Technology MD Role Interview Preparation: Executive Talent Management Team

Product & Technology Transformation - Digital Onboarding & Omnichannel Experience

Global Transaction Banking | Reporting to Group CIO

Summary Assumptions

Technology MD role focused on product and technology transformation, specifically leading digital onboarding and omnichannel experience initiatives for Global Transaction Banking. This role reports to the Group (GTB) CIO (Laura?) and represents a technology leadership opportunity in Canada's banking sector's digital transformation wave. The role drives technological innovation while enabling business growth in a $1.2 trillion market growing at 9% annually.

Interview Stakes: This is a C$800K-1.8M total compensation role with technology platform ownership and significant impact on customer experience transformation. Success positions you for Group CIO or Business Unit MD opportunities.

1. Role Context & Strategic Importance

Technology Leadership Mandate

Platform Transformation Opportunity:

- Digital onboarding transformation can boost EBITDA, increase approval rates, and reduce operating costs
- Banks lose 60% of potential customers due to complex onboarding processes, with 50%+ abandonment if digital account opening takes more than 3-5 minutes
- RBC Clear has demonstrated the ability to disrupt the market via digital experiences, becoming the first Canadian bank to receive the Digital Banker CX award or Celent Model Bank award in 2025
- Having led the RBC Clear's Digital Onboarding and Channels team for inception until today, I have a unique skillset and opportunity to succeed in this role

Business Impact Focus:

- Global Transaction Banking represents $1.2 trillion in revenues with 9% annual growth
- Time-to-revenue increasingly key metric for banks, making onboarding speed critical
- Omnichannel experience essential for competing with fintech disruptors

Reporting Relationship Assumptions:

- Direct report to Group CIO with technology platform accountability

- Matrix relationship with Global Transaction Banking business leaders - this is the US connection I want to ensure is strong
- Technology delivery focus rather than P&L ownership
- Platform and product innovation leadership

---

2. Compensation Framework

Technology MD Compensation Range

Total Compensation: C$800K - C$1.8M

Based on 2024 market data:

Base Compensation Structure:

- **Base Salary:** C$275K - C$400K (Technology MD level)
- **Annual Bonus:** 75-150% of base (technology delivery and platform performance)
- **Long-term Incentives:** 100-200% of base (equity/deferred compensation)
- **Technology Innovation Premium:** 15-25% uplift for specialized fintech/digital banking expertise

Career Progression Pathway

- **Current Level:** Technology platform leadership with cross-functional influence
- **Next Level Options:** Group CIO, Business Unit MD, or Chief Digital Officer roles
- **Success Timeline:** 3-5 years to senior executive advancement

---

3. Executive Interview Framework

A. Technology Vision & Platform Strategy

Expected Questions:

- "How do you envision the future of digital onboarding in banking, and what technology architecture would you build?"
- "What's your approach to balancing innovation speed with regulatory compliance and security?"
- "How do you measure success for a platform that serves multiple business units?"

Your Strategic Responses:

Digital Onboarding Vision:

> "The future is 'seamless onboarding' — where we use data intelligence and AI to pre-populate applications, reduce friction to near-zero, and deliver instant decisions. I envision a platform that turns onboarding from a barrier into a competitive advantage, using API-first architecture that enables rapid product innovation while maintaining security and compliance."

> "I always start with the definition of 'done'. In onboarding, the definition of done is when a new client funds an account, inititate a loan or setup a liquidity structure. Many things need to happen, from sanctions screening, tax rewiews, collateral documentation processing to user

> setup and account open activities. Three major pillars enunderpin this flow - **Entities** with their ability to express client relationships, **Products** with the ability to normalize the taxonomy of products and services offered and finally **Entitlements** - encapsulating the rules applied to both entity representatives (administrators, corporate signers) and Products, ensuring a compliant access to the Products and Services on offer. With these three pillars, we can create novel Product curation experiences for clients, growing the business into new client segments via innovative product offering."

Innovation & Compliance Balance:

> "I practice 'compliance by design'—building regulatory requirements and security controls into the platform architecture from day one. This lets us move fast on customer-facing features while maintaining trust. I use DevSecOps methodologies and automated compliance testing to ensure we can innovate without compromising control."

