



**Personalized App Experiences Leading to an
+9% Increase in Monthly Active App Users**

Financial Services

At the beginning of 2021, TD announced a series of new features that would be rolling out on their Personal Banking apps.



Increased App Capabilities

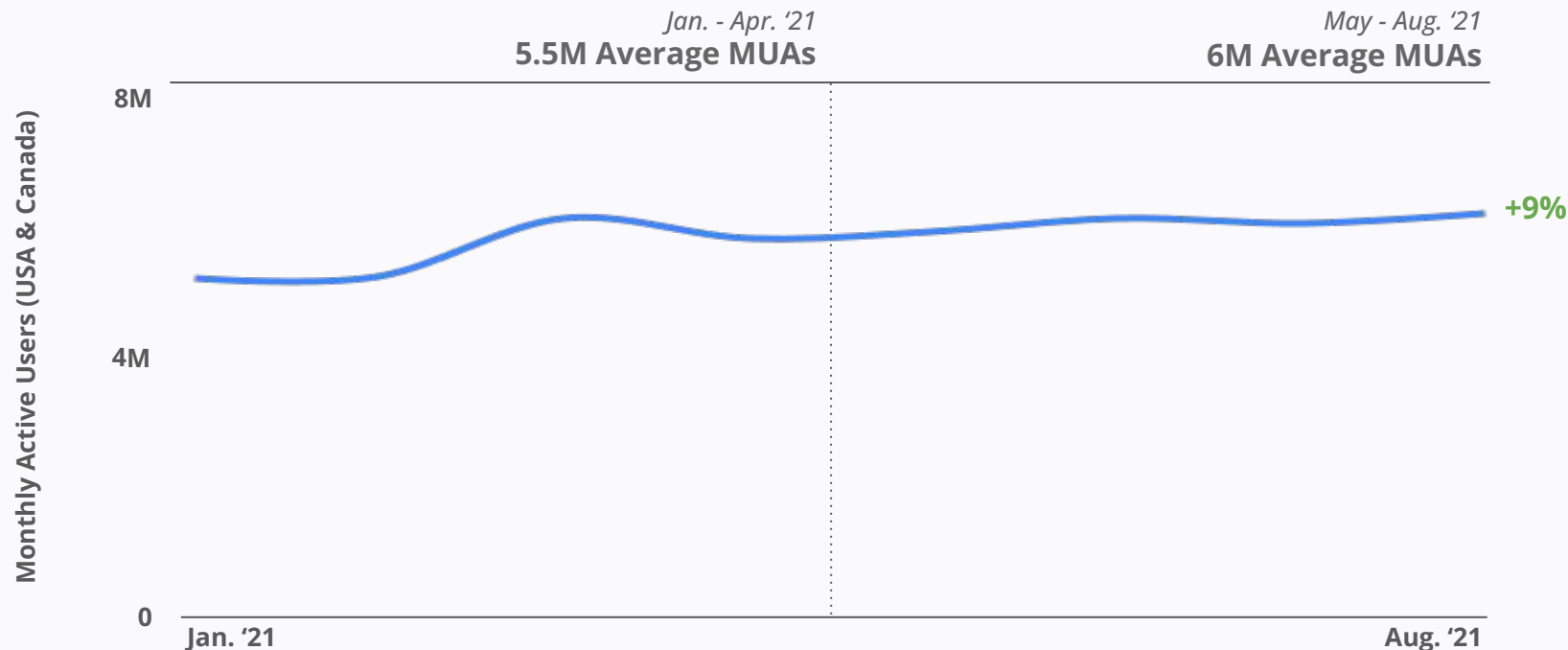


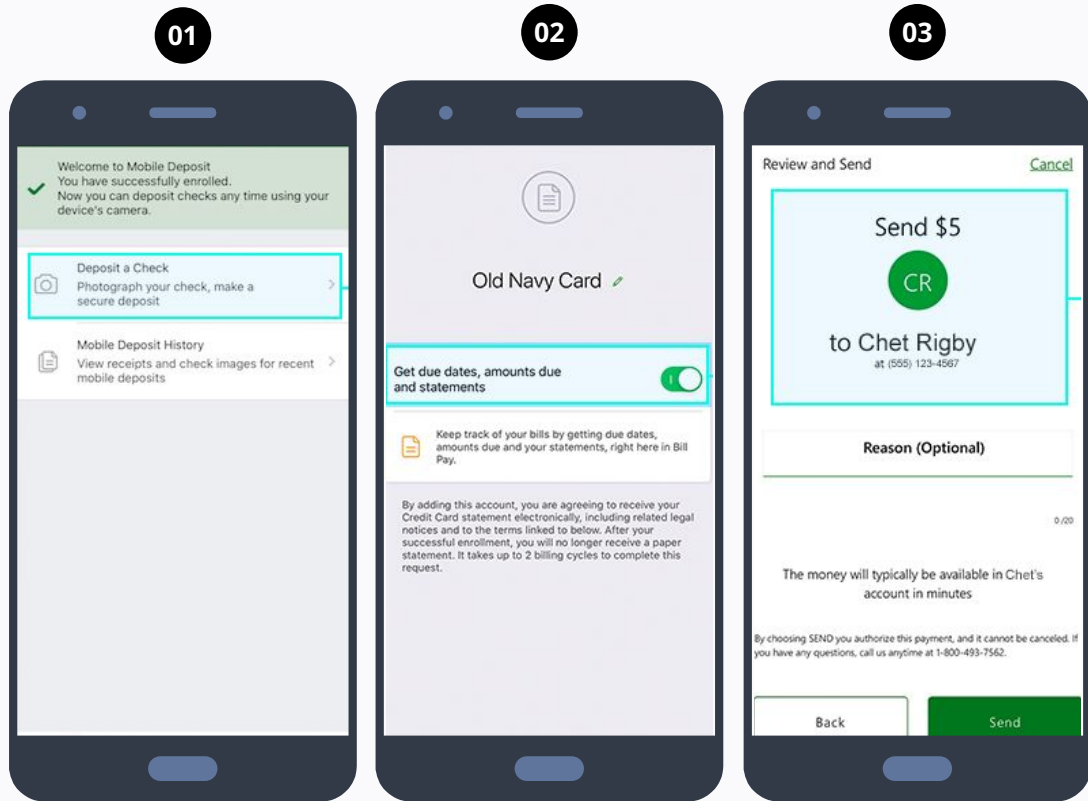
Use of AI & Digital Features



Robust Learning Platform Online

From January to August 2021, TD saw an average of 5.7M monthly active users (MUA) on their mobile banking app from Apple and Android devices with an **+9%** increase in active users in the second period in Canada and the USA.





TD incorporated three new digital elements to their app to improve the functionality of their service online.

01 Check Deposit

