Edgar Filing: BARRY JOEL M - Form 4

BARRY JOEL M Form 4			
November 17, 2004			
FORM 4 UNITED STATE	ES SECURITIES AND EXCHANGE (Washington, D.C. 20549	COMMISSION	OMB APPROVAL OMB Number: 3235-0287
if no longer subject to Section 16. Form 4 or Form 5 obligations may continue Section 17(a) of th	OF CHANGES IN BENEFICIAL OW SECURITIES • Section 16(a) of the Securities Exchange • Public Utility Holding Company Act of • of the Investment Company Act of 19	ge Act of 1934, f 1935 or Section	Expires: January 31, 2005 Estimated average burden hours per response 0.5
(Print or Type Responses)			
1. Name and Address of Reporting Person <u>*</u> BARRY JOEL M	2. Issuer Name and Ticker or Trading Symbol ELECTRONIC CLEARING HOUSE INC [ECHO]	Issuer	Reporting Person(s) to all applicable)
(Last) (First) (Middle) 730 PASEO CAMARILLO	3. Date of Earliest Transaction (Month/Day/Year) 11/15/2004	_X_ Director _X_ Officer (give t below) Cha	title 10% Owner below) irman/CEO
(Street)	4. If Amendment, Date Original Filed(Month/Day/Year)	Applicable Line) _X_ Form filed by Or	nt/Group Filing(Check ne Reporting Person ore than One Reporting
CAMARILLO, X1 93010		Person	r c
(City) (State) (Zip)	Table I - Non-Derivative Securities Action	quired, Disposed of,	or Beneficially Owned
(Instr. 3) any	eemed 3. 4. Securities ion Date, if TransactionAcquired (A) or Code Disposed of (D) h/Day/Year) (Instr. 8) (Instr. 3, 4 and 5) (A) or Code V Amount (D) Price	SecuritiesFBeneficially(IOwnedIr	. Ownership7. Nature ofform: DirectIndirectD) orBeneficialndirect (I)OwnershipInstr. 4)(Instr. 4)
common	code (Aniount (D) The	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)

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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. Transactio Code (Instr. 8)	5. Number 6. Date Exercisable a Expiration Date Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		te	7. Title and of Underlyin Securities (Instr. 3 and	ying De s Se	
				Code V	(A) (I	D) Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
options	\$ 7.6	11/15/2004		А	6,000	11/15/2005	11/15/2010	common	6,000	
options	\$ 7.6	11/15/2004		А	6,000	11/15/2006	11/15/2011	common	6,000	
options	\$ 7.6	11/15/2004		А	6,000	11/15/2007	11/15/2012	common	6,000	
options	\$ 7.6	11/15/2004		А	6,000	11/15/2008	11/15/2013	common	6,000	
options	\$ 7.6	11/15/2004		А	6,000	11/15/2009	11/15/2014	common	6,000	

Reporting Owners

Reporting Owner Name / Addre	ess	Relationships				
	Director	10% Owner	Officer	Other		
BARRY JOEL M 730 PASEO CAMARILLO CAMARILLO, X1 93010	Х		Chairman/CEO			
Signatures						
Joel M. Barry	11/17/2004					
<u>**</u> Signature of	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.

Reporting Person