



Deposit Placement & Funding Solutions

Our flexible cash sweep and deposit funding solutions help financial institutions protect their customers' funds and grow their business.

R&T Deposit Solutions (R&T) offers flexible cash sweep and deposit funding solutions to help financial institutions protect customer funds and grow their business through tech-enabled services. Our solutions provide access to expanded deposit insurance coverage and stable deposit funding.



Demand Deposit Marketplace Program® (DDM®)

- Cash sweep for depository institutions
- Balance sheet management with access to expanded deposit insurance coverage

[Learn More →](#)



Certificate of Deposit Marketplace ExchangeSM (CDMX)

- Fixed Rate CD solution with flexible maturity option

[Learn More →](#)



R&T Insured Deposits (RTID®)

- Cash sweep for broker-dealers
- Access to expanded deposit insurance coverage
- Wholesale deposit funding for depository institutions

[Learn More →](#)



Funding Solutions for Depository Institutions

- Diversify your deposit base with DDM Receive-Only and RTID programs

[Learn More →](#)

Extensive Network

Our extensive client network includes hundreds of banks, depository institutions, trust and wealth managers, and broker-dealers. This interdependent network maximizes the value of each program administered by R&T. Each solution may be configured to meet your unique cash sweep and deposit funding needs.

Innovative Technology-centric Approach

Our technology-centric approach gives us an innovative advantage. We continuously enhance our systems in collaboration with our clients to support a wide range of configurations.

Empowering Growth & Profitability



Banks & Depository Institutions

- ▶ National banks
- ▶ Regional banks
- ▶ Community banks
- ▶ Credit Unions
- ▶ Digital / BaaS banks
- ▶ Global banks



Trust & Wealth Managers

- ▶ Broker-dealers
- ▶ Trust departments
- ▶ Insurance companies
- ▶ Clearing firms
- ▶ Registered investment advisors
- ▶ Wealth-tech



Delivering Value Across Our Network

Depository Institutions →

Access to stable, cost-effective deposit funding and expanded deposit insurance coverage for customer deposits.

- ▶ Diversified funding sources
- ▶ Flexible balance sheet management
- ▶ Fixed CD rates and flexible maturity options

Broker-Dealers, Trust & Wealth Managers →

A network of participating institutions provides access to an expanded level of deposit insurance coverage.

- ▶ Flexible cash sweep program
- ▶ High insurance option for large customers
- ▶ Fixed CD rates and flexible maturity options*

* Not currently available for all clients



“

At R&T, our mission is to empower financial institutions to build stronger, deeper customer relationships through flexible and configurable liquidity solutions, supported by service excellence and industry expertise.

Joseph Jerkovich, President & CEO

”

The R&T Difference

The financial services industry is diverse and highly regulated, requiring flexible and reliable solutions. For more than 50 years, R&T has served financial institutions with flexible liquidity management solutions developed by industry leaders. By automating complex processes, we enable our clients to focus on their core business, allowing them to grow and enhance their customer relationships.

- ▶ Experienced team with deep industry knowledge
- ▶ Flexible and configurable solutions
- ▶ Integrated with most core banking and trust accounting platforms
- ▶ Private label capability
- ▶ Exceptional client service
- ▶ Focus on enterprise risk management and cyber-security
- ▶ Comprehensive systems and reporting





Pioneering Excellence for Our Clients.

Extensive Network. Flexible Solutions. Expert Team.

1370 Broadway, 17th Floor
New York, NY 10018

866-237-2752 | info@rnt.com | www.rnt.com

Version MKT-100-002 – 19 July 2024

Copyright © 2024 Reich & Tang Deposit Networks, LLC, Reich & Tang Deposit Solutions, LLC and Total Deposit Solutions, LLC (each d/b/a R&T Deposit Solutions) and Stable Custody Group II LLC (“Stable”), each a Delaware limited liability company, and/or their affiliates (together, “R&T”) provide administrative, recordkeeping, agency and/or other services to banks, credit unions, trust companies, wealth management firms, broker-dealers and other institutions with respect to deposit placement and sweep programs, including the Demand Deposit Marketplace® (DDM®) program (and, when launched, the Certificate of Deposit Marketplace ExchangeSM (CDMXSM) program, administered by Stable and the R&T Insured Deposits (RTID®) programs, as well as other services. R&T’s services are provided subject to the terms and conditions of the written agreements entered between R&T and its client with respect to those service, and R&T provides no representations or warranties, express or implied, except as expressly set forth in those written agreements. [Click here](#) for R&T’s legal and other disclosures. **R&T is not an FDIC or NCUA-insured institution. FDIC and NCUA deposit insurance only covers the failure of an FDIC or NCUA-insured institution, respectively. Certain conditions must be satisfied for FDIC and NCUA pass-through deposit insurance coverage to apply. [Click here](#) for a list of the FDIC and NCUA-insured institutions with which R&T has a business relationship for the placement of deposits under the DDM and RTID programs (and, when launched, CDMX), and into which a participating institution may place deposits** (subject to the program terms and conditions and any opt-outs by the participating institution and/or its customers). While the DDM and RTID (and, when launched, CDMX) programs provide access to an expanded level of FDIC or NCUA insurance coverage on funds placed into deposit accounts at FDIC or NCUA-insured institutions under the programs (up to the program limit and subject to program terms, applicable laws, regulations and guidance, including pass-through insurance coverage requirements), **the DDM and RTID (and, when launched, CDMX) programs, themselves, as well as R&T’s other service offerings, are not insured or guaranteed by the FDIC or NCUA, are not deposits, and may lose value** in certain circumstances as described in the program/service terms. R&T is not a division of the FDIC or NCUA, R&T is not associated with the FDIC or NCUA and R&T is not insured by the FDIC or NCUA. R&T®, Reich & Tang®, Demand Deposit Marketplace®, DDM®, DepositView® and RTID® are registered marks of Reich & Tang Deposit Networks, LLC. TBS Verify® and TBS Bank Monitor® are registered marks of Total Deposit Solutions, LLC. RNTSSM, Certificate of Deposit MarketplaceSM, R&T FusionSM and Fusion by R&TSM are pending marks of Reich & Tang Deposit Networks, LLC. IDEASM and Certificate of Deposit Marketplace ExchangeSM (CDMXSM) are unregistered service marks of Reich & Tang Deposit Networks, LLC.