



# R&T Deposit Solutions Who We Serve Products FIS Relationship



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# R&T Deposit Solutions

R&T Deposit Solutions provides banks, broker-dealers, trust companies, and other financial institutions with flexible cash sweep and deposit funding solutions designed to protect their customers' funds and grow their business.

## 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	Trust Companies
<ul style="list-style-type: none"> <li>▶ Protect and grow deposits</li> <li>▶ Optimize balance sheets</li> <li>▶ Offer access to expanded deposit insurance coverage</li> <li>▶ Ideal for national, regional, community, digital and global U.S. banks and credit unions</li> </ul>	<ul style="list-style-type: none"> <li>▶ Protect customer deposits</li> <li>▶ Offer competitive rates<sup>1</sup></li> <li>▶ Provide access to expanded deposit insurance coverage</li> <li>▶ Offer a liquid alternative to money market funds</li> </ul>

## Demand Deposit Marketplace Program<sup>®</sup> (DDM)<sup>®</sup>

A configurable cash management solution providing access to expanded deposit insurance coverage with send, receive and reciprocal options. Offering access up to \$60 million<sup>2</sup> in FDIC deposit insurance coverage.

Send Only	Receive Only
<b>Send excess deposit balances</b> <ul style="list-style-type: none"> <li>▶ Provide access to expanded deposit insurance coverage</li> <li>▶ Generate fee income</li> <li>▶ On-demand funding for balance sheet deposits</li> <li>▶ Reduce deposits on balance sheet</li> </ul>	<b>Receive deposit funding</b> <ul style="list-style-type: none"> <li>▶ Diversify wholesale funding sources</li> <li>▶ Fund loan demand</li> <li>▶ Strengthen balance sheet</li> <li>▶ Supplement contingency funding plan</li> </ul>
Reciprocal	Reciprocal Plus/Minus
<b>Exchange deposits (dollar for dollar)</b> <ul style="list-style-type: none"> <li>▶ Provide access to expanded deposit insurance coverage</li> <li>▶ Send uninsured balances out and receive an equal amount of insured deposits in return</li> <li>▶ Manage Costs</li> <li>▶ Non-brokered treatment (up to \$5 billion or 20% of liabilities)<sup>3</sup></li> </ul>	<b>Exchange deposits (any desired ratio)</b> <ul style="list-style-type: none"> <li>▶ Provide access to expanded deposit insurance coverage</li> <li>▶ Dynamically increase or decrease deposit levels</li> <li>▶ Set reciprocal targets to send or receive balances above or below a target</li> </ul>

## R&T Insured Deposits (RTID®)

A tailored, send only cash sweep program providing access to expanded deposit insurance coverage through our network of participating receive only banks. Offering access up to \$2.5 million in FDIC insurance coverage.

## FIS and R&T Client Summary

Client Type	Program	Client count	FIS Client balances a/o 1/1/25
Banks Connected to FIS Bank Core Platforms IBS, Horizon, Bankway and AffinityEdge through Cash Manager	DDM	38	\$7 Billion
Trust Companies Connected to trust companies using FIS Trust Accounting Platforms Global Plus, Trust Desk, AddVantage, Charlotte	DDM	18	\$2.5 Billion
	IDP	17	\$2.1 Billion
Broker Dealers Connected to self clearing brokerage firms using FIS Securities Processing (Phase 3)	IDP	2	\$2.1 Billion

<sup>1</sup> 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 deposit insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

<sup>2</sup> As of 2/03/25. Under the DDM Program, your institution may be permitted to allocate your customers' funds to participating receiving institutions in increments of up to \$250K per customer identifier (e.g., TIN), per account ownership category, per receiving institution, subject to approval and relevant agreements with R&T.

Subject to applicable laws, regulation and rules relating to brokered deposits, including 12 CFR 337.6. R&T makes no representations or warranties, express or implied, with respect to an institution's classification of deposits as brokered or not brokered. Such determination is entirely and solely the responsibility of that institution.

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