



**THE STATE BAR OF CALIFORNIA  
FINANCIAL INSTITUTIONS PORTAL  
HANDBOOK**



December 2025

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# 1. Introduction

Welcome to the State Bar of California’s Financial Institutions Portal. This guide provides step-by-step instructions for registering, accessing, and using the portal. The Financial Institutions Portal is for

- financial institutions submitting IOLTA monthly/quarterly remittance reports.
- financial institutions submitting the annual report.

## 2. IOLTA Remittance Report

### New Remitter Access

New remitters needing access to upload monthly/quarterly reports must email [BankingCompliance@calbar.ca.gov](mailto:BankingCompliance@calbar.ca.gov).

Include the following in your request:

- First Name
- Last Name
- Email Address

### Existing Remitter Access

Financial institutions previously approved for the CA IOLTA program with login credentials to the former IOLTA Portal may continue using those same credentials to upload monthly/quarterly remittance reports in the new portal.

### Upload Remittance Report

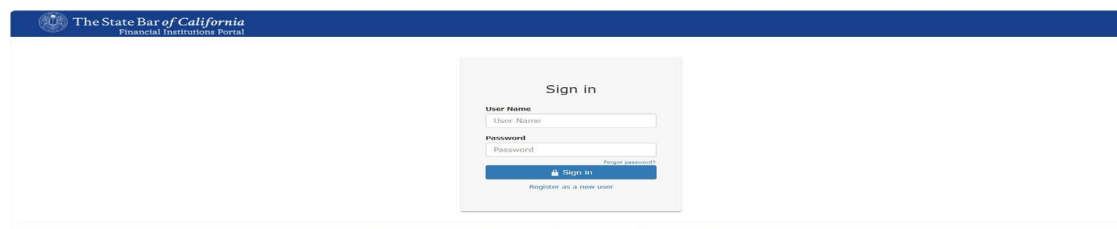
Select this option to submit monthly/quarterly remittance reports.

#### Step 1: Go to the Financial Institutions Portal

- Visit: <https://apps.calbar.ca.gov/cta>

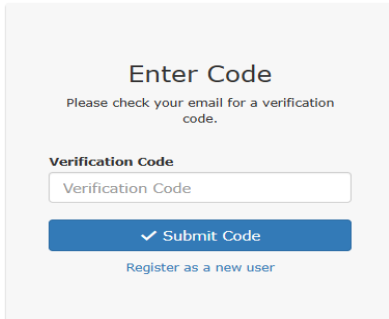
#### Step 2: Sign In

- Enter username and password.
- Click the **Sign In** button



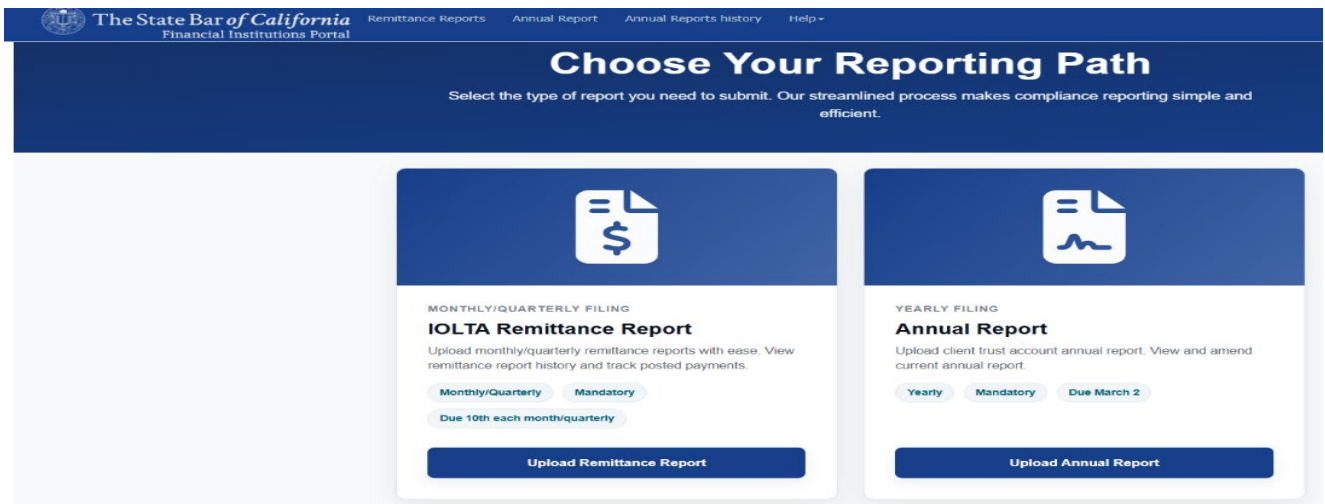
### Step 3: Verification

- Check your email inbox for a verification code.
- Enter the code in the portal and click **Submit Code**.



