

The Deloitte logo is positioned in the top left corner. It features the word "Deloitte" in a white, bold, sans-serif font, followed by a small green dot. The background of the entire slide is a dark blue with a complex, glowing digital circuit pattern. Various icons are scattered throughout, including a stylized brain in a circle on the left, a fingerprint being scanned on the right, and a location pin icon in the center. There are also several circular progress indicators and data-like visualizations.

THE RIPPLE EFFECT

Stories of purpose and lasting impact

The digital customer experience of tomorrow, delivered today

Leading the future of customer identity and access management (CIAM) at TD Bank

SAFEGUARDING **DATA.** PREVENTING **FRAUD.** BOOSTING **TRUST.**

THE SITUATION

To deliver exceptional experiences in the digital era, financial institutions must continuously raise the bar on trust, security, and convenience. That's exactly what TD Bank (TD) set out to do—transforming its digital identity landscape to better serve customers across all touchpoints, while reinforcing its position as a global leader in secure, customer-centric banking.

As part of its ongoing innovation journey, TD identified five strategic priorities for customer identity and access management (CIAM):

- Safeguard customer data
- Secure high-risk transactions
- Enhance experiences across all channels (web, mobile, interactive voice response [IVR] and contact centers)
- Strengthen identity assurance through CIAM modernization
- Align with evolving regulatory and risk expectations

Achieving these goals required not just incremental improvement, but a foundational shift—delivering a unified, scalable CIAM platform that could support the Bank's continued growth, elevate the customer experience, and reinforce TD's reputation as a secure and digitally advanced institution.

One of the complexities TD faced was a historically decentralized CIAM structure across regions—each tailored to specific business needs. While this localized approach supported agility, it also created opportunities to further unify, simplify, and standardize. TD saw this not as a limitation, but as a launching pad to build a best-in-class CIAM capability that aligns globally, scales securely, and supports seamless integration across channels.



THE SOLVE

With Deloitte as a strategic and delivery partner, TD embarked on a long-term CIAM modernization initiative, focusing initially on its US operations.

The journey began with a current-state assessment to identify opportunities and define a strategic roadmap. From there, TD designed a unified CIAM architecture that would:

- Elevate identity-proofing capabilities earlier in the customer journey;
- Enable consistent, continuous authentication for high-risk transactions; and
- Simplify and streamline digital identity experiences across the enterprise.

A new CIAM governance, risk, and controls (GRC) framework was also introduced, reinforcing TD's focus on proactive risk management and regulatory alignment. The team introduced enhanced metrics, including key risk indicators and key performance indicators, to continuously monitor and improve performance.

As part of the delivery, Deloitte is helping TD build and implement advanced identity-proofing features, including:

- Modern document verification services (DVS);
- Unified identity proofing (UIDP); and
- Real-time checks: identity fraud alerts, out-of-wallet questions, one-time passwords; name, address, and phone number matching; email verification.

These enhancements are strengthening TD's customer due diligence and know-your-customer (KYC) capabilities, critical to safeguarding customer trust and preventing fraud—particularly in the face of growing risks such as synthetic identities and deepfakes.

Parallel to this, TD is reimagining customer authentication journeys with orchestration-based capabilities. By unifying experiences for new and existing customers, integrating with fraud tools, and enabling faster resolution through contact center modernization, TD is creating a streamlined, frictionless path for secure customer access—backed by the strength of a scalable platform.

FROM FIVE GOALS TO **A POWERFUL SOLUTION** FOR CUSTOMERS AND THE INSTITUTION

THE IMPACT

TD's next-generation CIAM platform is a core enabler of the bank's digital future. It helps empower customers with secure, smooth access across all channels, while enabling internal teams to operate with greater agility, confidence, and visibility. The investment is reducing legacy complexity, minimizing technology debt, and positioning TD for long-term scalability—supporting faster delivery of secure, personalized digital experiences.

Key customer-facing outcomes include:

- Intuitive, consistent digital experiences across web, mobile, branch, and assisted channels;
- Simplified self-service tools to update personal and security information;
- Frictionless onboarding and new-to-bank registration;
- Faster issue resolution and support through enhanced corporate social responsibility tools; and
- Enhanced trust and fraud protection with modern authentication.

Key enterprise outcomes include:

- Centralized management of security policies and identity orchestration;
- Consolidated identity systems for greater efficiency and resilience;
- Aligned architecture with regulatory and compliance requirements; and
- Stronger identity foundations to support future innovation.



MORE THAN A PLATFORM UPGRADE: A FUTURE-READY
FOUNDATION THAT WELCOMES CUSTOMERS

LET'S CONNECT.

Do these challenges sound familiar?



ANISH SRIVASTAVA

Principal
Deloitte & Touche LLP
anissrivastava@deloitte.com
+1 682 305 8382



DEEPAK GOYAL

Advisory Senior Manager
Deloitte & Touche LLP
deepakgoyal@deloitte.com
+1 704 387 0083



About this publication

This publication contains general information only and Deloitte is not, by means of this publication, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This publication is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional adviser.

Deloitte shall not be responsible for any loss sustained by any person who relies on this publication.

About Deloitte

As used in this document, “Deloitte” means Deloitte Consulting LLP, a subsidiary of Deloitte LLP. Please see www.deloitte.com/us/about for a detailed description of our legal structure. Certain services may not be available to attest clients under the rules and regulations of public accounting.

Copyright © 2025 Deloitte Development LLC. All rights reserved.