TD introduced a deposit system to help incentivize users to deposit checks securely from home.

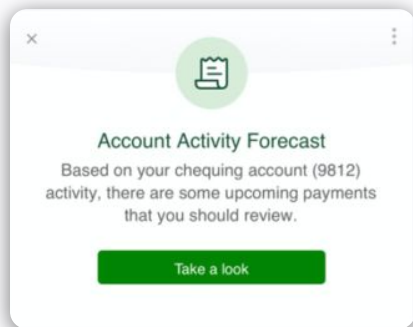
02 Mobile Bill Payments

TD implemented an opt-in system to help users keep track of credit card statements and bills.

03 International e-Transfers

TD announced a partnership with [Zelle](#) to help facilitate international transfers.

TD also enhanced their digital capabilities through the use of AI and personal customization options for users.



01

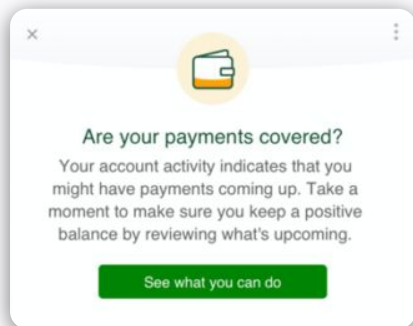
Personalized account alerts

TD uses AI to keep track of user preferences and make suggestions for members banking with the app to improve their experience.

02

TD for Me alerts

Users can specify whether or not they would like to receive different kinds of alerts based on their account balance or budgeting red flags.