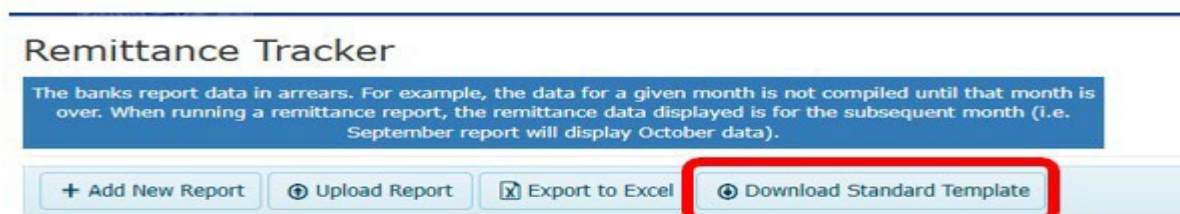
### Step 4: Download the Required Standard Template

**Note:** Users registered for both the IOLTA Remittance Report and the Annual Report must first choose the IOLTA Remittance Report path. All others will be taken directly to the Remittance Tracker screen.



All financial institutions must use the official Excel template.

1. Download the standard remittance report template from the portal.



2. Begin with **Part II – Detail Statement** tab.

**Complete the following fields:**

- **Account Number / Account Name:**

Enter the full account number and full name of each lawyer/law firm account.

*Do not list the same account number more than once.*

The **total number of accounts** is what will be reported on **Part I – Summary A**.

- **Total Average Daily Balance:**

- Monthly reports: Calculate the total average daily balance for each account for that month.
- Quarterly reports: Calculate the total average daily balance for the entire quarter. The total will be reported on **Part I – Summary B**.

- **IOLTA Rate:**

Use the interest rate agreed upon in the Compliance Form.

- **Non-IOLTA Rate for CRA:**

If the IOLTA rate is higher than the statutory minimum (e.g., if the Financial Institution is paying the Leadership rate), enter the lower rate here.

- **Interest or Dividends Earned:**

Enter interest/dividend earned for the period.

The sum will be reported on **Part I – Summary C**.

- **Fees (if applicable):**

Include:

- Fee in Lieu of Minimum Balance
- Activity Fees
- Sweep Fees
- Other Fees

The total sum of fees will be reported on **Part I – Summary D**.

- **Net Amount Remitted:**

Interest earned **minus** service fees = total remitted to the State Bar.

The total will be reported on **Part I – Summary E**.

- **Fees Waived for Recognition & CRA Reporting:**

Enter if applicable for participating Leadership Banks.

- **New or Closed Accounts:**

Use **N** (new) or **C** (closed).

All accounts must be listed every reporting period unless previously marked as closed.

**Important:**

- Ensure all totals match between the Part II Detail Statement and Part I Summary Statement.
- **Do not input a row for grand totals** in Part II Detail Statement.
- **Do not modify the spreadsheet format.** Any altered templates will fail to upload.

**THE STATE BAR OF CALIFORNIA  
CA IOLTA PROGRAM  
IOLTA Remittance Report**

**Part I: Summary Statement**

(DUE on or before the 10th of each month)  
ACH/Wire preferred; remit interest may be payable and mailed via U.S. Mail.

State Bar of California Access & Inclusion  
P.O. BOX 885607  
Los Angeles, CA 90088-5607

Report Period From: / / Through: / /  
Reporting Financial Institution (ABA routing number):  
Check/Wire#: Date: / /

Institution Name: \_\_\_\_\_  
Name/Title of Contact: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
E-mail: \_\_\_\_\_

<b>Summary:</b>	A) Total Number of CA IOLTA Accounts on this statement	#	
	B) Total Average Available Daily Balance for all CA IOLTA accounts	\$	
	C) Total Interest Earned in the period for all CA IOLTA accounts	\$	
	D) Total Service Fees charged for all CA IOLTA accounts during the period	\$	
	E) Total Net Payment (Amount Due) for the period <i>(auto-calculated)</i>	\$	0.00

**Applicable Interest or Dividend Rates**  
1. If all accounts have same rate. 2. Or if tiered rates apply, please complete the chart below, indicating the tier Break's rate applied to each tier.

