

Remote Deposits to Credit Card Trust Account

Remote deposits, known in the banking industry as RDC (Remote Deposit Capture), may not be made to a law firm's primary IOLTA trust account or other trust or fiduciary accounts maintained by the firm. (*See*, SCR 20:1.15(e)(4)c. and SCR 20:1.15(j)(3)b. for those prohibitions.)

As an exception, a lawyer may make remote deposits of legal fees and costs to the firm's Credit Card Trust Account. This is permitted under [SCR 20:1.15\(e\)\(4\)h.](#) as remote deposits are a form of electronic deposit. Pursuant to that rule, each payment of legal fees or costs by credit card, debit card **or other electronic deposit** must be transferred by check from the Credit Card Trust as soon as the funds are available (emphasis added).

Remote deposits that consist of unearned fees and/or costs must be transferred by check to the firm's primary IOLTA account. Remote deposits consisting of earned fees and/or unearned fees that are subject to the [SCR 20:1.15\(b\)\(4m\)](#) alternative, must be disbursed by check to the firm's business account. In addition, the client must be identified on the memo line of the Credit Card Trust Account check. (*See*, SCR 20:1.15(f)(1)e.1) If more than one client's fees are transferred in a single check, the memo line of that check must identify those clients and the amount attributable to each of them.