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ELECTRONIC CLEARING HOUSE INC Form 4 November 04, 2004

FORM 4 UNITED STATES SECURITIES AND EXCHANCE COMMISSION									-	OMB APPROVAL		
UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549										3235-0287		
Check thi if no long	ar											
subject to Section 1 Form 4 o	6. SIAIEN	STATEMENT OF CHANGES IN BENEFICIAL OWNE SECURITIES							Estimated a burden hou response	irs per		
Form 5 obligations may continue.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 19401(b).												
(Print or Type F	Responses)											
BARRY JOEL M Symbo ELEC				2. Issuer Name and Ticker or Trading Symbol ELECTRONIC CLEARING				5. Relationship of Reporting Person(s) to Issuer				
				E INC [EC	HO]			(Check all applicable)				
(Month/I				Date of Earliest Transaction onth/Day/Year) /04/2004				X Director 10% Owner X Officer (give title Other (specify below) below) Chairman/CEO				
(Street) 4. If Ame				mendment, Date Original			6. Individual or Joint/Group Filing(Check					
								One Reporting Person fore than One Reporting				
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative S	ecuri	ties Aco	quired, Disposed of	f, or Beneficial	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution any	ned	3.	4. Securiti n(A) or Dis (D) (Instr. 3, 4 Amount	es Ac posed	quired of			7. Nature of Indirect Beneficial Ownership (Instr. 4)		
common	11/04/2004			M	15,000	A	\$4	115,619	D			

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

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 control number.

 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. Transacti Code (Instr. 8)			Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
options	\$4	11/04/2004		М		15,000	11/04/1999	11/04/2004	common	15,000

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Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
BARRY JOEL M 730 PASEO CAMARILLO CAMARILLO, CA 93010	Х		Chairman/CEO					
Signatures								
T 1 M D 1	1/0//000/							

Joel M. Barry 11/04/2004 <u>**</u>Signature of Date Reporting Person

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.