03

Credit and debit card controls

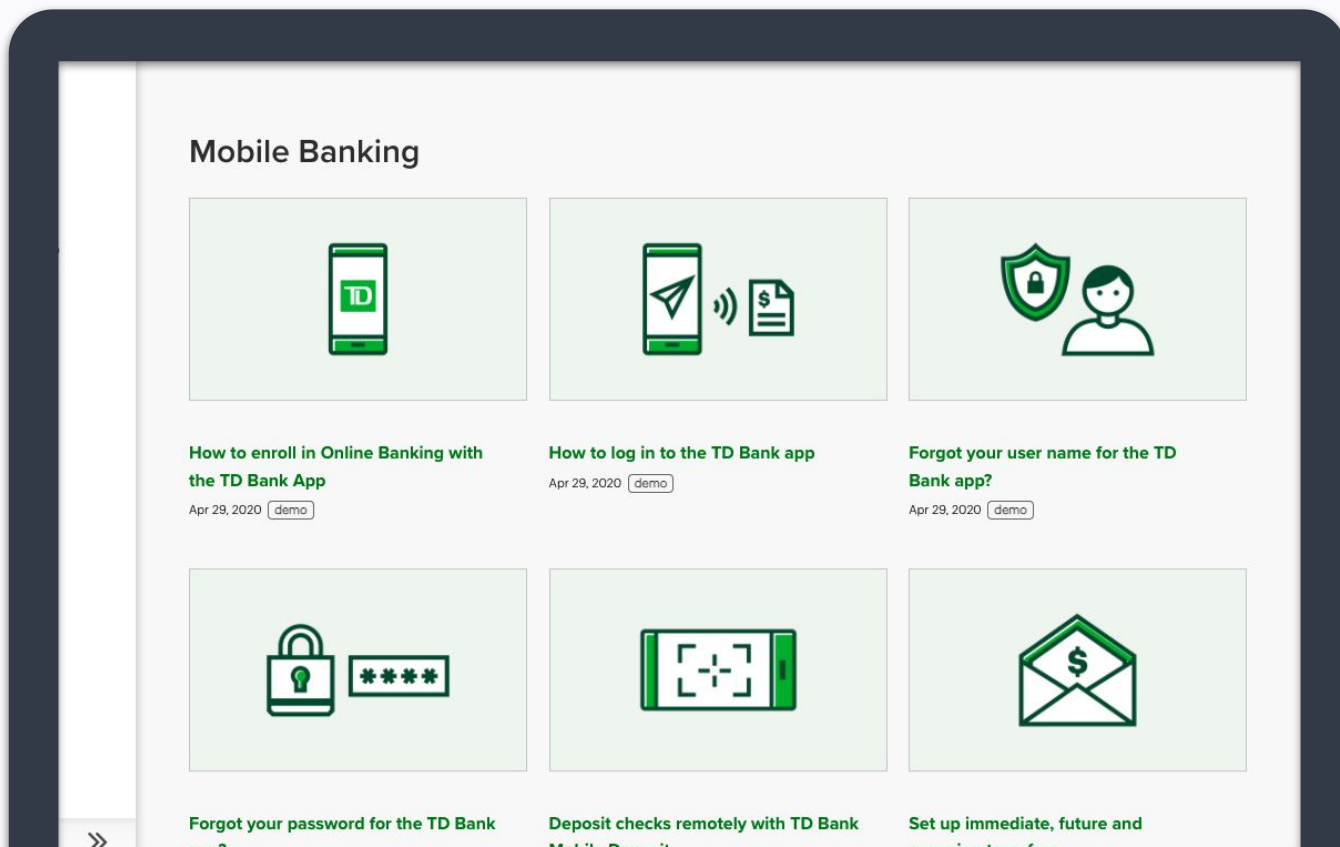
TD enabled users to lock their credit and debit cards from the app in the case of an emergency.

