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ELECTRONIC CLEARING HOUSE INC Form 8-K February 01, 2005

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): January 28, 2005

ELECTRONIC CLEARING HOUSE, INC.

(Exact name of registrant as specified in its charter)

Nevada	0-15245	93-0946274
(State or other jurisdiction	(Commission File Number)	(IRS Employer
of incorporation)		Identification No.)

730 Paseo Camarillo, Camarillo, California93010(Address of principal executive offices)(Zip Code)

Registrant's telephone number, including area code: (800) 233-0406

(Former name or former address, if changes since last report)

ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On January 28, 2005, Electronic Clearing House, Inc. issued a press release providing an update regarding its anticipated fiscal year 2005 expenses in connection with both compliance under Section 404 of the Sarbanes-Oxley Act and various legal matters. A copy of the press release is being furnished as Exhibit 99.1 to this report and is incorporated herein by reference.

The information in this report shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Securities Exchange Act of 1934, except as shall be expressly set forth by specific reference in such a filing.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

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99.1 Press Release dated January 28, 2005, providing an update regarding anticipated fiscal year 2005 expenses.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ELECTRONIC CLEARING HOUSE, INC. (Registrant)

By: /s/ Alice Cheung

Alice L. Cheung, Treasurer & Chief Financial Officer

Dated: January 31, 2005

EXHIBIT INDEX

EXHIBIT NUMBER DESCRIPTION OF DOCUMENT

99.1 Press Release dated January 28, 2005, providing an update regarding anticipated fiscal year 2005 expenses.