



Flexible & Focused

## Comparison Guide

**Demand Deposit Marketplace<sup>SM</sup> (DDM)** is the most comprehensive daily sweep program that enables community banks to offer all of their customers millions of dollars in FDIC insurance while precisely and strategically managing their balance sheet liquidity levels on any given day.

Compare us to other providers using our Program Capabilities Guide below.

Program Capabilities	Demand Deposit Marketplace <sup>SM</sup>	Other Provider
Effective Balance Sheet Management Tool—Multiple Deposit Relationships:	Send Only, Receive Only, Reciprocal, or Reciprocal Plus/Minus* (can seamlessly switch options without affecting bank clients)	
Fee Income Opportunity with One Way Send Option	Yes——bps.	
Competitive Reciprocal Pricing	Yes——bps.	
Cut-off Times:	12:30 pm ET (the latest in the industry)	
Manual or Fully Automated Daily Sweep:	Can be integrated with Agiletics, COCC, CSI, DCI, FIS, Fiserv, Harland Financial Solutions-Phoenix System, Hogan Systems, Jack Henry & Associates, and Open Solutions	
Millions in FDIC Insurance:	Yes**	
Supplements/Establishes Contingency Funding Plan:	Yes	
Available to All Account Types (Individual, Trusts, Business, Public Funds, IRA, etc.):	Yes	
Unlimited Tiering Breakpoints:	Yes	
Flexible Reporting Options:	Branch/Department Level Statements and 1099s at no cost	
Effectively Replaces Repo Sweep Programs for Public Funds' Accounts:	Yes	
Attracts/Retains Large Deposit Customers:	Yes	
Customer Account Access Portal :	Yes, provides detailed summary of transactions and balances	
One Settlement Per Month:	Yes	
Withdrawal Restrictions and Minimum Dollar Requirement	No	
Bank Sets Customer Rate at Any Level Desired	Yes	

\*Reciprocal Minus/Plus enables you to determine any ratio in which you would like to reciprocate deposits.

\*\*Call for current FDIC insurance limits.

# REICH & TANG

REICHANDTANG.COM | Bankinfo@rnt.com | 866.237.2752 | 1411 BROADWAY, 28TH FLOOR | NEW YORK, NY | 10018-3450

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