

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

SCHEDULE 13D

UNDER THE SECURITIES EXCHANGE ACT OF 1934
(AMENDMENT NO. _____)*

Checkfree Corp.

(Name of Issuer)

Common Stock

(Title of Class of Securities)

162812101

(CUSIP Number)

David E. Simaitis, One Nationwide Plaza, Columbus, OH 43215 614-249-7618

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

September 27, 1995

(Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(b)(3) or (4), check the following box / /.

Check the following box if a fee is being paid with statement /X/. (A fee is not required only if the reporting person: (1) has a previous statement on file reporting beneficial ownership of more than five percent of the class of securities described in Item 1; and (2) has filed no amendment subsequent thereto reporting beneficial ownership of five percent or less of such class.) (See Rule 13d-7.)

NOTE: Six copies of this statement, including all exhibits, should be filed with the Commission. See Rule 13-1(a) for other parties to whom copies are to be sent.

*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 cover 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).

CUSIP NO. 162812101

PAGE 2 OF 6 PAGES

1 NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Nationwide Mutual Insurance Company
31-4177100

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) / /
(b) /X/

3 SEC USE ONLY

4 SOURCE OF FUNDS*

WC

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO
ITEMS 2(d) OR 2(e) / /

6 CITIZENSHIP OR PLACE OF ORGANIZATION

Ohio

7 SOLE VOTING POWER

NUMBER OF 3,705,341
SHARES

BENEFICIALLY 8 SHARED VOTING POWER

OWNED BY 0
EACH

REPORTING 9 SOLE DISPOSITIVE POWER
PERSON

3,705,341

10 SHARED DISPOSITIVE POWER

0

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

3,705,341

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES* / /

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

11.54%

14 TYPE OF REPORTING PERSON*

.IC

*SEE INSTRUCTIONS BEFORE FILLING OUT!

INITIAL FILING

ITEM 1. SECURITY AND ISSUER.

This statement relates to the common stock class of equity securities of Checkfree Corp., with principal executive offices at 8275 North High Street, Columbus, Ohio 43215

ITEM 2. IDENTITY AND BACKGROUND.

(a)-(b) Nationwide Mutual Insurance Company, One Nationwide Plaza, Columbus, Ohio 43216, is a mutual insurance company organized under the laws of the State of Ohio.

Directors of Reporting Persons

Name -----	Address -----	Principal Occupation -----
Lewis J. Alphin	519 Bethel Church Road Mount Olive, North Carolina 28365	Farm Owner and Operator
Richard D. Crabtree	One Nationwide Plaza Columbus, Ohio 43216	President and Chief Operating Officer Nationwide Mutual Insurance Company
Keith W. Eckel	1647 Falls Road Clarks Summit, PA 18411	Partner Fred W. Eckelsons President Eckel Farms Inc.
Willard J. Engel	1100 East Main Street Marshall, Minnesota 56258	General Manager, Lyon County Cooperative Oil Company
Fred C. Finney	1558 West Moreland Road Wooster, Ohio 44691	Farm Owner and Operator, Moreland Fruit Farm; Operator Melrose Orchard
Charles L. Fuellgraf, Jr.	600 S. Washington Street Butler, Pennsylvania 16001	Chief Executive Officer, Fuellgraf Electric Company Electrical Construction & Engineering Services
Henry S. Holloway	1247 Stafford Road Darlington, Maryland 21034	Farm Owner and Operator

D. Richard McFerson	One Nationwide Plaza Columbus, Ohio 43216	President and Chief Executive Officer, Nationwide Insurance Enterprise
David O. Miller	625 Country Club Dr., Apt B6 Newark, Ohio 43055	President, Owen Potato Farm, Inc.; Partner, M&M Enterprises
C. Ray Noecker	2770 State Rte. 674 Ashville, Ohio 43203	Farm Owner and Operator
James F. Patterson	8765 Mulberry Road Chesterland, Ohio 44026	President, Patterson Farms Inc., Vice President Pattersons, Inc.
Robert H. Rickel	P.O. Box 15 Bayview, Idaho 83803	Rancher
Arden L. Shisler	2724 W. Lebanon Road Dalton, Ohio 44118	President and Chief Executive Officer, K&B Transport, Inc.
Robert L. Stewart	88740 Fairview Road Jewett, Ohio 43986	Farm Owner and Operator: Owner and Operator, Sunnydale Mining
Nancy C. Thomas	10235 Georgetown Road, N.E. Louisville, Ohio 44641	Farm Owner and Operator
Harold W. Weihl	14282 King Road Bowling Green, Ohio 43402	Farm Owner and Operator