04

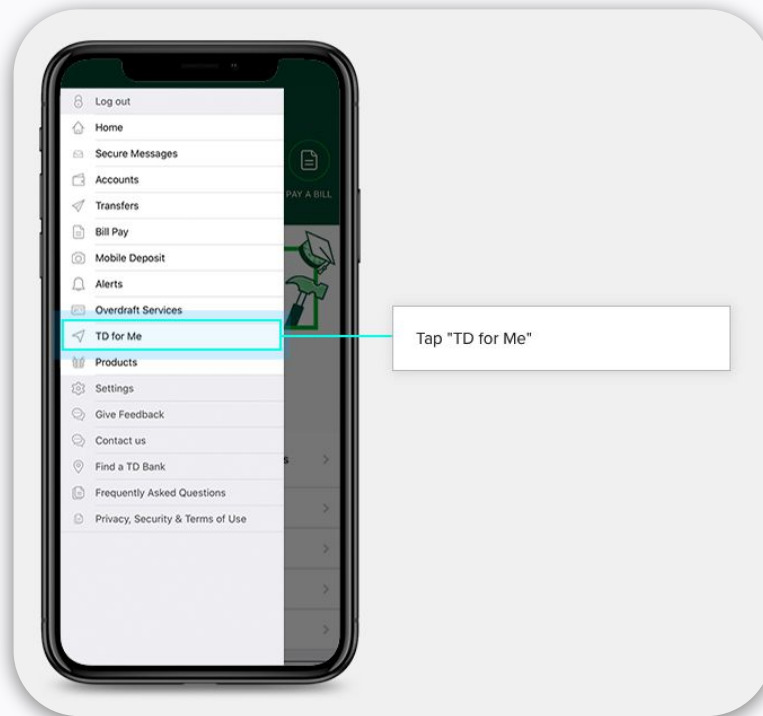
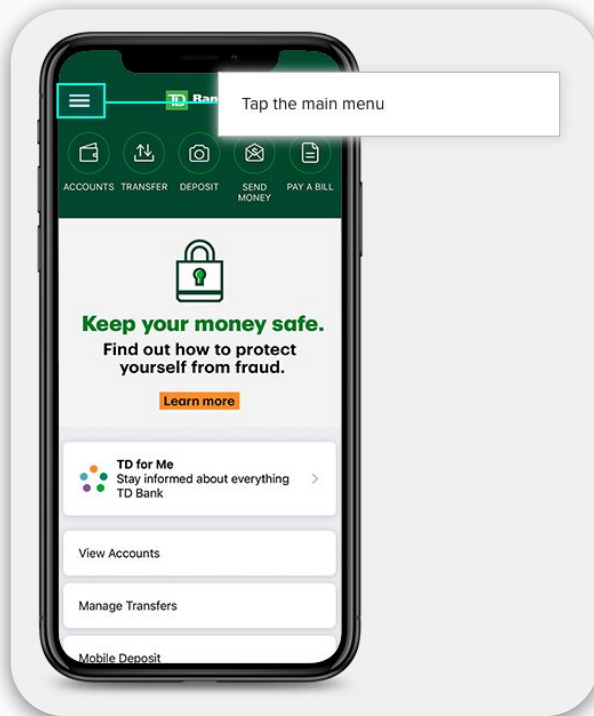
Digital wallet

TD introduced integrations with Apple Pay, Google Pay and Samsung Pay so users can tap on the go.