Principal Balance		Rate (APR)
From	To	
\$	\$	
\$	\$	
\$	\$	
\$	\$	
\$	\$	
\$	\$	
\$	\$	
\$	\$	
\$	\$	

Delete Part II Details tab, or data on required fields do not reformat template.

For information or assistance, contact [BankingCompliance@calbar.ca.gov](mailto:BankingCompliance@calbar.ca.gov).

< >
Part I Summary Stmt
Part II Detail Stmt
+

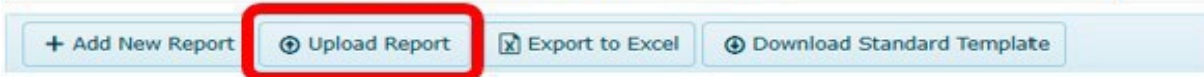
Account Number	Account Name (Lawyer/Law Firm Name)	Total Average Available Daily Balance	IOLTA Rate (APR)	Non-IOLTA Rate for CRA Report purposes	Interest or Dividends Earned	Fee in Lieu of Minimum Balance if charged	Activity Fees if charged	Sweep Fees if charged	Other Fees if charged	Net Amount Remitted (auto-calculated)	Fees Waived for recognition & CRA report	New or Closed Account (N or C)
		(\$)	(%)	(%)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	
										0.00		
										0.00		

## Step 5: Upload the Completed Remittance Report

- Upload the completed **Excel** file to the portal.

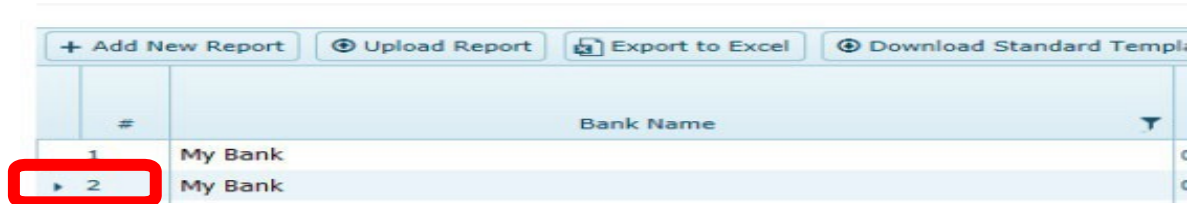
### Remittance Tracker

The banks report data in arrears. For example, the data for a given month is not compiled until that month is over. When running a remittance report, the remittance data displayed is for the subsequent month (i.e. September report will display October data).

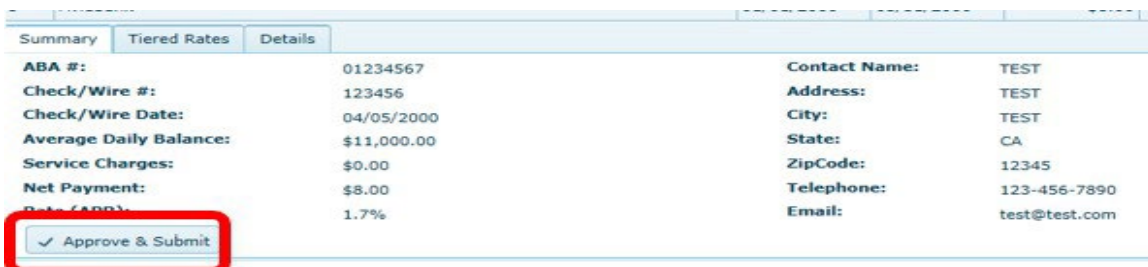


- Click the **expand icon** (located to the far left) next to the uploaded report to view its Summary screen.

### Remittance Reports



- Review and revise as needed.
- Select **Approve & Submit**.



- Click **OK** to confirm completion.

When the expand icon disappears, your report has been successfully submitted to the State Bar. A checkmark will appear in the **Bank Review Completed** column after the report has been approved by State Bar staff.

### 3. Annual Report

This section applies to designated financial institution staff registering for Annual Report access.

- Registration for IOLTA remitters designated to also upload annual report.
- Registration for non-IOLTA remitters to upload an annual report only.

#### A. IOLTA Remitter User Registration

IOLTA remitters also designated to upload the annual report must register with existing credentials.

