THE LAW SOCIETY OF SINGAPORE

PRACTICE DIRECTION 3.3.11

[Originally issued on 12 April 2022 and revised on 23 May 2023 and 22 September 2026]

ONLINE DIGITAL PAYMENTS FROM CLIENT ACCOUNTS

1. In this practice direction, unless the context otherwise requires:

   "**App**" shall mean the application, whether on a smartphone, a laptop, a personal computer, a regulated financial institution's website or any other device, used by a regulated financial institution for effecting online digital transactions.

   "**Approved Authentication Method**" shall mean the method used by the App to authenticate the user when logging into the App.

   "**Baseline Security Control**" shall mean two-factor authentication for system login that is compliant with the requirements of the Monetary Authority of Singapore.

   "**Regulated Online Digital Payment**" shall mean the online digital payment stated in rule 8(5) of the Legal Profession (Solicitors' Accounts) Rules.

2. Rules 2(1), 8(4A), 8(5) and 8(7) of the Legal Profession (Solicitors' Accounts) Rules have been amended to allow for online digital payments for money drawn from client accounts.

3. An App must be used for any Regulated Online Digital Payment. When logging into the App, the authorising solicitor must do so using the Baseline Security Control, utilizing an Approved Authentication Method. After logging into the App, any Regulated Online Digital Payment can then be authorised using such method or methods prescribed by the App.

4. The requirement of using the Approved Authentication Method by each solicitor at the time of logging into the App seeks to ensure there are 2 solicitors authorising any Regulated Online Digital Payment. Solicitors are reminded not to relinquish their control of the App by any means.

5. All of the responsibilities and duties of a second authorising solicitor in Practice Direction 3.3.10 continue to apply.

Date: 22 September 2026

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