Platform Success Metrics:

> "I measure platform success across three dimensions: Customer Experience (completion rates, time-to-activation, satisfaction scores), Business Impact (revenue attribution, cost reduction, market share), and Technical Excellence (availability, performance, scalability). The platform succeeds when business units view it as an accelerator, not a constraint."

B. Product Innovation & Customer Experience

Expected Questions:

- "How do you approach omnichannel experience design for complex banking products?"
- "What's your framework for prioritizing technology investments across competing business demands?"
- "How do you integrate customer feedback into platform development cycles?"

Your Strategic Responses:

Omnichannel Design Philosophy:

> "On OMNI Channel - Digital Onboarding doesn't mean that client does everything in a self-service digital portal. It means that client always has the visibility into the process and next steps, regardless of channel or pane of glass. We call it transparency. It does not matter whether the next steps happen in a self service portal, happens over assisted babk office channel, via ERP integration or are even received as a SWIFT message. This is what OMNI channel is - giving the client a unified view and at the same time not prescribing the mode of interaction. We know our clients run a complex business. We need to make it easy and transparent to do financial business with us."

Investment Prioritization:

> "I use a weighted scoring model: Customer Impact (40%), Revenue/Cost Impact (30%), Technical Debt Reduction (20%), and Regulatory/Risk Requirements (10%). But the real success comes from building platforms that enable business units to self-serve many of their needs, reducing the need for constant prioritization battles."

Customer-Centric Development:

> "I embed customer experience researchers directly in development teams and use continuous feedback loops—real-time analytics, A/B testing, user interviews, and business stakeholder input. We build feedback mechanisms into the platforms themselves, so we're constantly learning and improving."

C. Technology Leadership & Team Building

Expected Questions:

- "How do you build high-performing technology teams in a competitive talent market?"
- "Describe your approach to managing complex, multi-vendor technology implementations"
- "How do you influence business stakeholders when you don't have direct authority over them?"

Your Strategic Responses:

Technology Talent Strategy:

> "I focus on building 'learning organizations' where people grow their skills continuously. In banking technology, the most scarce talent wants to work on meaningful problems with modern tools. I create environments where engineers can see direct customer impact, work with cutting-edge technology, and develop both technical and business skills."

Vendor & Implementation Management:

> "Complex implementations succeed through clear architecture governance and strong partnership management. I establish integration standards early, maintain vendor scorecards on delivery and innovation, and build internal capabilities to reduce vendor dependency over time. The key is treating vendors as extensions of your team, not external resources."

Matrix Influence & Stakeholder Management:

> "Influence without authority requires establishing yourself as the 'trusted advisor' who makes business stakeholders successful. I invest time understanding their P&L pressures, speak their language (revenue impact, not technical features), and deliver quick wins that build credibility for larger initiatives. Regular communication and transparency about challenges builds trust."

4. Technology Competency Deep Dive

A. Digital Banking Platform Architecture

Core Technology Areas:

1. Modern Banking Architecture

- **Cloud-Native Design:** Microservices, containerization, API-first development
- **Data Architecture:** Real-time data pipelines, customer 360 views, analytics platforms
- **Integration Patterns:** Event-driven architecture, API management, legacy modernization
- **Security Framework:** Zero-trust architecture, fraud prevention, identity management

2. Digital Onboarding Technology Stack

- **Identity Verification:** Biometric authentication, document verification, KYC automation
- **Process Orchestration:** Workflow engines, decision engines, straight-through processing
- **User Experience:** Progressive web apps, mobile-first design, accessibility compliance
- **Analytics & Optimization:** A/B testing platforms, user behavior analytics, conversion optimization

B. Omnichannel Experience Technology

Platform Capabilities:

1. Channel Integration

- **API Strategy:** RESTful APIs, GraphQL, real-time event streaming
- **Data Synchronization:** Master data management, real-time updates across channels
- **Personalization:** AI-driven recommendations, context-aware experiences
- **Content Management:** Headless CMS, multi-channel content delivery

2. Customer Journey Technology

- **Journey Orchestration:** Cross-channel workflow management, decision engines
- **Real-time Communication:** Notification services, chatbots, video banking integration
- **Self-Service Capabilities:** Knowledge bases, automated support, transaction processing
- **Feedback Systems:** Voice of customer platforms, sentiment analysis, satisfaction measurement

---

5. Business Impact & Success Metrics

A. Platform Performance Indicators

Customer Experience Metrics:

- Digital onboarding completion rate (target: 95%+ vs industry 40-50%)
- Time-to-activation (target: under 5 minutes for simple products)
- Customer satisfaction scores (NPS 50+ for digital channels)
- Cross-channel experience consistency scores

Business Impact Metrics:

- Cost per acquisition reduction (target: 40-60% improvement)
- Onboarding operational cost reduction (target: 80-90% manual effort reduction)
- Revenue attribution from digital channels (growing percentage of new business)
- Time-to-market for new products (target: 90% reduction in technical implementation time)

Technical Excellence Metrics:

- Platform availability (target: 99.95%+ uptime)
- API response times (target: sub-200ms for core services)
- Security incident rate (zero tolerance for customer data breaches)

- Development velocity (feature delivery cycle time improvements)

B. Strategic Contribution Areas

Technology Platform Innovation:

- Building capabilities that differentiate from competitors
- Enabling business unit self-service and rapid product innovation
- Creating technology assets that can be leveraged across multiple business lines
- Establishing the bank as a technology leader in the Canadian market

Operational Excellence:

- Reducing manual processes and operational risk
- Improving regulatory compliance through automation
- Enhancing fraud detection and prevention capabilities
- Optimizing technology spend through platform consolidation

---

6. Interview Deep Dive Areas

A. Technology Architecture & Innovation

Expected Technical Discussions:

1. Platform Design Philosophy

- How do you design platforms that serve multiple business units with different needs?
- What's your approach to API design and developer experience?
- How do you balance build vs. buy decisions for complex banking functionality?

2. Scalability & Performance

- How do you architect systems for both current load and 10x growth?
- What's your approach to data architecture for real-time and analytical workloads?
- How do you handle peak load scenarios during major product launches?

3. Security & Compliance

- How do you implement security controls without impeding user experience?
- What's your framework for managing third-party risk in a platform architecture?
- How do you ensure compliance across multiple jurisdictions and products?

B. Product Management & Customer Experience

Key Discussion Areas:

1. Customer-Centric Design

- How do you translate customer research into technical requirements?
- What's your approach to accessibility and inclusive design?

- How do you balance customer desires with business constraints and regulatory requirements?

2. Agile Delivery & Continuous Improvement

- How do you structure teams for rapid delivery of complex platform capabilities?

- What's your approach to feature flagging and gradual rollouts?

- How do you measure and optimize conversion rates across the customer journey?

-

7. Strategic Questions to Ask

A. Role Clarity & Technology Strategy

1. **"What's the Group CIO's vision for banking platform architecture, and how does this role contribute to that strategy?"**
2. **"What are the biggest technology debt challenges in Global Transaction Banking, and what's the appetite for modernization?"**
3. **"How do technology investment decisions get made, and what's my role in that process?"**

B. Business Partnership & Success Metrics

1. **"How do you measure the success of technology platforms that serve multiple business units?"**
2. **"What's the relationship between technology delivery and business unit P&L performance expectations?"**
3. **"How do you balance platform standardization with business unit customization needs?"**

C. Growth & Development Opportunities

1. **"What's the career progression path for technology leaders who deliver platform success?"**
2. **"How does the bank view the relationship between technology leadership and business leadership?"**
3. **"What opportunities exist to influence the bank's broader digital strategy?"**

---

9. Executive Presence & Communication

A. Technology Leadership Messaging

Key Messages to Convey:

Platform-First Thinking:

- Understanding of how to build scalable, reusable technology capabilities
- Experience translating business requirements into technical architecture
- Track record of delivering platforms that enable business innovation

Customer-Centric Technology:

- Focus on technology that improves customer experience and business outcomes
- Ability to balance innovation with security and compliance requirements
- Understanding of competitive dynamics in digital banking

Collaborative Leadership:

- Experience working in matrix organizations with technology and business stakeholders
- Ability to influence without direct authority
- Track record of building strong partnerships across functions

B. Communication Style for Different Audiences

For Group CIO:

- Focus on technology strategy, architecture decisions, and platform scalability
- Demonstrate understanding of enterprise technology governance
- Show alignment with broader technology vision while bringing innovation

For Business Stakeholders:

- Translate technical capabilities into business impact and customer value
- Show understanding of P&L drivers and market competitive dynamics
- Demonstrate ability to enable business growth through technology

For Executive Talent Team:

