

Scaling the Enterprise Business Architecture Practice at TD Bank

Business Architecture Innovation Summit
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Speakers



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Our Business

Every day, TD enriches the lives of those we serve, while delivering consistent earnings growth for our shareholders. We are accelerating our digital transformation and using our innovation ecosystem to shape the future of banking.

(as at October 31, 2023)

95,000+
TD colleagues



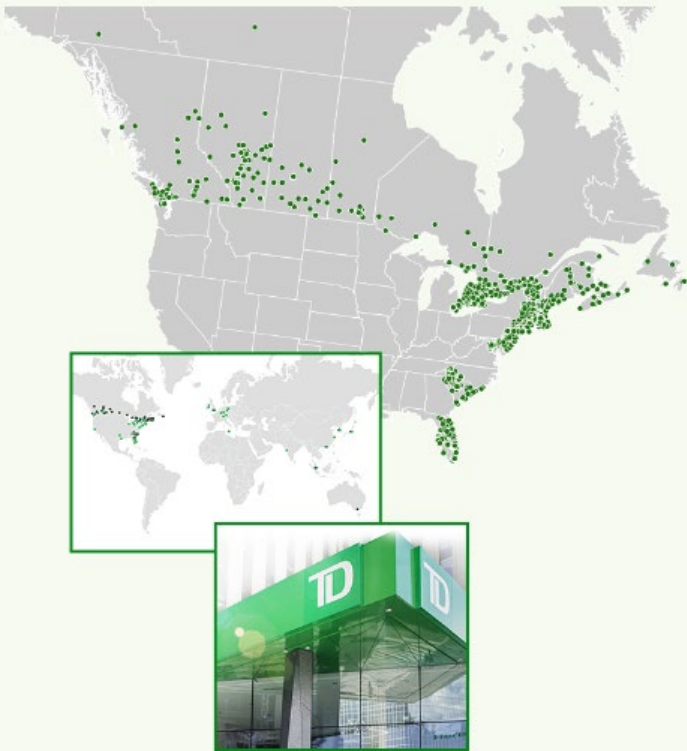
6th
largest bank in North America¹



~28 million
customers served around the globe



16.7 million
active digital customers²



Source: [Annual Report 2023](#)

¹ By total assets, as of October 31, 2023. Source: Bloomberg.
² Active digital users are users who have logged in online or via their mobile device at least once in the last 90 days

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Creating the Enterprise Practice

- May 2022: The Initial Listening Tour
- Consolidating Opportunities into Key Themes
- Business Architecture Practice Roadmap
- Progress: Initiating, Building & Evolving the Practice

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Standardization & Consistency

- Adopting an Industry Standard Architecture Model
- The BIAN Architecture Reference Model
- The TD-BIAN Business Capability Model
- Guiding Principles for BIAN Adoption
- Mapping Business Capabilities to TD Enterprise Value Streams

3

Scalability Through Tooling

- HOPEX Overview
- HOPEX Roles & Responsibilities
- HOPEX Mandate

4

Delivering Business Value

- Enterprise Business Architecture Insights
- Key Successes
- Lessons Learned

Interviews with practitioners across TD surfaced the following opportunities

- 1 Limited Understanding of Business Architecture Role and Discipline
- 2 Inconsistent Interactions with Key Stakeholders
- 3 Unclear Value Proposition for Business Architecture
- 4 Lack of Alignment on Tools and Templates
- 5 Limited Training and Talent Pipeline
- 6 Fragmented Organization Structure
- 7 Limited Business Context Included in Investment Planning
- 8 No Formal Business Architecture Community

Consolidation of Opportunities into Key Themes

Key Themes	Opportunities
Definition of Business Architecture practice	• Ensure common definitions and consistency on methodology • Guidance on Business Architecture role to reduce confusion e.g., role of Enterprise vs. LoB or parameters of a Business Architecture role • Validate the current and maturity state assessments
Establish key interactions	• Update and refine interaction models with key stakeholders e.g., Enterprise Architecture • Define the practice in the Scaled Agile model that builds on the foundation
Provide guidance on investments and gate keepers for in-fiscal, out-of-band projects	• Inform and challenge strategy development and associated fiscal planning • Gain view of pipeline and investment funding
Showcase the value proposition of Business Architecture as a practice	• Deliver Enterprise-level TOMs connecting strategies across TD • Measure the effectiveness of Business Architecture by building traceability from strategy to development

