



Attract Valuable Customers & Grow Deposit Funding

with the Trusted Network from R&T



Deposit & Funding Solutions

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

DDM[®]

Demand Deposit Marketplace[®] Program

A configurable cash management solution providing access to expanded deposit insurance coverage with send, receive, and reciprocal options.

[Learn More](#) →

CDMXSM

Certificate of Deposit Marketplace ExchangeSM Program

A CD solution offering fixed rates and flexible maturity options with access to expanded deposit insurance coverage.

[Learn More](#) →

RTID[®]

R&T Insured Deposits Program

A tailored, send-only cash sweep program providing access to expanded deposit insurance coverage through our network of participating receive-only banks.

[Learn More](#) →

Funding

Deposit Solutions for Financial Institutions

A diverse source of funding through our established network of participating financial institutions.

[Learn More](#) →

Who We Serve

Through our trusted and established network, we provide a wide range of financial institutions with access to expanded deposit insurance coverage and additional funding.

Depository Institutions

- ▶ Protect and grow deposits
- ▶ Optimize balance sheets
- ▶ Offer access to expanded deposit insurance coverage
- ▶ Ideal for global, national, regional, community, and digital U.S. banks, BaaS providers, and FinTechs

[Learn More →](#)

Trust Companies

- ▶ Protect customer deposits
- ▶ Offer competitive rates¹
- ▶ Provide access to expanded deposit insurance coverage
- ▶ Offer a liquid alternative to money market funds

[Learn More →](#)

Broker-Dealers

- ▶ Protect customer deposits
- ▶ Provide a daily cash sweep solution
- ▶ Provide access to expanded deposit insurance coverage
- ▶ Offer overnight liquidity²

[Learn More →](#)

¹ While interest rates obtained on funds placed at receiving institutions under the DDM, CDMX, and RTID programs may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the DDM, CDMX, and RTID programs is to provide customers with convenient access to expanded FDIC or NCUA insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

² Under the DDM and RTID programs, 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 and RTID programs 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.

Established Network. Collaborative Approach. Expert Team.

Trusted by financial institutions since 1974.

We empower financial institutions to grow by providing access to expanded deposit insurance coverage and additional funding through our trusted, established network.

- ▶ **\$174.1B Assets Under Administration**
- ▶ **Access up to \$60M in Expanded Deposit Insurance Coverage**
- ▶ **350+ Participating Banks and Financial Institutions**
- ▶ **11M+ Customer Accounts**
- ▶ **Seamless Integration with Most Core Processors and Trust Accounting Platforms**
- ▶ **Private Label Capability**

All information and statistics are accurate as of June 30 2026.



“I’ve been working with R&T for many years. They are responsive and adaptable, which allows me to provide our bank clients with expanded FDIC insurance coverage and peace of mind. I consider R&T a trusted partner who takes a personal interest in me, my clients and my business goals.”

Director of Treasury Management Services
New Jersey Bank



Learn how R&T can help you attract, grow & retain more deposits.

R&T Deposit Solutions

1370 Broadway, 17th Floor, New York, NY 10018

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

Version MKT-100-008 - 16 July 2026

Copyright © 2026 R&T Deposit Networks, LLC. All rights reserved. R&T Deposit Networks, LLC, R&T Deposit Marketplace, LLC, R&T Deposit Solutions, LLC and R&T Deposit Programs, LLC (each d/b/a R&T Deposit Solutions), each a Delaware limited liability company, (together, “R&T”) provide administrative, recordkeeping, 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®), Certificate of Deposit Marketplace ExchangeSM (CDMXSM) and R&T Insured DepositsSM (RTID®) programs, as well as other services. An affiliate of R&T, Stable Custody Group II LLC (“Stable”), acts as agent of participating sending institutions under the DDM and CDMX programs. R&T and Stable, together, “we”, “us” or “our”. All of our services are provided subject to the terms and conditions of the written agreements and/or agency appointments between us and our clients with respect to those services, and we provide no representations or warranties, express or implied, except as expressly set forth in those written agreements and/or appointments. Click [here](#) for our legal and other disclosures. **We are not an FDIC or NCUA-insured institution. FDIC insurance only covers the failure of an FDIC-insured institution. NCUA insurance only covers the failure of an NCUA-insured institution. 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 direct or indirect business relationship for the placement of deposits under the DDM, CDMX and RTID programs, 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 its customers). While the DDM, CDMX and RTID programs provide access to an expanded level of FDIC or NCUA deposit insurance coverage on funds placed into the programs (subject to program terms and applicable laws, regulations and guidance, including pass-through insurance coverage requirements), **the DDM, CDMX and RTID programs, themselves, as well as our other service offerings, are not insured or guaranteed by the FDIC or NCUA, are not deposits and may lose value.** We are not an affiliate of an FDIC or NCUA-insured institution, we are not an office, division or sub-division of the FDIC or NCUA, and we are not associated with the FDIC or NCUA or office, division or sub-division thereof. For more information about us, please visit our website at <https://www.rnt.com>. The primary objective of the DDM, CDMX and RTID programs is to provide customers with convenient access to expanded deposit insurance coverage on their funds (and not for investment enhancements, higher rates of returns or profits). R&T®, Reich & Tang®, Demand Deposit Marketplace®, DDM®, DepositView® and RTID® are registered marks of R&T Deposit Networks, LLC. CDMXSM is a pending mark of R&T Deposit Networks, LLC. IDEASM, Certificate of Deposit Marketplace ExchangeSM and R&T Insured DepositsSM are unregistered service marks of R&T Deposit Networks, LLC.