BARRY JOEL M Form 4 November 02, 2006

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

OMB APPROVAL OMB

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SECURITIES

obligations may continue. See Instruction

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1(b).

Form 5

(Print or Type Responses)

1. Name and Address of Reporting Person * BARRY JOEL M

2. Issuer Name and Ticker or Trading

Issuer

Symbol

ELECTRONIC CLEARING HOUSE INC [ECHO]

(Check all applicable)

5. Relationship of Reporting Person(s) to

(Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year)

Director 10% Owner X_ Officer (give title Other (specify below)

730 PASEO CAMARILLO

4. If Amendment, Date Original

Chairman/CEO 6. Individual or Joint/Group Filing(Check

Filed(Month/Day/Year)

11/02/2006

Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting

Person

CAMARILLO, CA 93010

(City) (State) (Zip)

(Street)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of 2. Transaction Date 2A. Deemed Security (Month/Day/Year) Execution Date, if (Instr. 3) (Month/Day/Year)

3. 4. Securities Acquired Transaction(A) or Disposed of Code (D) (Instr. 8) (Instr. 3, 4 and 5)

5. Amount of 6. Ownership 7. Nature of Securities Form: Direct Indirect Beneficially (D) or Beneficial Indirect (I) Ownership Owned Following (Instr. 4) (Instr. 4)

D

Reported (A) Transaction(s) or

(Instr. 3 and 4) (D) Price

Code Amount 11/02/2006 M 15,000 common Α

\$4 145,619

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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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	2.	3. Transaction Date	3A. Deemed	4. 5. Nur		ımber of	6. Date Exercis	sable and	7. Title and Amount	
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	TransactionDerivative Code Securities		Expiration Date (Month/Day/Year)		of Underlying Securities		
Security	or Exercise		any							
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8) Acquired (A)				(Instr. 3 and 4)		
	Derivative			or Disposed of						
	Security			(D)						
	J				(Instr. 3, 4,					
					and 5)					
						,				
				Code V	(A)	(D)	Date	Expiration	Title	Amount
							Exercisable	Date		or
										Number
										of Shares
	.	111001000				4	1110110001	1110110000		4 7 000
options	\$ 4	11/02/2006		M		15,000	11/04/2001	11/04/2006	common	15,000

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

BARRY JOEL M 730 PASEO CAMARILLO CAMARILLO, CA 93010

Chairman/CEO

Signatures

Joel M. Barry 11/02/2006

**Signature of Reporting Person Date

Explanation of Responses:

- * 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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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