Executive Officers of Reporting Persons

Name ----	Address -----	Principal Occupation -----
D. Richard McFerson	One Nationwide Plaza Columbus, Ohio 43216	President & Chief Executive Officer Nationwide Insurance Enterprise
Galen R. Barnes	One Nationwide Plaza Columbus, Ohio 43216	President-Nationwide Insurance Enterprise

Richard D. Crabtree	One Nationwide Plaza Columbus, Ohio 43216	President and Chief Operating Officer Nationwide Mutual Insurance Company
Robert A. Oakley	One Nationwide Plaza Columbus, Ohio 43216	Executive Vice President - Chief Financial Officer
Robert J. Woodward, Jr.	One Nationwide Plaza Columbus, Ohio 43216	Executive Vice President - Chief Financial Officer
Gorden E. McCutchan	One Nationwide Plaza Columbus, Ohio 43216	Executive Vice President - Law and Corporate Services and Secretary
W. Sidney Druen	One Nationwide Plaza Columbus, Ohio 43216	Senior Vice President - General Counsel and Assistant Secretary

All of the above named directors, trustees and executive officers of the reporting persons are hereinafter referred to as "Executive Officers."

(c) Inapplicable

(d)-(e) During the past five years, none of the above-named persons or the Executive Officers have either been convicted in a criminal proceeding or been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction which as result thereof, subjected them to a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activities subject to, federal or state securities laws or finding any violation with respect to such laws.

(f) Inapplicable

ITEM 3. SOURCE AND AMOUNT OF FUNDS OR OTHER CONSIDERATION.

The source of the funds for the purchase of the stock of Checkfree Corp. was from the working capital of Nationwide Mutual Insurance Company. The amount of the purchase price was \$2,565,681. No part of the purchase price of the stock of Checkfree Corp. was borrowed.

ITEM 4. PURPOSE OF TRANSACTION.

Nationwide Mutual Insurance Company purchased the subject securities strictly for passive investment purposes. There are no other plans or proposals regarding the subject securities which the reporting person may have.

ITEM 5. INTEREST IN SECURITIES OF THE ISSUER.

(a)-(b) As of March 3, 1996 the aggregate number and percentage of the class of the subject securities and the type of voting power attached thereto, is as follows:

Nationwide Mutual Insurance Company - 3,705,341 - Shares

(c) With its independent working capital, Nationwide Mutual Insurance Company ("Nationwide") acquired, in an amount equal to \$2,399,991, 145,454 shares at a price per share of \$16.50 of the subject securities on March 17, 1988; in an amount equal to \$165,690, 11046 shares at a price per share of \$15.00 of the subject securities on December 31, 1988; in a 26.3 to 1 stock split when the subject security went public, on September 27, 1995, Nationwide's holdings of the subject security increased to 4,117,045 shares; Nationwide sold, in a amount equal to 411,704 shares at a price per share of \$16.64 per share of the subject security. The first two purchases were made from the subject company and the sale was made through the OTC market.

(d) No person, other than Nationwide Mutual Insurance Company, is known to have the right to receive or the power to direct the receipt of dividends from or the proceeds from the sale of, such securities.

(e) Inapplicable

ITEM 6. CONTRACTS, ARRANGEMENTS, UNDERSTANDINGS OR RELATIONSHIPS WITH RESPECT TO

SECURITIES OF THE ISSUER.

There are no contracts, arrangements or understandings with the person named in Items 1 and 2 of the statement and any other person with respect to any securities of the issuer.

ITEM 7. MATERIAL TO BE FILED AS EXHIBITS.

Inapplicable

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 accurate.

April 9, 1996

NATIONWIDE MUTUAL INSURANCE COMPANY

John G. Powles

Vice President-Affiliate and Subsidiary Investments