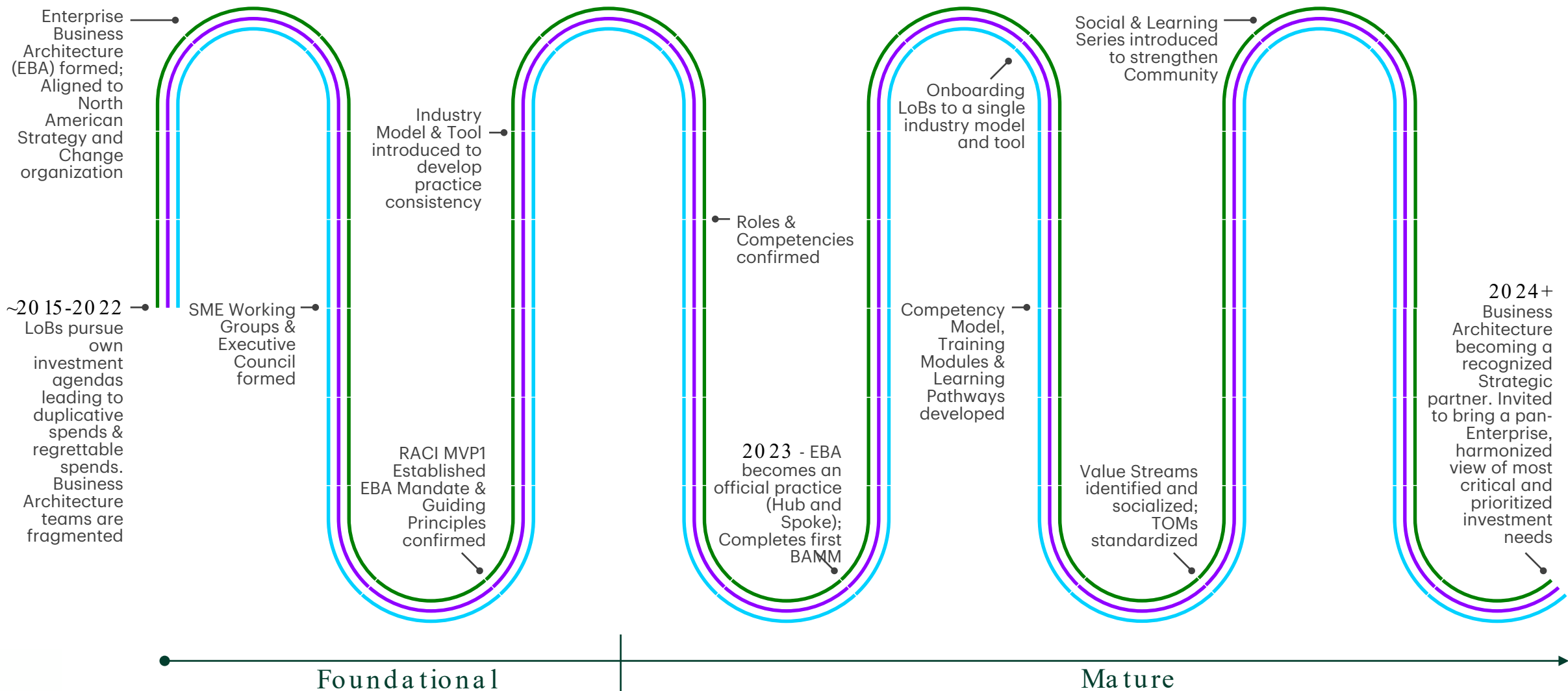
Consolidation of Opportunities into Key Themes

Key Themes	Opportunities
Alignment on tools, templates, capability models	• Alignment on common Business Capability models. Common language does not exist due to LoBs having their own versions • Alignment on tools for Enterprise and Business Architecture to build traceability • Alignment on templates to build consistency
Build consistent training & build a talent pipeline	• Build a career path for Business Architects which includes validating existing job family, roles and competencies • Create training tools, utilize industry best practices and existing resources to elevate skills of architects, leaders and colleagues to deliver the outcomes • Select and train to the Industry model
Build a formal community	• Build a Community of Interest to foster an inclusive community that shares best practices and establishes standards and methodologies • Build a Community of Practice that engages & interacts through joint activities or events

Business Architecture Practice Roadmap



The goal of the practice is to introduce consistency across practitioner groups to better inform pan-Enterprise investment decisions.

