

The DDM® Program for FinTechs

Empower Your Program with Scalable, Embedded Deposit Solutions

What is the DDM® Program?

The Demand Deposit Marketplace® (DDM®) program is a deposit allocation platform that enables non-financial institutions, when partnered with depository institutions, to offer their customers access to expanded deposit insurance coverage by distributing funds across a network of FDIC-insured receiving banks. Through a single relationship, customers can benefit from:

- ▶ Daily liquidity¹
- ▶ Competitive interest rates²
- ▶ Peace of mind with access to expanded FDIC deposit insurance

The DDM program is designed to be ledger agnostic and scalable, making it ideal for FinTechs seeking to grow responsibly while maintaining control over the user experience.

Why R&T: Modern Infrastructure for FinTech Platforms

Tailored for FinTech ecosystems, R&T delivers streamlined integrations, direct sponsor-bank collaboration, and accelerated onboarding. We work with some of the largest FinTech firms in the industry, including those operating in digital assets and crypto-related programs.

Unlike traditional networks with rigid, one-size-fits-all models, R&T offers adaptable solutions to support a range of business models, from large balance business transaction accounts to high-volume consumer accounts, as well as prepaid and debit card programs. Our solutions are designed to be configurable to meet your program needs.

Why FinTechs Choose the DDM Program

- ▶ **Unlock New Value for Your FinTech Platform:**
Offer access to expanded deposit insurance coverage seamlessly through your partner bank, enhancing trust, protection, and your customers' loyalty.
- ▶ **Add Scalable Deposit Solutions Through Your Partner Bank:**
Incorporate the DDM program seamlessly through your partner bank to unlock growth without compromising your customers' user experience.
- ▶ **Increase Scalability & Limit Concentration Risk:**
Utilize a robust deposit network to scale alongside your program and diversify placements, reducing exposure to any single institution.
- ▶ **Integrate Seamlessly with Any Ledger:**
Connect the DDM program with your partner bank via direct core or "sidecar" core infrastructure via R&T's data exchange platform.
- ▶ **Simplify Structure and Terms:**
Leverage R&T's dual-party contract structure with your partner bank to streamline the legal process and customer onboarding while aligning with your operational and compliance needs.
- ▶ **Enhance Enterprise Risk Management & Resiliency:**
Operate with confidence, knowing you are working with a trusted bank service provider with more than 50 years of experience serving some of the most sophisticated global financial institutions.

Scalable Balance Sheet Management

Your partner banks can leverage the DDM program to help you achieve your business goals by providing the flexibility the banks require to manage their funding and liquidity needs, and optimize program economics for all parties. Deposit network programs are an increasingly vital complement to deposit-focused FinTech strategies, enabling institutions to grow and retain deposits in proportion to their balance sheet size while seamlessly sending excess funds into the network for access to deposit insurance coverage at competitive rates.²

Value for All Stakeholders

Stakeholder	Benefits
FinTech	▶ Retain full control of user experience (UX) ▶ Offer competitive rates² ▶ Provide customers with access to deposit insurance coverage
Partner Bank	▶ Gain balance sheet flexibility ▶ Access diversified funding ▶ Reduce integration complexity

¹ Under the DDM program, funds are deposited into demand deposit accounts (DDAs) or money market deposit accounts (MMDAs) at receiving banks or share draft accounts or share accounts at receiving credit unions. While your customers' funds are held in MMDAs or share accounts, the return of your customers' funds from the DDM 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 or share account.

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

Get Started Today

The DDM program is designed to help FinTechs scale responsibly while delivering safety, liquidity, and simplicity to their users.

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