- Balance technical depth with business acumen and leadership capability
- Show progression from technical expert to technology business leader
- Demonstrate cultural fit for collaborative, regulated environment

10. Interview Day Strategy

A. Success Positioning

Technology Innovation Leader:

- Demonstrate deep understanding of modern banking technology architecture
- Show track record of delivering customer experience improvements through technology
- Exhibit ability to balance innovation with regulatory and security requirements

Business-Oriented Technologist:

- Connect all technology decisions to customer experience and business impact
- Show understanding of how technology platforms enable business growth
- Demonstrate ability to communicate technical concepts to business audiences

Collaborative Platform Builder:

- Evidence of building technology platforms that serve multiple stakeholders

- Track record of successful partnerships with business units and vendors
- Ability to drive technology adoption through influence and value demonstration

B. Follow-Up Strategy

Immediate Actions:

- Send personalized thank you notes highlighting specific discussion points
- Provide any additional technical artifacts or case studies requested
- Connect with interviewers on professional networks with thoughtful messages

Ongoing Engagement:

- Share relevant industry insights or technology trends that support your platform vision
- Provide references who can speak to your technology leadership and business partnership abilities
- Demonstrate continued interest through thoughtful questions about technology strategy

---

11. Risk Assessment & Mitigation

A. Role Success Factors

Technology Platform Delivery:

- Strong architecture and engineering capability to build scalable solutions
- Vendor management and system integration expertise
- Security and compliance framework implementation

Stakeholder Relationship Management:

- Matrix organization navigation and influence without authority
- Business partnership building and trust establishment
- Change management and technology adoption facilitation

B. Potential Challenges

Technology Complexity:

- Legacy system integration and modernization challenges
- Vendor performance and delivery risks
- Scalability and performance requirements in regulated environment

Organizational Dynamics:

- Matrix reporting and competing priorities
- Business unit resistance to platform standardization
- Technology investment prioritization and resource allocation

C. Success Indicators

Positive Signals:

- Detailed discussion of current technology challenges and modernization needs
- Interest in your platform architecture and customer experience philosophy
- Questions about stakeholder management and business partnership approaches
- Discussion of career progression and technology leadership development

Warning Signs:

- Unclear authority and decision-making processes
- Unrealistic expectations for technology delivery timelines
- Limited investment appetite for platform modernization
- Siloed organization with limited cross-functional collaboration

---

12. Decision Framework

A. Role Attractiveness Assessment

Technology Platform Opportunity:

- Clear mandate for platform modernization and customer experience improvement
- Adequate resources and investment for significant technology initiatives
- Support for innovation and modern architecture approaches
- Opportunity to build differentiating capabilities

Leadership Development:

- Path to technology or business leadership advancement
- Exposure to senior technology and business leaders
- Opportunity to influence bank's digital strategy
- Professional development and skill building support

Market Position:

- Competitive compensation and total rewards package
- Technology leadership role at major Canadian financial institution
- Platform that serves significant business opportunity
- Exposure to latest banking technology trends and innovations

This role offers significant opportunity to lead technology transformation in a major banking platform while building the experience and relationships needed for senior technology or business leadership advancement. Success requires balancing platform innovation with business partnership and stakeholder management excellence.

Executive Talent Recruiter Interview Preparation Framework

Interview Context & Positioning

Role: Digital Client Onboarding Transformation Leader

Business Case: $1B corporate banking digital transformation program

Strategic Focus: Onboarding as the catalyst for competitive advantage and business case realization

Interview Status: Final assessment before Group Head/Global CIO meeting

---

Mutual Objectives Framework

TD's Objectives

- **Strategic Validation:** Confirm you can deliver RBC Clear-equivalent transformation for TD
- **Executive Readiness:** Assess your ability to influence Group Head/Global CIO level decisions
- **Risk Mitigation:** Ensure you can integrate compliance requirements with innovation
- **Commercial Alignment:** Establish compensation framework for executive-level offer
- **Timeline Certainty:** Confirm your availability and transition readiness

Your Objectives

- **Strategic Positioning:** Establish yourself as the onboarding transformation specialist who drives business case success
- **Value Demonstration:** Connect your RBC Clear experience to TD's competitive needs
- **Cultural Assessment:** Evaluate TD's commitment to client-centric digital transformation
- **Commercial Framework:** Position for premium compensation reflecting competitive value
- **Implementation Readiness:** Understand the program scope, timeline, and executive support

---

Core Value Proposition

Primary Positioning Statement

"I'm not just a digital transformation executive—I'm the onboarding transformation specialist who proved that exceptional client experience design drives business case realization. My RBC Clear experience demonstrates how onboarding excellence unlocks competitive advantage and revenue acceleration."

