



Innovative Deposit & Lending Solutions

Our flexible cash sweep, deposit funding & securities-based lending products help financial institutions protect their customers' funds and grow their business.

Through our tech-enabled services, R&T Deposit Solutions (R&T) offers access to expanded FDIC insurance, stable deposit funding and fully automated securities-based lines of credit.



Demand Deposit Marketplace Program® (DDM®)

- Daily cash sweep for depository institutions
- Balance sheet management, access to expanded FDIC insurance

[Learn More →](#)



Funding Solutions for Depository Institutions

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

[Learn More →](#)



R&T Insured Deposits (RTID)

- Daily cash sweep program for broker-dealers
- Access to expanded FDIC insurance
- Wholesale deposit funding for depository institutions

[Learn More →](#)



Loan Management System

- End-to-end origination, underwriting and monitoring of securities-based lines of credit

[Learn More →](#)

Extensive Network

Our extensive client network includes hundreds of banks, depository institutions, trust and wealth managers, and broker-dealers. When combined, the power of this interdependent network enables us to maximize the value offered through each program administered by R&T.

Each solution is customizable to meet your unique cash sweep, deposit funding, and securities-based lending needs.

Our technology-centric approach gives us an innovative advantage.

Our systems are designed with a specific purpose in mind and, in collaboration with our clients, continuously enhanced to support a wide range of potential configurations.

Empowering Growth & Profitability



Banks & Depository Institutions

- ▼ National banks
- ▼ Credit Unions
- ▼ Regional banks
- ▼ Digital / BaaS banks
- ▼ Community banks
- ▼ International banks



Trust & Wealth Managers

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



Delivering Value Across Our Network

Banks & Depository Institutions →

Access to stable, cost-effective deposit funding, the ability to improve balance sheet efficiency and streamline securities-based lending underwriting and collateral monitoring capabilities.

- ▼ Diversified funding sources
- ▼ Flexible balance sheet management
- ▼ Securities-based lines of credit (Underwriting, Monitoring)

Broker-Dealers, Trust & Wealth Managers →

An expanded network of participating banks provides access to higher levels of FDIC insurance and the ability to fully automate the origination of securities-based lines of credit.

- ▼ Flexible cash sweep program
- ▼ High insurance option for large customers
- ▼ Securities-based lines of credit (Origination)

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At R&T, our mission is to empower financial institutions to build stronger and deeper relationships with their customers by providing them with flexible and customized liquidity solutions, supported by service excellence and industry expertise.

Joseph Jerkovich, President & CEO

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The R&T Difference

The financial services industry is diverse and highly regulated, requiring flexible and reliable solutions designed to help you comply. 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 custom solutions
- ▼ Integrated with most core banking and trust accounting platforms
- ▼ Private label capability
- ▼ Exceptional client service
- ▼ Commitment to enterprise risk management and data security





Extensive Network.
Flexible Solutions.
Expert Team.

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