##### Step 1: Register

- Go to the Financial Institutions Portal: <https://apps.calbar.ca.gov/cta>
- Select **Register as a new user**.



The image shows a 'Sign in' form with two input fields: 'User Name' and 'Password'. Below the 'Password' field is a 'Forgot password?' link. A blue button labeled 'Sign in' is positioned below the fields. A red rectangular box highlights the 'Register as a new user' link located directly beneath the 'Sign in' button.

##### Step 2: Complete the Registration Form

- Fill in all required fields.
- **Important:** Register using existing IOLTA remitter credentials.
- Enter OTP verification code sent to email.

### Registration

**Work Email**

**Select a Financial Institution**

My Financial Institution is not in the list

**Financial Institution Name**

**Submit**

### Registration

**First Name**

**Last Name**

**Job Title**

**Work Phone**

**Submit Request**

### OTP Verification

An OTP has been sent to tester@testtest.com. Please enter it below.

**OTP**

The OTP expires in **4m 49s**

**Verify OTP**

Resend OTP



#### a. Incomplete Registration

If you started but did not finish the registration process:

- Return to the portal: <https://apps.calbar.ca.gov/cta>
- Enter the username and password you created.
- You will receive an autogenerated email with a link.
- Click the link to resume and complete your registration.

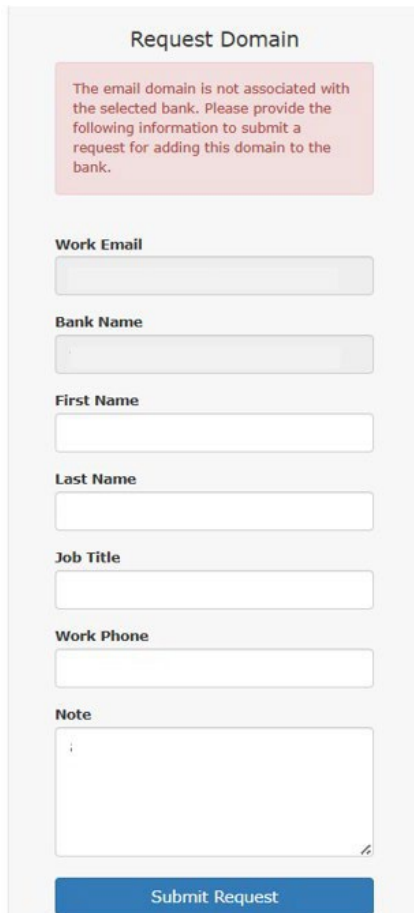
**Tip:** If you do not receive the email promptly, check your spam/junk folder.

#### b. Domain Registration

If your financial institution does not have a registered domain:

- Submit a **domain registration request** through the portal.
- The State Bar will review your request.
- Once approved, you will receive an autogenerated email with a link.

- Click the link to continue your registration.



The image shows a 'Request Domain' form. At the top, there is a red message box that reads: 'The email domain is not associated with the selected bank. Please provide the following information to submit a request for adding this domain to the bank.' Below this message are several input fields: 'Work Email', 'Bank Name', 'First Name', 'Last Name', 'Job Title', and 'Work Phone'. At the bottom of the form is a 'Note' text area and a blue 'Submit Request' button.

### c. Denied Domain Registration

If your domain registration is denied or if you have questions, email [BankingCompliance@calbar.ca.gov](mailto:BankingCompliance@calbar.ca.gov).

### Step 3: Sign In

- Enter sign in credentials.
- Click the **Sign In** button



The image shows a 'Sign in' form on a blue header background. The header contains the logo and text for 'The State Bar of California Financial Institutions Portal'. The sign in form has two input fields: 'User Name' and 'Password'. Below the password field is a 'Forgot password?' link. At the bottom of the form is a blue 'Sign in' button with a lock icon, and a link that says 'Register as a new user'.

- Enter the verification code sent to your email.
- Click **Submit Code**.

**Enter Code**

Please check your email for a verification code.

**Verification Code**

✓ **Submit Code**

[Register as a new user](#)

#### Step 4: Submit Annual Report

Users registered for both remittance report and annual report must choose appropriate path.

- Click the **Upload Annual Report** button to select **Download Template**.

The State Bar of California Financial Institutions Portal

[Remittance Reports](#)
[Annual Report](#)
[Annual Reports history](#)
[Help](#)

## Choose Your Reporting Path

Select the type of report you need to submit. Our streamlined process makes compliance reporting simple and efficient.

