

R&T Insured Deposits (RTID<sup>®</sup>) Program for Broker-Dealers

# Leverage Technology to Manage Cash Sweep Programs

With the RTID program, broker-dealers have the flexibility to configure a cash sweep program that meets their needs.

Through the RTID program, a broker-dealer can set its program insurance limit, define the number of rate tiers, and determine eligible customer account types. Our system can accommodate multiple allocation methodologies and preferred methods of data exchange.

Customers benefit from the ability to access an expanded level of FDIC deposit insurance coverage on their funds, daily liquidity on funds placed into demand deposit accounts through the RTID program<sup>1</sup> and interest rates that are competitive with other cash sweep options.<sup>2</sup>

## Program Advantages

- ▶ **Simple to Manage**  
R&T is your single point of contact for support.
- ▶ **Flexible**  
With R&T's proprietary technology and large network of receiving banks, you can customize the level of deposit insurance coverage offered to your customers.
- ▶ **Available for Many Account Types**  
The RTID program can accommodate a wide array of account types — including corporate and retirement accounts.
- ▶ **Seamless Implementation**  
We are integrated with most back office systems and our experienced team provides full implementation support.

## Offer Your Customers

- ▶ Ability to access expanded FDIC deposit insurance coverage
- ▶ Daily liquidity<sup>1</sup>
- ▶ Interest rates that are competitive with other cash sweep options<sup>2</sup>

<sup>1</sup> Under the RTID program, funds are deposited into demand deposit accounts (DDAs) or money market deposit accounts (MMDAs) at receiving institutions. Where your customer funds are held in MMDAs, the return of your customer funds from the RTID program may be delayed as, under federal regulations, the receiving institution is permitted to impose a delay of up to seven days on any withdrawal request from an MMDA.

<sup>2</sup> While interest rates obtained on funds placed at receiving institutions under the RTID program may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the RTID program is to provide customers with convenient access to expanded FDIC insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

## How It Works

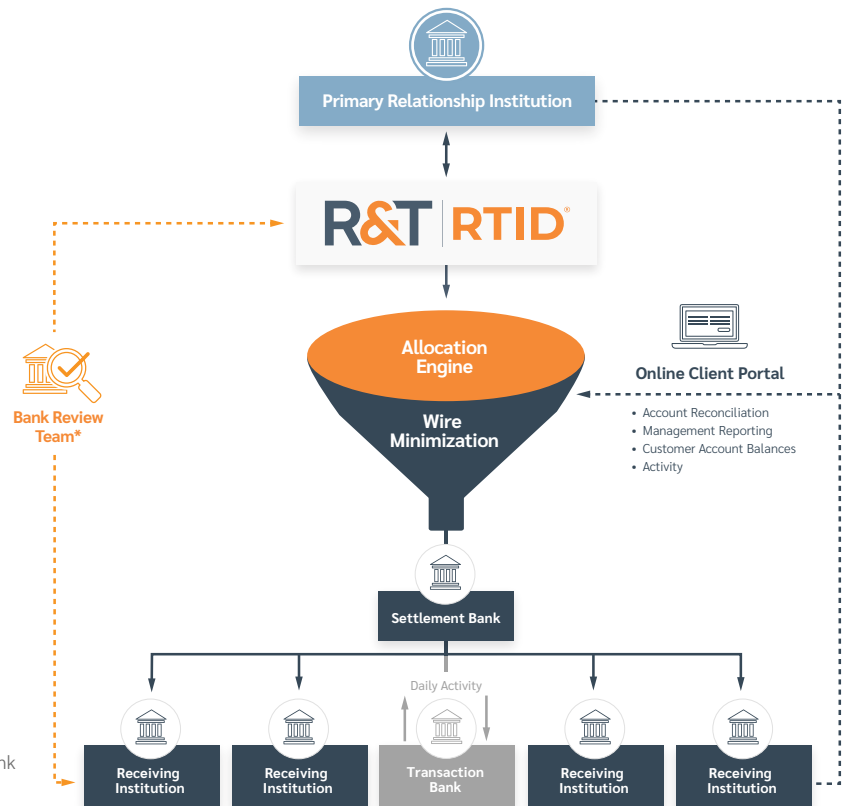
Under the RTID program, the broker-dealer’s customer funds are placed into deposit accounts across a network of participating institutions, of up to \$250,000 per customer identifier (e.g., TIN), providing access to expanded deposit insurance coverage on those funds up to a program limit.<sup>3</sup>

**Our client portals provide system access to approve wires, view reports, access historical data and conduct reconciliation in one convenient place.**

3. Subject to the RTID Program Customer Terms & Conditions. Any funds placed into the RTID Program above the program limit (being excess funds) are placed into deposit accounts at excess receiving institutions and are not eligible for access to deposit insurance coverage (subject to FDIC laws and regulations, which may permit access).

**NOTES:**

\*R&T has a Bank Review Team for verifying initial and ongoing capitalization of the receiving institutions. R&T does not provide bank monitoring services or advice to participating institutions.



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 and deposit funding needs.

Contact us to learn more:

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