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
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 * WILKINS GERALD J | | | | Name and Ticker of BAL PAYME | 0, | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner | | | | | |
|--|-------------|-------|----------------------|------------------------------|------------------|-------------------------------|--|---|------------------|--------------|--|--|
| (Last) | , , , , , , | | 3. Date o 01/24/2 | of Earliest Transaction 012 | on (Month/Day/ | Year) | - X | Director Officer (give title below) | | (specify | | |
| 10 GLENLAKE PARKWAY NORTH TOWER | | | 4. If Ame | ndment, Date of Or | iginal Filed (Mo | nth/Day/Year) | 6. Indivi X | dual or Joint/Group Fi Form filed by One I | Reporting Person | | | |
| (Street) | | | | | | | | Form filed by More | than One Reporti | ng Person | | |
| ATLANTA | GA | 30328 | | | | | | | | | | |
| (City) | (State) | (Zip) | | | | | | | | | | |
| Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned | | | | | | | | | | | | |
| 1. Title of Security (Instr. 3) 2. Tran | | | | 2A. Deemed | 3. | 4. Securities Acquired (A) or | r | 5. Amount of | 6. Ownership | 7. Nature of | | |

| | Date (Month/Day/Year) | Execution Date, if any (Month/Day/Year) | Transac Code (Ir 8) | | | | | Securities Beneficially Owned Following Reported | Form: Direct (D) or Indirect (I) (Instr. 4) | Indirect Beneficial Ownership |
|--------------|--------------------------|---|---------------------------|---|--------|---------------|----------|--|---|-------------------------------------|
| | | | Code | v | Amount | (A) or (D) | Price | Transaction(s) (Instr. 3 and 4) | | (Instr. 4) |
| Common Stock | 01/24/2012 | | М | | 1,400 | A | \$33.755 | 10,894 | D | |
| Common Stock | 01/24/2012 | | S | | 1,400 | D | \$48.54 | 9,494 | D | |
| Common Stock | 01/24/2012 | | М | | 85 | A | \$33.755 | 9,579 | D | |
| Common Stock | 01/24/2012 | | S | | 85 | D | \$48.83 | 9,494 | D | |
| Common Stock | 01/24/2012 | | М | | 900 | Α | \$33.755 | 10,394 | D | |
| Common Stock | 01/24/2012 | | S | | 900 | D | \$48.56 | 9,494 | D | |

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

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 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) | | |
| Non-Qualified Stock Option (right to buy) | \$33.755 | 01/24/2012 | | М | | | 1,400 | (1) | 09/22/2015 | Common Stock | 1,400 | \$0 | 985 | D | |
| Non-Qualified Stock Option (right to buy) | \$33.755 | 01/24/2012 | | м | | | 85 | (1) | 09/22/2015 | Common Stock | 85 | \$0 | 900 | D | |
| Non-Qualified Stock Option (right to buy) | \$33.755 | 01/24/2012 | | М | | | 900 | (1) | 09/22/2015 | Common Stock | 900 | \$0 | 0 | D | |

Explanation of Responses:

1. This grant will become exercisable in 25% increments on the first (September 22, 2006), second (September 22, 2007), third (September 22, 2008), and fourth (September 22, 2009) anniversary of the grant date.

| Gerald J Wilkins | 01/26/2012 |
|----------------------------------|------------|
| ** 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.