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SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G
(RULE 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO
RULES 13d-1(b)(c), AND (d) AND AMENDMENTS THERETO FILED
PURSUANT TO RULE 13d-2(b)
(Amendment No.)*

CHECKFREE CORPORATION
(Name of Issuer)

COMMON STOCK, \$.01 PAR VALUE
(Title of Class of Securities)

162813-10-9
(CUSIP Number)

SEPTEMBER 30, 2000
(Date of Event which Requires Filing of Statement)

Check the appropriate box to designate the Rule pursuant to
which this Schedule is filed:

Rule 13d - 1(b)
 Rule 13d - 1(c)
Rule 13d - 1(d)

* The remainder of this cover page shall be filled out
for a reporting person's initial filing on this form with
respect to the subject class of securities, and for any
subsequent amendment containing information which would
alter disclosures provided in a prior cover page.

The information required on the remainder of this page shall
not be deemed to be "filed" for the purpose of Section 18 of
the Securities Exchange Act of 1934 ("Act") or otherwise
subject to the liabilities of that section of the Act but
shall be subject to all other provisions of the Act
(however, see the Notes.)

(Continued on following page(s))

CUSIP No. 162813-10-9

1 NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS
(ENTITIES ONLY):

BANK OF AMERICA CORPORATION 56-0906609

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP
(SEE INSTRUCTIONS)
(a)

(b)
3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
Delaware

NUMBER OF 5 SOLE VOTING POWER 10,450,000
SHARES
BENEFICIALLY 6
OWNED BY EACH
REPORTING
PERSON WITH 7
8
SHARED VOTING POWER 0
SOLE DISPOSITIVE POWER 10,450,000

CUSIP No. 162813-10-9

1 NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS
(ENTITIES ONLY):

BANK OF AMERICA, N.A. 94-1687665

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP
(SEE INSTRUCTIONS)
(a)

(b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

NUMBER OF	5	SOLE VOTING POWER	10,450,000
SHARES			
BENEFICIALLY	6		
OWNED BY EACH			
REPORTING			
PERSON WITH	7		
	8		
		SHARED VOTING POWER	0
			10,450,000
		SOLE DISPOSITIVE POWER	
		SHARED DISPOSITIVE POWER	0
9	AGGREGATE	AMOUNT BENEFICIALLY OWNED	BY EACH
	REPORTING PERSON		

10,450,000

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES
CERTAIN SHARES (SEE INSTRUCTIONS)

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

12.1%

12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)
BK

CUSIP No. 162813-10-9

1 NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS
(ENTITIES ONLY):

BANC OF AMERICA E-COMMERCE HOLDINGS, INC. 94-
3234951

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP
(SEE INSTRUCTIONS)
(a)

(b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
Delaware

10,450,000

NUMBER OF 5 SOLE VOTING POWER

SHARES
 BENEFICIALLY OWNED BY EACH
 REPORTING PERSON WITH

6
 7
 8

SHARED VOTING POWER 0
 10,450,000

SOLE DISPOSITIVE POWER
 SHARED DISPOSITIVE POWER 0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH
 REPORTING PERSON

10,450,000

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES
 CERTAIN SHARES (SEE INSTRUCTIONS)

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

12.1%

12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)
 CO

Item 1(a). Name of Issuer:

CheckFree Corporation ("CheckFree")

Item 1(b). Address of Issuer's Principal Executive
 Offices:

4411 East Jones Bridge Road
 Norcross, Georgia 30092

Item 2(a). Name of Person Filing:

Bank of America Corporation
 NB Holdings Corporation
 Bank of America, N.A.
 Banc of America E-Commerce Holdings, Inc.

Item 2(b). Address of Principal Business Office or, if
 None,

Residence:

Bank of America Corporation
 100 North Tryon Street
 Charlotte, NC 28255

NB Holdings Corporation
 1209 Orange Street
 Wilmington, DE 19801

Bank of America, N.A.
 101 South Tryon Street
 Charlotte, NC 28255

Banc of America E-Commerce Holdings, Inc.
 101 South Tryon Street
 Charlotte, 28255

Item 2(c). Citizenship:

Bank of America Corporation: Delaware
 NB Holdings Corporation : Delaware
 Bank of America, N.A. : United

States of America

Banc of America E-Commerce

Item 2(d). Title of Class of Securities:

Common Stock, \$.01 Par Value

Item 2(e). CUSIP Number:

162813-10-9

Item 3. If This Statement is Filed Pursuant to Rule 13d-1(b), or 13d-2(b) or (c), Check Whether the Person Filing is a:

- (a) Broker or dealer registered under Section 15 of the Exchange Act.
- (b) Bank as defined in Section 3(a)(6) of the Exchange Act.
- (c) Insurance company as defined in Section 3(a)(19) of the Exchange Act.
- (d) Investment company registered under Section 8 of the Investment Company Act.
- (e) An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G);
- (h) A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
- (i) A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;
- (j) Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

If this statement is filed pursuant to Rule 13d-1(c), check this box.

Item 4. Ownership:

With respect to the beneficial ownership of each reporting person, see Items 5 through 11 of the cover pages to this Schedule 13G applicable to each such person (pp. 2-5), which are incorporated herein by reference.

Item 5. Ownership of Five Percent or Less of a Class:

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [].

Item 6. Ownership of More than Five Percent on Behalf of

Another Person:

Not applicable.

Item 7. Identification and Classification of the Subsidiary which Acquired the Security Being Reported on By the Parent Holding Company:

Not applicable.

Item 8. Identification and Classification of Members of the

Group:

Not applicable.

Item 9. Notice of Dissolution of Group:

Not applicable.

Item 10. Certification:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to

above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: October 5, 2000

BANK OF AMERICA CORPORATION

By: /s/ David R. Smith
(Signature)

David R. Smith / Senior Vice
President
(Name/Title)

NB HOLDINGS CORPORATION

By: /s/ David R. Smith
(Signature)

David R. Smith / Senior Vice
President
(Name/Title)

BANK OF AMERICA, N.A.

By: /s/ David R. Smith
(Signature)

David R. Smith / Senior Vice
President
(Name/Title)

BANC OF AMERICA E-COMMERCE HOLDINGS,
INC.

By: /s/ David R. Smith
(Signature)

David R. Smith / Senior Vice
President
(Name/Title)

EXHIBIT A

AGREEMENT AS TO JOINT FILING OF SCHEDULE 13G

In accordance with Rule 13d-1(k)(1) under the Securities Exchange Act of 1934, as amended, the undersigned hereby agree to the joint filing, on behalf of each of them, of a Statement on Schedule 13G (including amendments thereto) with respect to the Common Stock of CheckFree Corporation. Each of them is responsible for the timely filing of such Schedule 13G and any amendments thereto, and for the completeness and accuracy of the information concerning such person contained therein; but none of them is responsible for the completeness or accuracy of the information concerning the other persons making the filing, unless such person knows or has reason to believe that such information is inaccurate.

Date: October 5, 2000

BANK OF AMERICA CORPORATION

By: /s/ David R. Smith
Name/Title: David R. Smith / Senior Vice

President

NB HOLDINGS CORPORATION

By: /s/ David R. Smith
Name/Title: David R. Smith / Senior Vice
President

BANK OF AMERICA, N.A.

By: /s/ David R. Smith
Name/Title: David R. Smith / Senior Vice
President

BANC OF AMERICA E-COMMERCE HOLDINGS,
INC.

By: /s/ David R. Smith
Name/Title: David R. Smith / Senior Vice
President