



Funding Solutions for Depository Institutions

Access Competitively Priced and Flexible Deposit Funding

Diversify your deposit base with the Demand Deposit Marketplace[®] (DDM[®]) and R&T Insured Deposits (RTID[®]) programs, and obtain a stable and predictable source of funding.

Demand Deposit Marketplace - DDM

DDM is an automated daily cash sweep program that can help your depository institution achieve its funding needs by providing access to stable deposits through a network of other financial institutions. The DDM program also allows your depository institution to better compete in a changing market environment by taking advantage of a multitude of pricing indices and term structures.

R&T Insured Deposits - RTID

The RTID program is a deposit sourcing program that enables participating banks to grow and diversify their deposit base with third-party/wholesale funding from broker-dealers, clearing firms, and registered investment advisors, who can then offer their customers access to higher levels of FDIC insurance. Under the RTID program, customers' cash balances are swept into deposit accounts established with banks in the network.

Program Advantages

- ▼ Enhance your Contingency Funding Plan
- ▼ Diversify funding sources and singular counterparty risk
- ▼ Manage concentration risk with a multitude of pricing and term structures
- ▼ Obtain a stable diversified source of funds
- ▼ Raise funds without impacting customer rates
- ▼ No collateral required
- ▼ Balance sheet management tool

How It Works

DDM Receive Only Program

In the DDM “Receive Only” solution, financial institutions’ customer funds are placed into deposit accounts across a network of participating banks (up to \$250,000 per bank) to provide access to expanded FDIC insurance on those funds.

RTID Program

In the RTID program, similar to the DDM Receive Only solution, the broker-dealer’s customer funds are placed into deposit accounts across a network of participating banks (up to \$250k per bank) to provide access to expanded FDIC insurance on those funds. The level of FDIC insurance available under a broker-dealer’s specific program depends on the number of banks participating in that program.



Under each program, the receive bank opens a single omnibus account, or if entering into both the DDM and RTID programs (or two single omnibus accounts) for the benefit of the sending institution’s customers.

R&T Deposit Solutions provides banks, broker-dealers, trust companies, wealth managers, and other financial institutions with a comprehensive selection of products and services, designed to meet their unique cash sweep, deposit funding and securities-based lending needs.



Contact us to learn more:

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