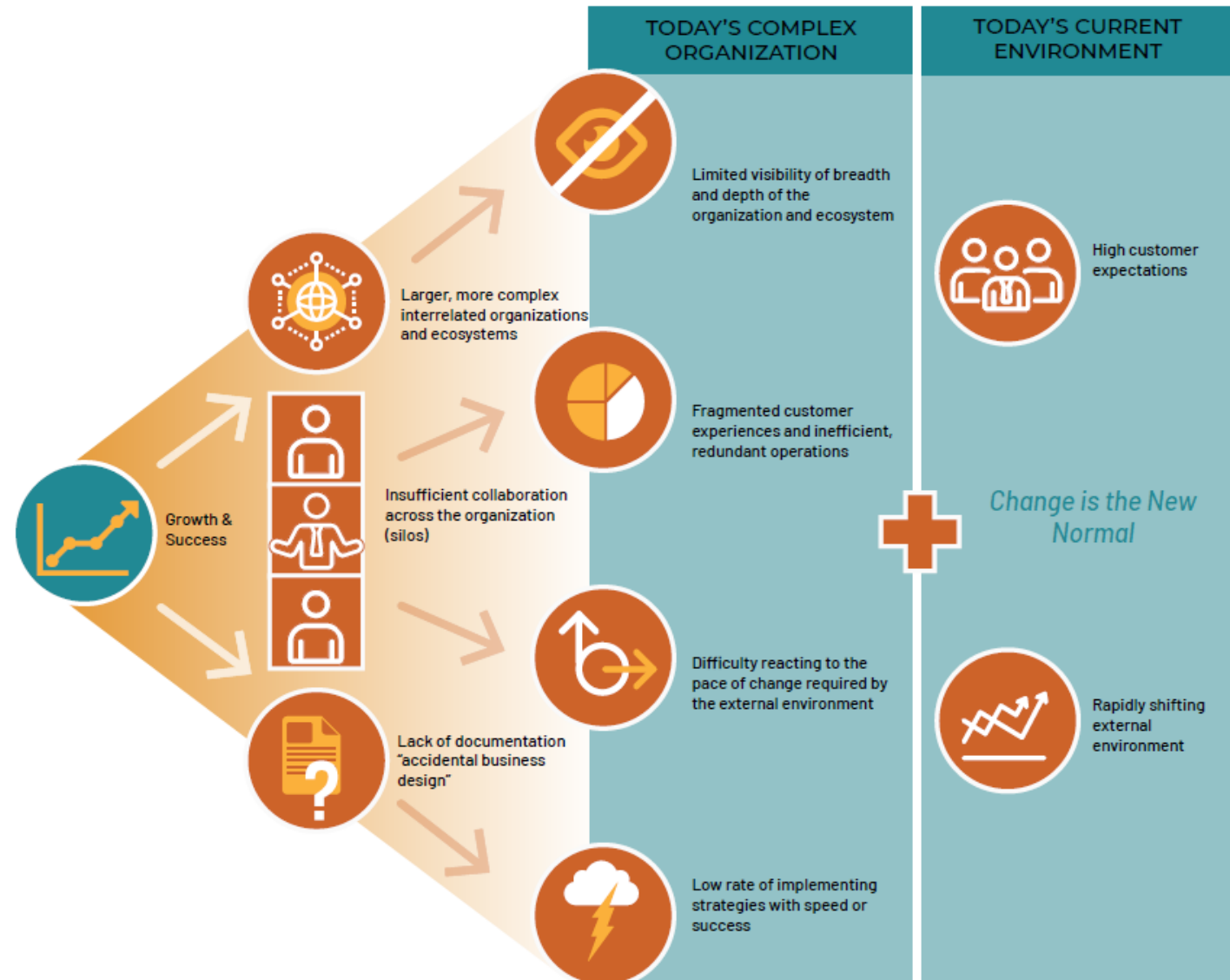


Progress: Initiating, Building & Evolving the Business Architecture Practice

	FY22	FY23
Define Practice	✓ Confirmed Enterprise Business Architecture Mandate (EBA) ✓ Build Vision & Guiding Principles for EBA	✓ Formalized the Practice as a Business Aligned practice and built strong partnerships with the LoBs ✓ Hosted the first EBA Showcase, bringing together members of the TD Business Architecture Community for learning and networking
Establish key interactions	✓ MVP 1 RACI Interactions formalized with key stakeholders e.g., LoB and Enterprise Architecture	✓ MVP2 RACI interactions ✓ Strengthened communication through Engagement models (surveys, polls), Community of Interest
Guidance on Investment Planning		✓ MVP 1 of business capability maturity assessment approach is supporting investment planning ✓ FY planning engagement model
Value proposition	✓ Agree on list of Enterprise TOMs, with cross-journey vision	✓ Launched MVP1 of the EBA Insights Framework ✓ Involvement in annual planning to increase transparency of investments to strategy
Alignment on tools/templates/model	✓ Industry model Pilot (Canadian Personal Bank) ✓ Industry tool Pilot (TD Insurance)	✓ Key LoBs were mapped to Industry model and tools ✓ Standardization through methodology (Value Streams, Capability Maturity assessment), Templates
Training & Talent pipeline	✓ Training for Industry model & tool (3rd party facilitation secured)	✓ Launched Learning modules (in-class & virtual options) ✓ Built Learning strategy and published the Business Architecture Competencies
Formalized Community	✓ Formalized Monthly LoB Head meeting guiding principles	✓ Utilize Subject Matter Expert (SME) Council to identify & address priorities ✓ Launched the Business Architecture Community Knowledge Hub and Chat ✓ Launched the Business Architecture Maturity Assessment for ongoing Practice assessment

Adopting an Industry Standard Architecture Model

The adoption of an industry standard architecture model will allow TD Bank to be efficient and effective at driving strategic transformation and delivering customer value.



BIAN Dashboard 11.0

BIAN MetaModel Overview

BIAN Information Architecture Overview

BIAN Wireframes Overview

Service Domain Landscape

WHAT DOES IT

BIAN Service Landscape V11.0 Value Chain View

BIAN Service Landscape V11.0 Matrix View