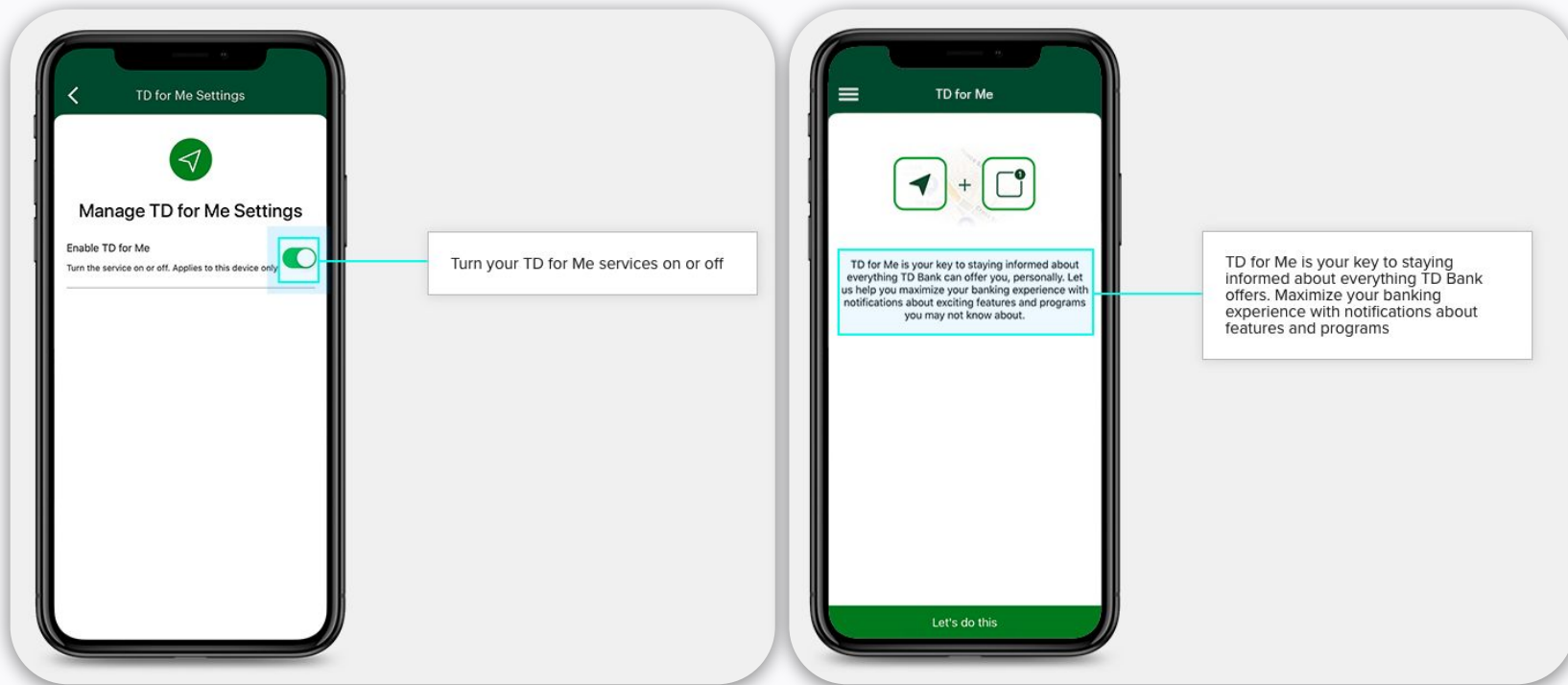
A tutorial system called the [TD Digital Academy](#) was made to guide users through the app. The academy website has seen 308K visits in the USA and Canada from January to August 2021.



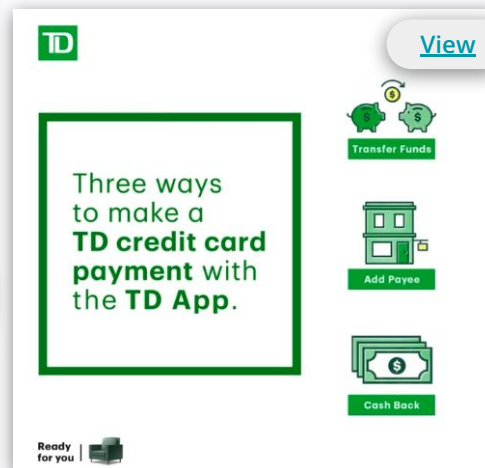
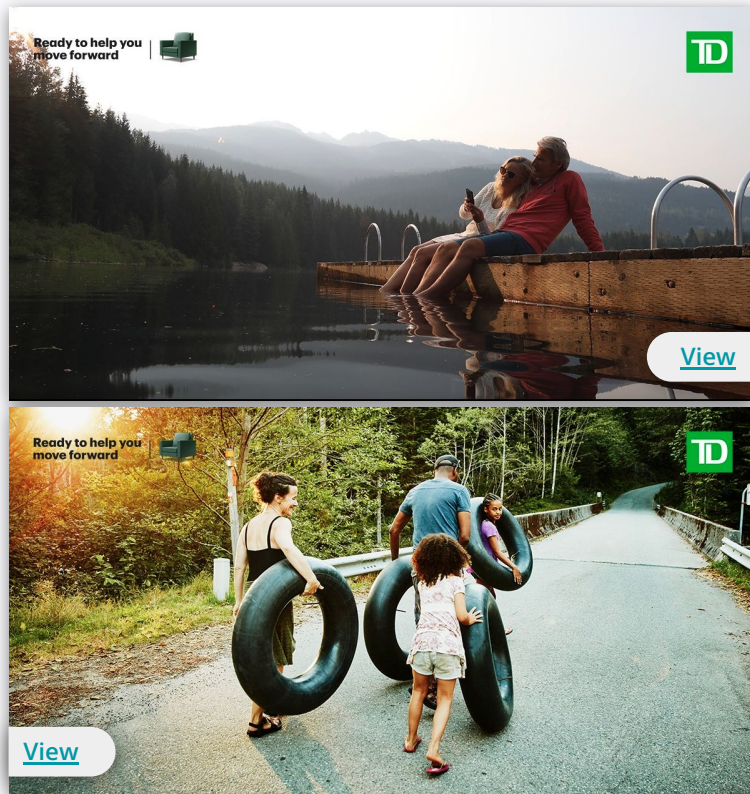
There are 32 mobile demos that cover how to get started with the app, mobile banking, managing money and sending transfers online.



