

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 \rightarrow



Funding Solutions for Depository Institutions

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

Learn More \rightarrow



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 \rightarrow



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.







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.

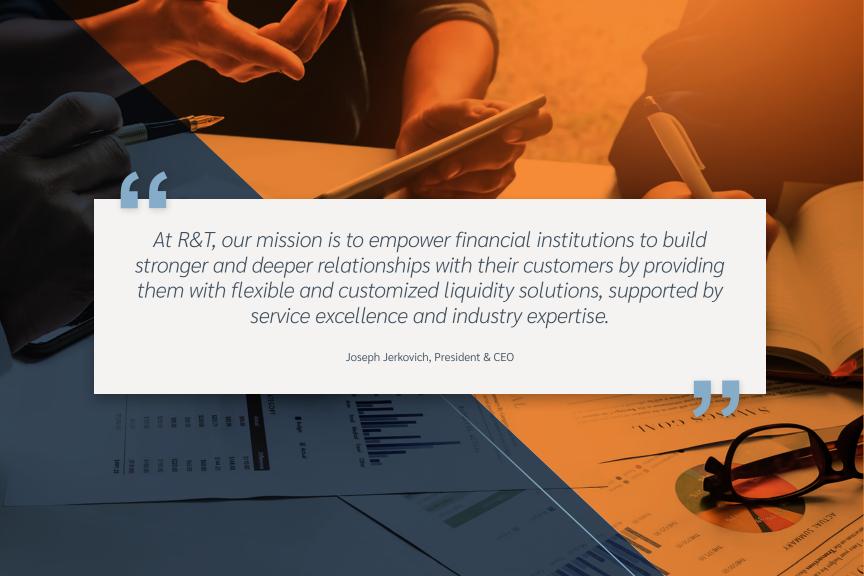
- Diversified funding sources
- ▼ Flexible balance sheet management
- Securities-based lines of credit (Underwriting, Monitoring)

Broker-Dealers, Trust & Wealth Managers \rightarrow

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)





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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We are not a depository, bank or credit union and the DDM and RTID programs we administer are NOT, themselves, FDIC-insured or NCUSIF-insured products. Rather, under those programs, funds are swept or placed into deposit accounts at receiving institutions that are FDIC and/or NCUSIF insured, subject to program limits and terms. Go to mt.com/bank-lists/ for a list of the banks and savings associations with which we have a business relationship for the placement of deposits under the programs we administer, and into which a participating institution may place deposits (subject to the terms of those programs and any opt-outs by the participating institution and/or their customers). FDIC and NCUSIF insurance coverage is only available to protect a depositor against the failure of a participating institution that holds the depositor's funds (and not to protect against the failure of any other