Supporting Evidence Framework

- **Client Impact:** 45+ day process → streamlined digital experience with real-time tracking
- **Business Results:** Industry awards and Fortune 1000 client adoption
- **Competitive Intelligence:** Deep understanding of what TD needs to exceed RBC's capabilities
- **Regulatory Integration:** Proven ability to embed compliance into superior client experience

---

Expected Questions & Strategic Responses

Strategic Assessment Questions

Q: "How does digital onboarding transformation contribute to our $1B business case?"
A: *"Onboarding is the revenue acceleration multiplier for your business case. Every day we eliminate from the onboarding process directly impacts client acquisition velocity, time-to-first-transaction, and competitive positioning. At RBC Clear, we proved that superior onboarding experience drives client lifetime value and referral rates—that's how the $1B investment delivers market differentiation, not just operational improvement."*

Q: "What would success look like for TD's digital transformation program?"
A: *"Success means Fortune 1000 companies choose TD specifically because our onboarding experience exceeds expectations. Measurably: 80%+ onboarding completion rates, time-to-first-transaction under 48 hours, and client satisfaction scores that position TD as the digital banking leader. Strategically: TD captures market share from RBC by delivering the experience that corporate treasurers actually want."*

Q: "How do you approach building consensus for a $1B investment?"
A: *"I connect every technology decision to client experience outcomes and business metrics. At RBC Clear, we built consensus by demonstrating how onboarding improvements directly correlated with client acquisition costs, transaction volumes, and competitive wins. The key is showing stakeholders that exceptional onboarding design drives revenue, not just reduces costs."*

Leadership & Culture Questions

Q: "How do you lead transformation in a regulated environment?"
A: *"I design compliance as part of the experience, not as friction. At RBC Clear, we embedded KYC validation and AML checks into workflow transitions that actually enhanced the client experience while exceeding regulatory requirements. The breakthrough is making compliance feel seamless to clients while creating audit trails that exceed regulatory expectations."*

Q: "Describe your approach to managing enterprise-scale change."
A: *"I start with client journey design and pull technology transformation behind it. Rather than building platforms and hoping for adoption, we designed RBC Clear by understanding Fortune 1000 treasury workflows and building technology to serve them. That client-first approach drives organization-wide alignment because everyone can see how their work connects to client success."*

Q: "How would you build credibility quickly with TD's existing teams?"
A: *"Through collaborative client research and quick wins demonstration. I'd start by engaging TD teams in Fortune 1000 client journey mapping, showing how their expertise contributes to experience design. Then deliver visible improvements in 90-day cycles that demonstrate both client impact and business value—building momentum through shared success."*

Commercial Discussion

Q: "What factors are most important to you in evaluating this opportunity?"
A: *"Three factors: strategic impact, executive support, and cultural alignment. This role offers the*

chance to lead enterprise-scale onboarding transformation with clear business case validation. I'm looking for compensation that reflects both the competitive intelligence value I bring and the transformational impact we'll create together."

Q: "How do you typically approach compensation discussions?"
A: *"I focus on value creation and market positioning. My RBC Clear experience provides TD with immediate access to proven methodologies and competitive insights that would otherwise take 18-24 months to develop. I'm confident we can structure a package that reflects this strategic value while aligning with TD's transformation objectives."*

Your Strategic Questions

Strategic Positioning Questions

- **"How does the Group Head view TD's competitive position in corporate banking relative to RBC Clear?"**
- **"What specific onboarding metrics would define success for this program?"**
- **"How is onboarding transformation positioned within TD's broader digital strategy?"**

Implementation Readiness Questions

- **"What existing Fortune 1000 client research has TD conducted around onboarding pain points?"**
- **"How does this program integrate with TD's ongoing AML remediation timeline?"**
- **"What level of API architecture and cloud-native infrastructure already exists to support this transformation?"**

Organizational Dynamics Questions

- **"What level of executive sponsorship exists for this transformation beyond the hiring manager?"**
- **"How does this role interact with TD's existing technology, risk, and business banking teams?"**
- **"What's the expected timeline for delivering measurable client experience improvements?"**

Key Messages to Reinforce

Competitive Intelligence Value

"My RBC Clear experience gives TD immediate access to Fortune 1000 onboarding insights and proven transformation methodologies that would otherwise require extensive market research and trial-and-error development."

