Smarter Deposit Funding Built for Today's Banks

Access Competitively Priced and Flexible Funding Without the Complexity

Attracting stable, cost-effective funding that complies with industry regulations is increasingly challenging for depository institutions. A growing number of banks are meeting this challenge by turning to R&T's tech-enabled, cloud-based sweep programs to unlock new liquidity pathways while avoiding collateral burdens or operational hassle.

A Fresh Alternative to Traditional Wholesale Funding

The Demand Deposit Marketplace® (DDM®) and R&T Insured Deposits (RTID®) programs redefine how banks source funds.

- **The DDM® program is an automated, daily sweep solution that leverages a network of financial institutions.** Banks can seamlessly receive deposits from this network while utilizing a variety of pricing indices and configurable term structures.
- **The RTID® program enables banks to tap third-party or wholesale funding** from broker-dealers, clearing firms, and RIAs, helping to grow and diversify their deposit base.

Why Financial Institutions Are Choosing R&T:

- **Plan Ahead with Confidence:** Proactively secure future funding needs with flexible overnight or term structures.
- **Diversified Funding Sources:** Reduce dependence on any single counterparty and boost financial and liquidity resilience.
- **No Collateral Needed:** Leverage funding without tying up assets or managing pledged collateral.
- **Balance Sheet Flexibility:** Maintain control over funding levels.
- **Same-Day Access**[1]: Make deposits and withdrawals within the same business day (before the cut-off time).
- **Simplified Management:** Use a single omnibus account per program and configure it as needed.

FAQs: Funding Solutions for Depository Institutions

What are the DDM® and RTID® programs?

The Demand Deposit Marketplace® (DDM®) program is a daily sweep solution in which banks receive deposits from other network member institutions under flexible pricing and term options.

The RTID® (R&T Insured Deposits®) program is a funding solution that allows banks to attract deposits from broker-dealers, clearing firms, and RIAs to help you diversify and grow your funding base.

How do these programs benefit my bank?

- **Flexible Funding:**
  Overnight and term options based on your bank's liquidity needs.
- **Competitive Rates[2]:**
  Program rates that are competitive with other funding sources.
- **Diversification:**
  Stable funding from multiple origins to reduce concentration risk.
- **No Collateral Required:**
  Clear balance sheet burden while maintaining funding access.
- **Same-Day Access[1]:**
  Fast liquidity management aligned with operational rhythms.
- **Effortless Management:**
  Single omnibus account per program for streamlined oversight.

How is this different from traditional wholesale funding?

R&T designed its programs to provide predictable, automated funding flows that respect regulatory boundaries and reduce administrative friction.

Is R&T a bank or a provider of FDIC insurance?

No. R&T Deposit Solutions is not FDIC insured, nor a depository institution. It administers sweep programs that leverage insured partner banks to provide access to expanded "pass-through" deposit insurance coverage.

What metrics demonstrate R&T's scale?

- Over $174.1 billion in assets under administration (as of June 30, 2026)
- More than 350 participating institutions
- 11 million+ customer accounts served
- Private-label capability and seamless integration with core banking systems

What is involved in setup, and what is required on an ongoing basis?

We can implement a single omnibus account structure in a matter of days. Our allocation engine prioritizes wire minimization, and there is only one month-end settlement process.

The R&T Difference: Trusted, Tech-Enabled, Configurable

Supported by a network of 350+ participating institutions, R&T maintains over $174.1B in assets under administration (as of 06/30/2026) and handles over 11 million customer accounts.

Our cloud-based solutions provide a reliable, configurable funding source to meet your bank's needs.

1 Subject to R&T's cut-off times. 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 and/or RTID programs may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the DDM and/or RTID programs is to provide customers with convenient access to expanded FDIC insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

Contact us today to explore program options, customize configurations, and align funding models with your institution's strategic goals.

Contact us to learn more:

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R&T DEPOSIT SOLUTIONS