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ELECTRONIC CLEARING HOUSE INC Form 8-K

July 14, 2004

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) July 12, 2004

ELECTRONIC CLEARING HOUSE, INC.

(Exact name of registrant as specified in its charter)

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

of incorporation)

730 Paseo Camarillo, Camarillo, California 93010 -----(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code (805) 419-8700

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

ITEM 5. OTHER EVENTS

On July 14, 2004, the Registrant issued a press release announcing the appointment of Mr. Field. A copy of the press release is attached to this report as Exhibit 99.1 and is incorporated herein by this reference.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

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| Exhibit | | | |
|---------|-------------|----|----------|
| Number | Description | of | Document |
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| | | | |

99.1 Press release issued and dated July 14, 2004.

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.

By: \s\Alice Cheung
-----Alice L. Cheung, Treasurer &
Chief Financial Officer

Dated: July 14, 2004

EXHIBIT INDEX

Exhibit
Number Description of Document
----99.1 Press release issued and dated July 14, 2004.