Business Case Acceleration

"Exceptional onboarding design doesn't just support the $1B business case—it multiplies its impact by driving client acquisition velocity, revenue acceleration, and competitive differentiation."

Risk Mitigation Expertise

"I've successfully integrated regulatory compliance into digital transformation—exactly what TD needs to address AML remediation while building future-ready capabilities."

Cultural Alignment

"TD's 'Unexpectedly Human' brand positioning aligns perfectly with client-centric onboarding design. Superior experience comes from understanding human needs and designing technology to serve them."

Interview Flow Strategy

Opening (5 minutes)

- **Establish executive presence** through confident, collaborative tone
- **Reference mutual connections** and network validation
- **Position strategic mindset** by connecting your experience to TD's specific challenges

Core Discussion (45-50 minutes)

- **Lead with business impact** - connect every response to client experience and business outcomes
- **Demonstrate strategic thinking** - show how onboarding transformation drives competitive advantage
- **Evidence expertise** through specific RBC Clear examples and quantifiable results
- **Show cultural awareness** of TD's transformation needs and market position

Closing (10 minutes)

- **Ask strategic questions** that demonstrate your preparation and business acumen
- **Reinforce value proposition** through summary of alignment and impact potential
- **Express appropriate urgency** for the Group Head/Global CIO meeting
- **Confirm next steps** and timeline expectations

Post-Interview Follow-up Template

Key Message Framework

"Thank you for our comprehensive discussion about TD's digital onboarding transformation opportunity. Our conversation reinforced my conviction that exceptional onboarding design is the strategic catalyst for competitive advantage and business case realization. My RBC Clear experience demonstrates exactly the client-centric approach and regulatory integration expertise TD needs to exceed market expectations while delivering measurable business impact. I look forward to discussing implementation strategy with the Group Head and exploring how we can structure a partnership that drives exceptional results for TD's corporate banking transformation."

Why are you considering leaving RBC, especially given your success with RBC Clear?

I'm not actively seeking to leave - I was approached about this opportunity because of the RBC Clear success. What's compelling about TD is the chance to apply proven methodologies at an even larger scale while helping TD establish market leadership in digital corporate banking. It's the difference between optimizing existing success versus creating new competitive advantage."

What specifically attracts you to TD versus other opportunities?

Three factors: TD's commitment to transformation evidenced by the $1B business case, the opportunity to lead enterprise-wide change rather than LOB focused initiative, and the cultural alignment with client-centric innovation. TD has the scale and ambition to not just match RBC Clear, but exceed it."

How do we know you won't leave TD in 2-3 years for the next opportunity?

I'm looking for the opportunity to build something transformational that defines my career legacy. Digital corporate banking is at an inflection point, and leading TD's transformation represents the chance to establish new industry standards. I'm interested in long-term value creation, not just career progression.

Walk me through the biggest technical challenge you faced with RBC Clear and how you solved it

The biggest challenge was integrating regulatory compliance requirements with consumer-grade user experience expectations. Fortune 1000 treasury teams wanted seamless workflows, but we couldn't compromise on KYC/AML validation. We solved it by designing compliance as invisible workflow transitions - clients experienced frictionless progression while we maintained enhanced audit trails and regulatory validation."

How do you stay current with fintech innovations and digital banking trends?

I maintain active engagement with industry forums, fintech partnerships, and client advisory councils. But most importantly, I study client behavior data and feedback loops. Innovation should be driven by actual user needs, not just technological possibilities. That client-first approach is what made RBC Clear successful."

What's your perspective on AI and machine learning in corporate banking onboarding?

AI has tremendous potential for pattern recognition in document processing, risk assessment automation, and personalized experience design. However, it must enhance rather than replace human judgment, especially in corporate banking where relationship management remains critical. I see AI as an accelerator for the human-centered design approach we pioneered at RBC Clear.

Describe your leadership style and how you build high-performing teams.

I lead lead from the front. Big believer in empowerment and transparency. I start by ensuring everyone understands how their work connects to client impact and business outcomes. Then I provide clear success metrics while giving teams autonomy in execution. At RBC Clear, this approach resulted in cross-functional teams that self-organized around client experience goals rather than departmental silos."