MONTHLY/QUARTERLY FILING

**IOLTA Remittance Report**

Upload monthly/quarterly remittance reports with ease. View remittance report history and track posted payments.

Monthly/Quarterly
Mandatory

Due 10th each month/quarterly

Upload Remittance Report

YEARLY FILING

**Annual Report**

Upload client trust account annual report. View and amend current annual report.

Yearly
Mandatory
Due March 2

Upload Annual Report

The State Bar of California Financial Institutions Portal

[Remittance Reports](#)
[Annual Report](#)
[Annual Reports history](#)
[Help](#)

## Annual Report

Upload completed annual report form between January 2, 2025, and March 2, 2026. Please ensure all data is verified before submission.

STEP 1

**Download Template**

Download the official Excel template required for your annual client trust account reporting.

Excel Format
Standard

Download Template

STEP 2

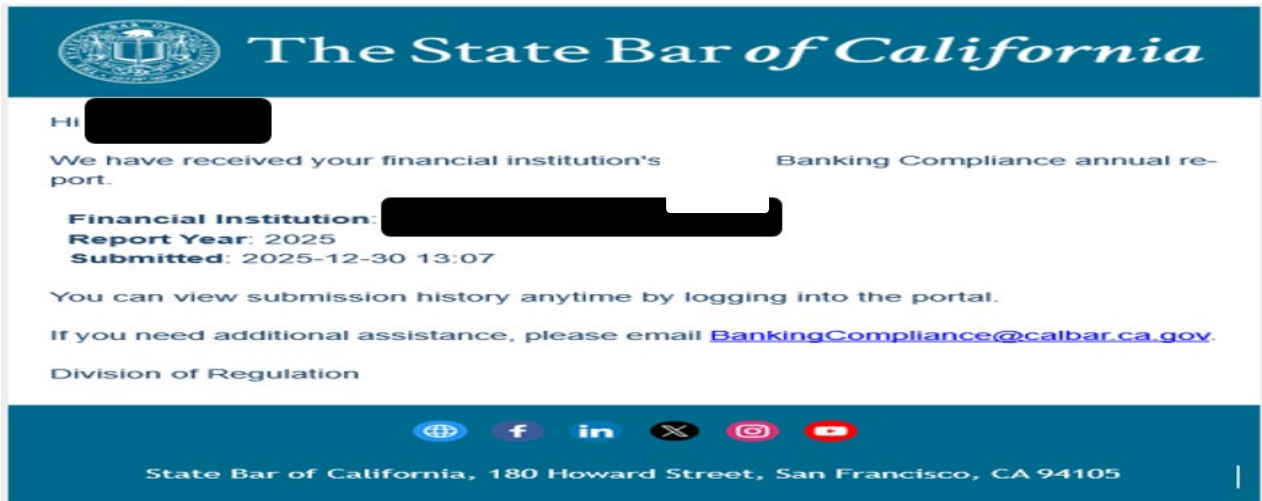
**Submit Report**

Upload your completed Excel annual report here. You may also upload an updated completed Excel annual report here, which will replace your previously uploaded report.

Secure Upload
Required

Upload Report





- To review the uploaded report, click **Annual Reports History** from the banner.



- Expand the arrow on the far left of the report row to review.

#### Annual Reports History

This displays the history of annual reports for your financial institution.

#	Financial Institution Name	Year	File Name	Uploaded By	Uploaded Time
1	[REDACTED]	2025	[REDACTED]	[REDACTED]	12/30/2025 01:12 PM

▶ Account Details

Account Type	Account Number	Account Name	Bar Number	Balance

- If you need to make changes to the uploaded report, amend your spreadsheet and repeat upload process.
- Log out once you have uploaded the annual report.

**Tip:** Look for the banner in the upper left-hand corner to toggle between paths.



## B. Non-IOLTA Remitter User Registration

Non-IOLTA users, those who are not submitting IOLTA remittance reports but still need access to the portal for annual reporting, must follow these steps:

### Step 1: Register

- Go to the Financial Institutions Portal: <https://apps.calbar.ca.gov/cta>
- Select **Register as a new user**.



