

R&T Insured Deposits (RTID®) Program  
for Broker-Dealers

# Leverage Technology to Manage Cash Sweep Programs.

With the R&T Insured Deposits (RTID®) program, broker-dealers can configure a cash sweep program that meets their needs.

## Program Advantages

### Simple to Manage:

R&T is your single point of contact for support and account status.

### Available for Many Account Types:

The RTID program can accommodate various account types – including corporate and retirement accounts.

### Configurable:

With R&T's proprietary technology and extensive network of receiving institutions, you can customize the level of deposit insurance coverage offered to your customers.

### Seamless Integration:

We are integrated with most back-office systems, and our experienced team provides full implementation support.

### Diversified Network:

Receive deposits sourced from a wide range of programs, including some of the largest broker-dealers, clearing firms, and other financial institutions.

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>

## Offer Your Customers:

- ▶ Ability to access expanded 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

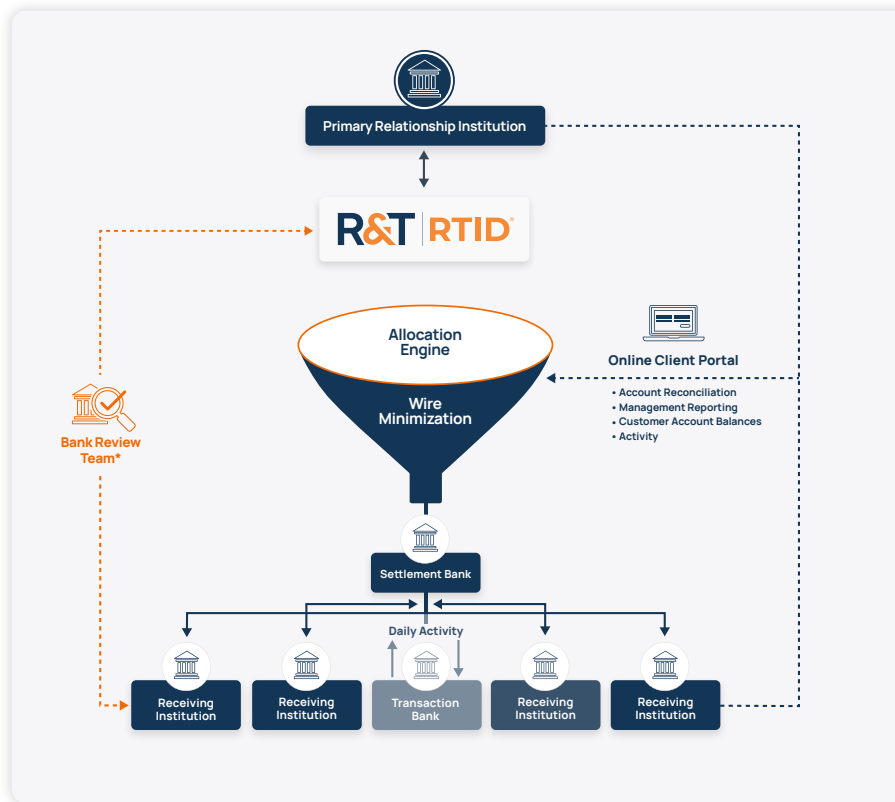
Under the RTID program, broker-dealers sweep their customers' funds into deposit accounts across a network of participating receiving institutions in increments of up to \$250K per customer identifier (e.g., TIN), per account ownership category, per receiving institution. This provides your customers with access to expanded deposit insurance coverage on their funds up to the 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, and other financial institutions with flexible cash sweep and deposit funding solutions designed to protect their customers' funds and grow their business.

## Contact us to learn more:

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Version MKT-108-003 – 23 December 2024