How do you handle resistance to change, especially from senior stakeholders?

I address resistance through engagement. Requesting a simple consult from a resisting stakeholder is a great way to find the root cause of the resistance. Involvemnt in quick wins then often helps to truly communicate the client impact and business results. Then resistance typically converts to advocacy.

Tell me about a time you had to make an unpopular decision. How did you handle it?

During RBC Clear MVP development, we had to eliminate a popular AI feature that everyone was very excited about - Intelligent Document Processing where we could use AI to analyze client's documents in real time. Unfortunately the technical assessment uncovered Recovery Time Objective (RTO) mismatch that would double overall system recovery timeline. We have decided to launch without it and allow the technology to mature, so the capabilities and risks are more aligned. Fortunately, we see a significant technology improvements these days, which will eventually allow us to introduce this capability early next year.

How do you manage expectations with board-level executives and senior leadership?

I focus on three elements: clear communication of realistic timelines, regular progress updates with specific, data driven metrics. I also focus on the "Do:Say" ratio
be it in a daily standup, senior meeting or hallway conversation. Trust and transparency are absolutely paramount.

Tell me about a time when somethng went wrong. How did you handle it?

Earlier in RBC Clear development, we discovered that a feature (ACH onboarding) we designed and deployed leaves clients confused and makes them abandon the digital solution. It was a bit too complex and over engineered. I took two prong approach - first keep the clients who have already tried whole and complete the setup on their behalf, why communicating the more nuanced aspects of the integration. Second, we have immediately scheduled review and redesign of this capability, which we launched in two weeks. We have kept clients aware of the situation, while quickly deploying a fix.

How do you balance innovation speed with regulatory compliance requirements?

Designing compliance into innovation from the beginning rather than treating it as a constraint. Every feature we build has compliance control points embedded, by design. We embedded regulatory experts into our design teams for RBC Clear, so compliance became a design parameter rather than a review checkpoint.

What's your approach to managing operational risk in digital transformation?

Blue/Green deplyments, prudent adoption of Feature Flags and extensive test automation. This approach minimizes business disruption while enabling continuous improvement based on real-world usage.

What's your perspective on TD's competitive position in corporate banking?

TD has strong brand recognition and client relationships, but RBC Clear has established a digital experience advantage that's attracting Fortune 1000 attention. TD's opportunity is to leapfrog rather

than catch up - using lessons learned from RBC Clear to build an even superior platform across more segments

How would you prioritize features and capabilities for TD's digital transformation?

Client impact first, business value second, technical feasibility third. I'd start with comprehensive client journey research to identify the highest-pain processes, then prioritize solutions that deliver measurable client experience improvement and clear business ROI. Based on RBC Clear experience, onboarding optimization typically delivers the highest impact across all metrics."

What has been your biggest professional failure, and what did you learn from it?

Early in my career, I focused too heavily on technical solutions without sufficient client impact. I lead CIBC's Technology R&D, which was a lot of fun, but only 1 of 10 projects saw day light. I learnt that introducing change in a large organization is a complex and nuanced process, but it took me too long. But it taught me the value of fail-fast also gave me the appreaciation and perspective to drive significant transformation initiatives like RBC Clear.

Where do you see your career in 5-10 years?

I see myself as a recognized thought leader in digital banking transformation, having established new industry standards for client experience in corporate banking. Ideally, having led TD's transformation to market leadership and continuing to drive innovation that influences the entire industry. I'm interested in building legacy impact, not just career progression."

What motivates you professionally?

Solving complex problems that create measurable impact for both clients and business outcomes. At RBC Clear, seeing Fortune 1000 treasury teams genuinely excited about their banking experience was incredibly rewarding. I'm motivated by the intersection of innovation (disruption), client value, and business success - finding solutions that deliver on all three simultaneously."

DORA

Deplyment Frequency
Lead Time to Change
Lead Time to Recovery
CHange fail rate

Transition

- I'd want to handle any transition professionally and responsibly
- Given the scope of my current responsibilities and the relationships involved, I'd typically plan for a 2-3 months transition

Success Outcome: Position yourself as the onboarding transformation specialist who delivers competitive advantage, secure advancement to Group Head/Global CIO meeting with strong recruiter advocacy, and establish foundation for premium compensation negotiation.