check	5. Relationship of Reporting Person(s) to Issuer Check all applicable) X Director 10% Owner				
(Last) (First) (Middle)				ate of Earliest Transacti 01/2010	on (Mont	h/Day	Year)		Officer (give title below)	Other (	Other (specify below)		
10 GLENLAKE PARKWAY NORTH TOWER				4. If Amendment, Date of Original Filed (Month/Day/Year)						6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person			
(Street) ATLANTA GA 30328										Form filed by More	than One Reportin	ng Person	
(City)	(State)	(Zip)											
		Table I - No	n-Derivativ	ve Securities Acq	uired,	Disp	osed of, or	Benefi	cially Ov	/ned			
Date			2. Transaction Date (Month/Day/Y	Execution Date,	Code (Instr.		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership	
				Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)		(Instr. 4)		
Common Stock	Common Stock 10/0				<b>A</b> <sup>(1)</sup>		1,902	A	\$ <mark>0</mark>	15,603	D		
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned													

(e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security		3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)		
Incentive Stock Option (right to buy)	\$42.07	10/01/2010		A		3,612		(2)	10/01/2020	Common Stock	3,612	\$0	3,612	D	

Explanation of Responses:

1. These shares were issued with respect to the partial payment of the Company's compensation arrangements for its Directors.

2. This grant will become exercisable in 25% increments on the first (October 1, 2011), second (October 1, 2012), third (October 1, 2013) and fourth (October 1, 2014) anniversary of the grant date.

Alex W. Hart	10/05/2010
** 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 4 (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.