BIAN Service Landscape V11.0 Overview Diagrams

Business Capability Map

WHAT

Business Capabilities Top Level View

Business Capability Views

Business Scenarios

Bank Relations

Business Development

Card Products

Channels

Corporate Banking Products

Corporate Finance

Lending

Payments

Product and Price

Retail Banking and Consumer

Wealth

Generally Usable Scenario Snippets

Guiding Principles for BIAN Adoption

- Establish a common business vocabulary
- Create consistency across LoBs
- Enable pan-enterprise insights
- An art, not a science

The TD-BIAN Business Capability Model



The TD-BIAN Business Capability Model is based on the BIAN Architecture Reference Model and includes capability definitions sourced from the BA Guild Financial Services Reference Model.

CD Customer and Distribution	EE Enterprise Enabling	EMC Enterprise Management and Controlling	MS Marketing and Sales	PSE Product and Service Enabling
CD.01 Channel Management	EE.01 Facility and Equipment Management	EMC.01 Business Direction Management	MS.01 Brand Management	PSE.01 Agreement Management
CD.02 Customer Management	EE.02 Human Capital Management	EMC.02 Business Entity Management	MS.02 Campaign Management	PSE.02 Collateral Management
CD.03 Partner Management	EE.03 Identity Management	EMC.03 Finance Management	MS.03 Event Management	PSE.03 Financial Instrument Management
	EE.04 Information Management	EMC.04 Fraud Management	MS.04 Lead Management	PSE.04 Financial Plan Management
	EE.05 Intellectual Property Management	EMC.05 Investor Management	MS.05 Loyalty Management	PSE.05 Investment Portfolio Management
	EE.06 Legal Support Management	EMC.06 Policy Management	MS.06 Market Management	PSE.06 Issued Device Management
	EE.07 Task Management	EMC.07 Risk Management	MS.07 Message Management	PSE.07 Money Movement Management
	EE.08 Vendor And Supplier Management		MS.08 Offer Management	PSE.08 Order Management
	EE.09 Language Management		MS.09 Sales Plan Management	PSE.09 Payment Management
				PSE.10 Product Management
				PSE.11 Trade Finance Management
				PSE.12 Trust Management

Mapping Business Capabilities to TD Enterprise Value Streams

There is a tight connection between TD Enterprise value streams (*BA Guild RM-inspired*) and business capabilities. Once you have defined the end-to-end value stream stages, identify which business capabilities are required to enable each value stream stage.

