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Effective August 26, 2005, the Registrant hired Mr. Charles Harris as its President and Chief Operating Officer. Mr. Harris will commence his employment on September 19, 2005.

Prior to joining Electronic Clearing House, Inc., Mr. Harris, age 43, was President of Merchant Link LLC, a leading supplier of electronic payment technologies and outsourced services to the integrated point-of-sale market and a wholly owned subsidiary of Paymentech. From 1993 to 2002, Mr. Harris held various positions with Paymentech including Corporate Development Executive, Group Executive Client Relations, Group Manager Client Relations, and Vice President Sales Support. Mr. Harris holds a BA in Business Administration with an emphasis in Finance from the University of Texas.

No arrangement or understanding exists between Mr. Harris and any other persons pursuant to which Mr. Harris was hired as an officer of the Registrant. Mr. Harris has no family relationship, as that term is defined in Item 401(d) of Regulation S-K, with any director or officer of the Registrant.

Since the beginning of the Registrant's last fiscal year, Mr. Harris has had no direct or indirect material interest in any transaction exceeding \$60,000 to which the Registrant was a party.

On September 1, 2005, the Registrant issued a press release announcing the appointment of Mr. Harris as its President and Chief Operating Officer, which release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

SECTION 9 FINANCIAL STATEMENTS AND EXHIBITS

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

99.1 Press Release issued by the Registrant on September 1, 2005.

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  
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Alice L. Cheung, Treasurer &  
Chief Financial Officer

Dated: September 1, 2005

EXHIBIT INDEX

EXHIBIT NUMBER	DESCRIPTION
99.1	Press Release issued by the Registrant on September 1, 2005.