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A Strategic Vision for Next-Generation Financial Ecosystems

## 1. Relevant Projects / Case Study (Hybrid Approach)

### Orchestrating TD Securities' 'GTB Connect': A Unified API Ecosystem

**Challenge:** Institutional clients demand rapid, real-time access to transaction banking services, yet integration remains complex and fragmented. TD Securities aims to deepen client relationships, spur innovation, and enhance market agility.

**Vision:** Introduce 'GTB Connect' – a unified, API-first platform comprising a robust Developer Portal. This ecosystem will provide seamless, self-service access to TD Securities' Payments, Liquidity, Trade Finance, and Data Insights APIs. It will empower clients and fintech partners to build bespoke financial solutions, accelerate their digital transformation, and unlock new value streams collaboratively with TD Securities.

#### Anchored in Proven Results: Credibility and Impact

My track record demonstrates the strategic vision and execution capability required for GTB Connect:

- API-First Architecture & Platform Leadership:** At INTERSWITCH, I led the consolidation of fragmented fintech tools into a cloud-ready, API-first platform, driving **23% revenue growth** across a \$50M+ portfolio. At CONTROL HQ, I directed the transition from monolithic to microservices with REST APIs, establishing vital API governance – directly informing GTB Connect’s architectural foundation.
- Superior Developer Experience (DX) & Integration:** At OPTISAGE.AI, I designed and shipped API-first integrations and Postman kits that **reduced partner integration time by 35%**. This experience is critical for ensuring the GTB Connect Developer Portal is intuitive, well-documented, and accelerates client/partner time-to-value.
- P&L Impact & Commercialization Excellence:** My leadership at INTERSWITCH saw the launch of two major revenue products and contributed to a **28% margin improvement**. At OTTER PLATFORM, I built the entire go-to-market strategy, delivering rapid customer acquisition. These experiences directly translate to effectively commercializing GTB Connect and demonstrating clear ROI.

## 2. 90-Day Strategic Plan

My 90-day plan focuses on rapid immersion, strategic alignment, and initiating impactful workstreams to establish TD Securities as a leader in digital ecosystems for Transaction Banking.

### Phase 1: Days 1-30 – Learn, Listen & Lay the Foundation

- Rapid Immersion:** Engage with key stakeholders (Product, Tech, Sales, Risk, Legal) in 1:1s to understand current state, pain points, and strategic priorities.

- **Landscape Assessment:** Review existing API capabilities, developer tools, internal documentation, and analyze the competitive/regulatory landscape (e.g., Open Banking in Canada/US).
- **Initial Insights:** Synthesize key themes and recurring challenges into a concise overview for leadership, identifying immediate opportunities.

## Phase 2: Days 31–60 – Analyze, Synthesize & Blueprint

- **GTB Connect Vision:** Develop a preliminary vision, strategic pillars, and value proposition for the TD GTB Developer Portal, including commercialization concepts.
- **API Roadmap Themes:** Identify 3–5 high-impact API themes (e.g., payments processing, data insights) based on client demand and strategic advantage.
- **Partnership Framework:** Outline a structured approach for identifying and engaging strategic fintechs and platform providers.
- **MVP Definition:** Collaborate on defining the Minimum Viable Product (MVP) features for the Developer Portal.

## Phase 3: Days 61–90 – Propose, Prioritize & Mobilize

- **Strategic Presentation:** Present a comprehensive 1-year digital ecosystems strategy (with 3-year outlook) to senior leadership, including the Developer Portal business plan.
- **Refined Roadmap:** Deliver a refined, prioritized API roadmap with proposed timelines and resource requirements.
- **Governance & Enablement:** Propose a clear governance model and internal communication plan to ensure cross-functional alignment and rapid adoption.
- **Pilot Initiation:** Aim to initiate a pilot project or Letter of Intent (LOI) with at least one strategic partner.

# 3. Key Performance Indicators (KPIs)

Driving strategic growth and measurable impact is paramount. I would prioritize the following KPIs to track the health, adoption, and commercial success of TD Securities' digital ecosystem initiatives:

### 1. Developer Portal Adoption & Engagement

Tracks active registered developers, monthly active users, and API call volume to ensure a vibrant, growing ecosystem.

### 2. API Adoption & Integration Rate

Measures the number of clients successfully integrating specific APIs and the overall consumption volume, demonstrating direct impact.

### 3. Ecosystem Partnership Value & Expansion

Assesses the growth in strategic partnerships, joint solutions launched, and their quantifiable impact on market reach and innovation.

### 4. New Revenue Generation & Operational Efficiency

Quantifies direct financial impact via API monetization, revenue uplift from new digital services, and cost savings through automation.

### 5. Client Satisfaction (CSAT/NPS)

### 6. Time-to-Market (TTM) for New APIs

Directly measures client sentiment for digital solutions, including specific NPS for API users, ensuring high loyalty and advocacy.

Tracks the efficiency of the product development lifecycle for APIs and portal features, ensuring agility and competitive response.

**7. API Performance & Reliability**

Monitors API uptime, response times, and error rates — critical in financial services to build and maintain trust and operational integrity.