Business Capabilities provide the organization with an as-is view of how the organization operates.

Why map Value Streams to Business Capabilities?

- ✓ Mapping value stream stages to their respective enabling business capabilities provides a richer level of understanding about what a business should be focusing on
- ✓ Value streams cross-mapped to business capabilities, facilitate rapid strategy and initiative mapping analysis, and thereby reduce the number of applicable capabilities to be targeted



Helps identify which business capabilities (out of the total set of capabilities) are critical to delivering stakeholder value



Helps to identify those business capabilities that do not contribute toward any of the core value streams, and which may be eliminated from the business



Demonstrate what we need for a particular value stream to be successful

How is Business Capability mapping completed?

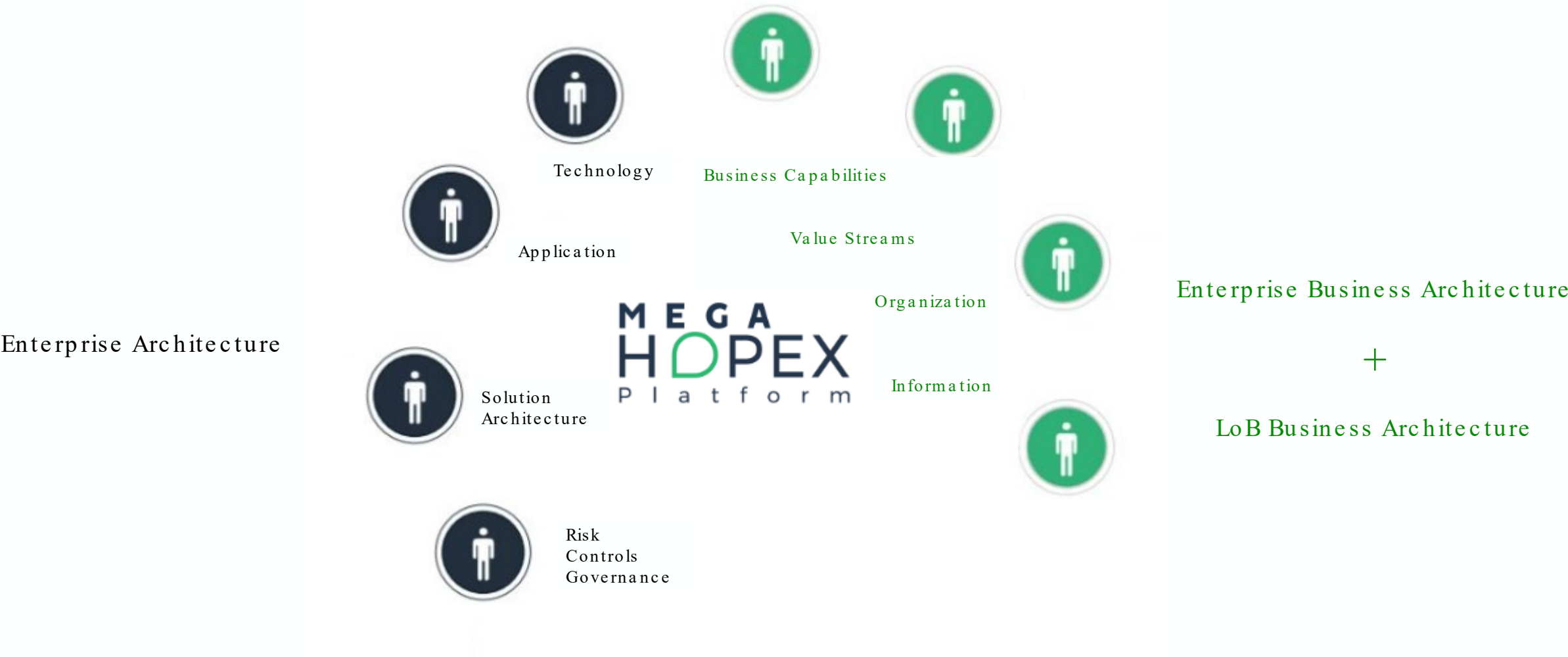
- Use the business capability map to map the enabling business capabilities to each value stream stage. This is done by reviewing the business capability map, and cross-mapping the relevant business capabilities to each value stream stage.
- This process involves focusing on each stage, and then selecting the business capabilities that are most critical to enabling that stage. Once you have mapped value stream stages to business capabilities, perform a gap analysis.