The image shows a 'Sign in' form with the following elements:

- Title: Sign in
- Field: User Name (with placeholder text 'User Name')
- Field: Password (with placeholder text 'Password')
- Link: [Forgot password?](#)
- Button: Sign in (with a lock icon)
- Button: Register as a new user (highlighted with a red box)

### Step 2: Complete the Registration Form

- Fill in all required fields.
- Submit your registration.
- Create your credentials.
- Enter OTP code from confirmation email.

**1** Registration

**Work Email**

**Select a Financial Institution**

My Financial Institution is not in the list

**Financial Institution Name**

**2** Registration

**First Name**

**Last Name**

**Job Title**

**Work Phone**

**3** Create Your Credentials

Please create a unique username and strong password.

**Email**

**Username**

**Password**

**Confirm Password**

**4** OTP Verification

An OTP has been sent to tester@testtest.com. Please enter it below.

**OTP**

The OTP expires in **4m 49s**

**5**  **The State Bar of California**

Dear [REDACTED]

Welcome to the State Bar of California's Financial Institutions Portal. To verify your email and start registration, enter this code:  
**938641**

This code expires in 5 minutes.


For your security, do not share this code with anyone. If you didn't request this code, please ignore this email.

If you need additional assistance, please email [BankingCompliance@calbar.ca.gov](mailto:BankingCompliance@calbar.ca.gov).

Division of Regulation



State Bar of California, 180 Howard Street, San Francisco, CA 94105

**6** 

**Registration Complete**

Your registration has been completed successfully. Thank you.

Please log in to access your account.

**a. Incomplete Registration**

If you started but did not finish the registration process:

- Return to the portal: <https://apps.calbar.ca.gov/cta>

- Enter the username and password you created.
- You will receive an autogenerated email with a link.
- Click the link to resume and complete your registration.

**Tip:** If you do not receive the email promptly, check your spam/junk folder.

## b. Domain Registration

If your financial institution does not have a registered domain:

- Submit a **domain registration request** through the portal.
- The State Bar will review your request.
- Once approved, you will receive an autogenerated email with a link.
- Click the link to continue your registration.

**Request Domain**

The email domain is not associated with the selected bank. Please provide the following information to submit a request for adding this domain to the bank.

**Work Email**

**Bank Name**

**First Name**

**Last Name**

**Job Title**

**Work Phone**

**Note**

**Submit Request**

## c. Denied Domain Registration

If your domain registration is denied or if you have questions, email [BankingCompliance@calbar.ca.gov](mailto:BankingCompliance@calbar.ca.gov).

### Step 3: Sign In

The screenshot shows the 'Sign in' page of the State Bar of California Financial Institutions Portal. At the top, there is a blue header with the logo and text 'The State Bar of California Financial Institutions Portal'. The main content area is white and contains a grey box with the title 'Sign in'. Below the title are two input fields: 'User Name' and 'Password'. A 'Forgot password?' link is located to the right of the password field. Below the input fields is a blue button with a lock icon and the text 'Sign in'. Underneath the button is a link that says 'Register as a new user'. At the bottom of the page, there is a footer with the text '©2025 The State Bar of California | Contact Us | Site Map | Privacy Policy | Notices | Copyright | Accessibility | FAQ'.

- Enter sign in credentials.
- Click the **Sign In** button
- Enter the verification code sent to your email.
- Click **Submit Code**.

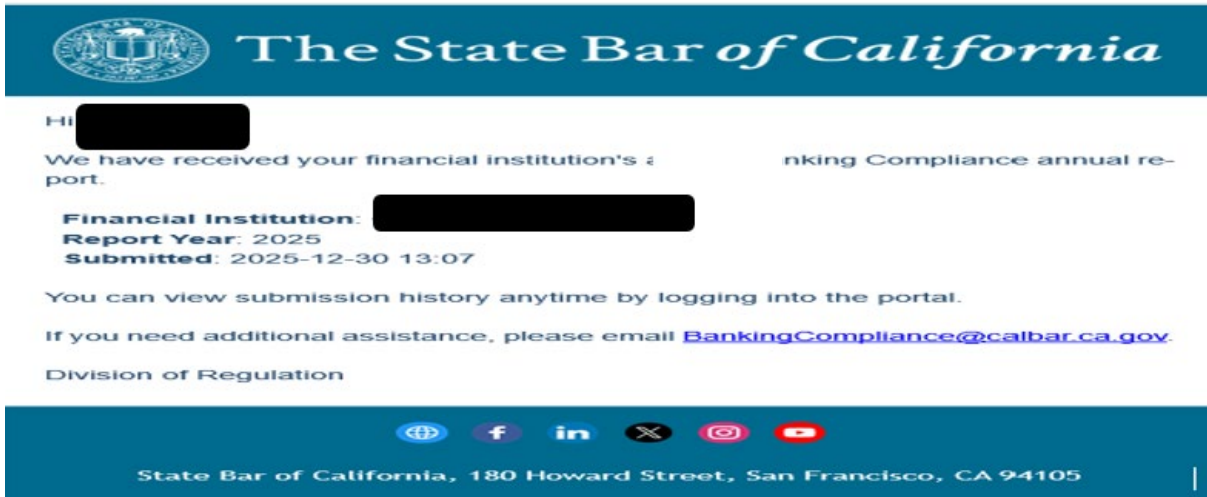
The screenshot shows the 'Enter Code' page of the State Bar of California Financial Institutions Portal. The page has a white background with a grey box containing the title 'Enter Code'. Below the title is the text 'Please check your email for a verification code.' There is a 'Verification Code' input field. Below the input field is a blue button with a checkmark icon and the text 'Submit Code'. Underneath the button is a link that says 'Register as a new user'.

