

REMOTE DEPOSITS

Effective July 1, 2016, lawyers can make remote deposits, known in the banking industry as RDC (Remote Deposit Capture) to the law firm's primary IOLTA trust account or any other trust or fiduciary account maintained by the lawyer or law firm. However, the lawyer must keep a record of the client or matter to which each remote deposit relates and the lawyer's financial institution must retain an image of the front and reverse of the deposit for at least six years. The applicable rule, SCR 20:1.15(f)(3)a., states:

(f) Security requirements and restricted transactions.

(3) Electronic transactions. A lawyer shall not make deposits to or disbursements from a trust account by way of an electronic transaction, except as provided in SCR 20:1.15(f)(3)a. through c.

a. **Remote Deposit.** A lawyer may make remote deposits to a trust account, provided that the lawyer keeps a record of the client or matter to which each remote deposit relates, and that the lawyer's financial institution maintains an image of the front and reverse of each remote deposit for a period of at least six years.