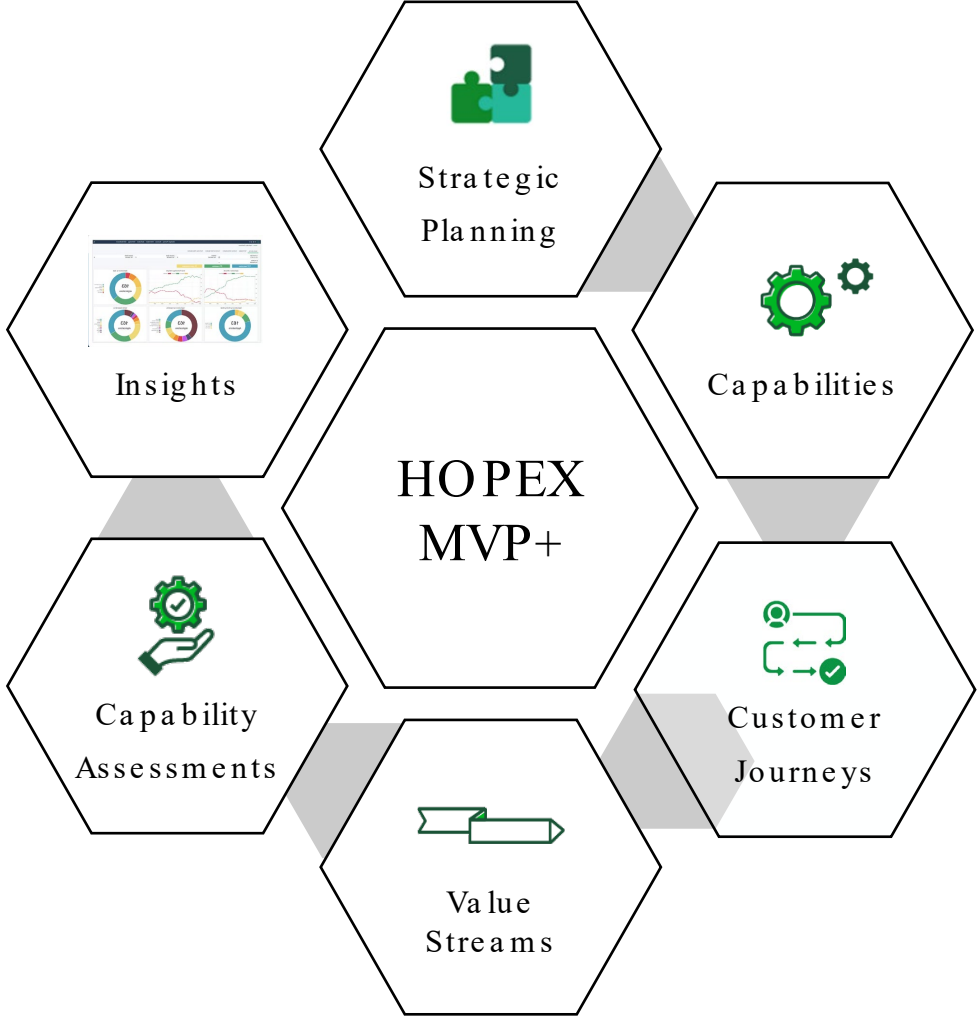


Architecting a Future-Proof Enterprise

Build a digital representation of TD Bank in a single platform to share a single source of truth

Derive actionable insights to align TD Bank objectives and demonstrate business value