TD's mobile app demos allow users to click through the program as if they were actually on the app, giving them a tangible step by step experience to reach desired goals.



In Q3 2021, 7% of organic Facebook posts featured content about the mobile app. TD also made ads about the app and online banking featured [here](#).



Organic content promotes (1) flexible banking when in-person branches are closed as well as (2) benefits app users may receive when deciding to bank online.

01

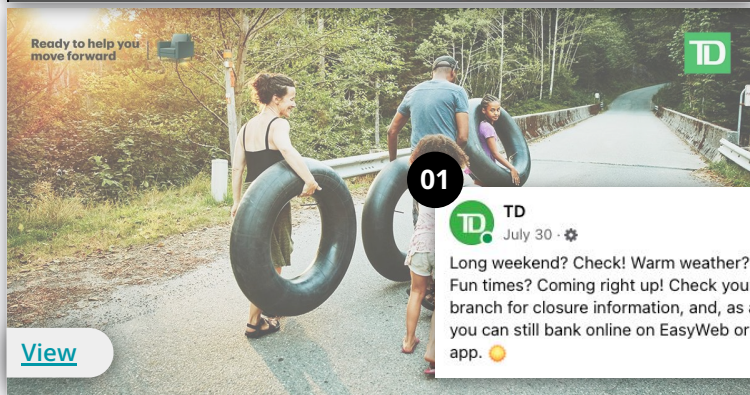


TD

September 3 · ⚙️

It's the last long weekend of the summer, are you ready for it? Happy Labour Day! Branches will be closed on Monday, September 6, but you can bank online anytime using EasyWeb or the TD app.

[View](#)



[View](#)

01



TD

July 30 · ⚙️

Long weekend? Check! Warm weather? Check! Fun times? Coming right up! Check your local branch for closure information, and, as always, you can still bank online on EasyWeb or the TD app. 🌞



[View](#)

Three ways to make a TD credit card payment with the TD App.



Transfer Funds



Add Payee



Cash Back

02



TD

July 10 · ⚙️

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With the TD app you can make a TD credit card payment by transferring funds, adding it as a bill payee or with TD Points or Cash Back Dollars. Learn more at: <https://go.td.com/3woWBok> [See Less](#)

Key Takeaways

At the beginning of 2021, TD announced a series of new features that would be rolling out on their Personal Banking apps. From January to August 2021, TD saw an average of 5.7M monthly active users (MUA) on their mobile banking app from Apple and Android devices with an +9% increase in active users in the second period.

- **User Experience — Personalization:** TD built an app that focuses on taking their users into consideration throughout their journey. Implementing a new set of digital features including AI alerts based on learned usage, digital check deposits and full account control expanded app functionality for more people.
- **User Experience — Learning Tools:** TD built a learning academy dedicated to hands on demos that allow users to learn how to use the app to its fullest potential. This helps reduce the switching costs of maintaining traditional banking and encourages app use.
- **Organic Socials — Content & Messaging:** 7% of Facebook posts from TD in Q3 2021 featured the app and promoted its ability to help users out on days that the bank is closed or you need a quick task done from home.