### Step 4: Submit Annual Report

- Click **Download Template**.

The screenshot shows the 'Annual Report' submission page of the State Bar of California Financial Institutions Portal. The page has a blue header with the logo and text 'The State Bar of California Financial Institutions Portal'. Below the header is a dark blue banner with the text 'Annual Report' and 'Upload completed annual report form between December 30, 2025 and March 2, 2026. Please ensure all data is verified before submission.' The main content area is white and contains two green boxes. The first box is titled 'STEP 1 Download Template' and contains the text 'Download the official Excel template required for your annual client trust account reporting.' Below the text are two buttons: 'Excel Format' and 'Standard'. Below these buttons is a green button with the text 'Download Template'. The second box is titled 'STEP 2 Submit Report' and contains the text 'Upload your completed Excel annual report here. You may also upload an updated completed Excel annual report here, which will replace your previously uploaded report.' Below the text are two buttons: 'Secure Upload' and 'Required'. Below these buttons is a green button with the text 'Upload Report'.

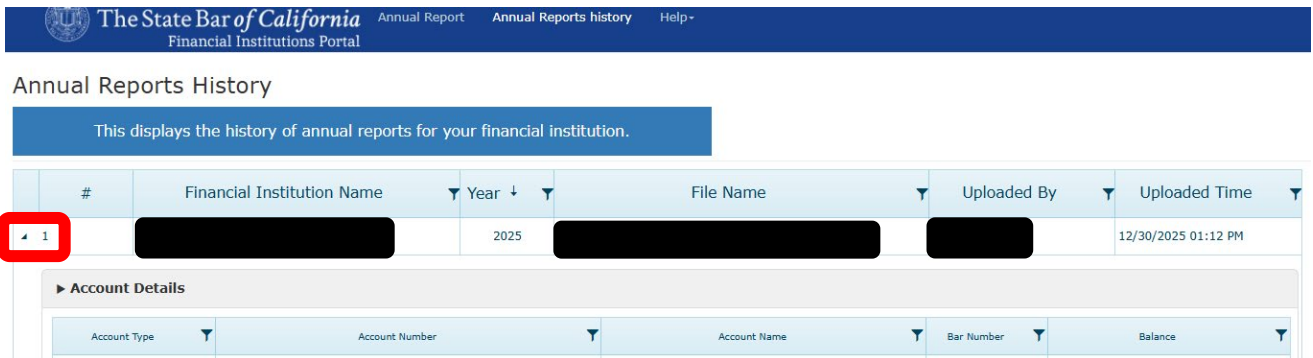




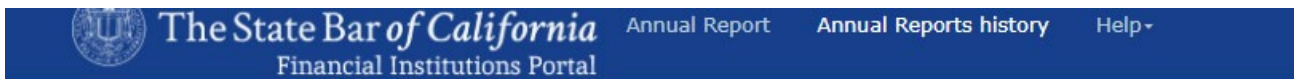
- To review the uploaded report, click **Annual Reports History** from the banner.



- Expand the arrow on the far left of the report row to review.



- If you need to make changes to the uploaded report, amend your spreadsheet and repeat the upload process.



- Log out once you have uploaded the annual report.

For technical assistance with the Financial Institutions Portal, email [BankingCompliance@calbar.ca.gov](mailto:BankingCompliance@calbar.ca.gov).