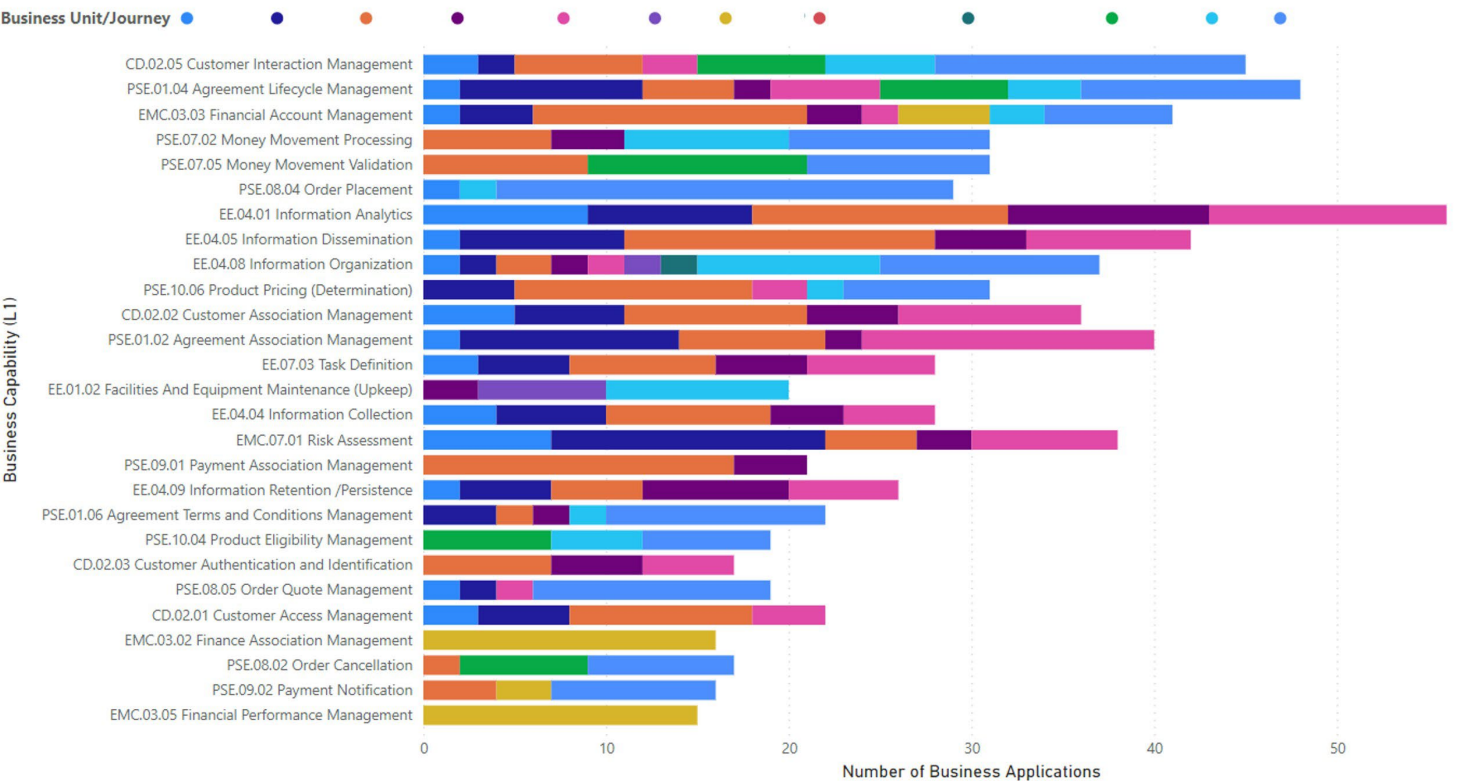


Practice Standardization will reveal patterns and themes that will inform annual planning priorities, spend envelopes, shared investment and technology rationalization opportunities.

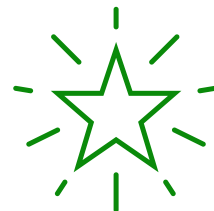
As we evolve, we expect to fold in insights from the adoption of TD Enterprise Value Streams, Target Operating Models, and Strategic Roadmaps.

Top Business Capabilities by Applications Leveraged

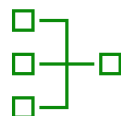
Breakdown of Business Capabilities based on the number of business applications leveraged



Key Successes



Business Architecture artifacts and inputs leveraged for annual investment planning



Stood up TD Enterprise Value Streams inventory that leverages the BA Guild RM VS inventories



Leading the charge amongst Canadian FIs in the adoption of consistent Business Architecture frameworks and tooling



Co-hosted a Masterclass on Business Architecture Adoption at the BIAN Banking Summit 2023 in London, UK



Lessons Learned

- Executive buy-in
 - Gain support and commitment from senior leadership
- Define clear objectives
 - Set specific goals and objectives for the transition
- Incremental approach
 - Start with areas of focus, expand gradually
- Cross-functional collaboration
 - Bring in technology colleagues early into the transition
- Training and education
 - Provide easy-to-understand training on Business Architecture, the BCM approach and applying it in business stakeholder conversations



Q&A