## TD Announces Exclusive Canadian Agreement with Flybits Wednesday, September 16, 2015 12:00:00 PM (GMT)

Companies to collaborate on creating enhanced personalized mobile experiences for TD customers

TORONTO, Sept. 16, 2015 /CNW/ - TD Bank Group and Flybits today announced an exclusive agreement within the Canadian financial services industry to collaborate on providing TD customers with more personalized mobile banking experiences. The Flybits cloud-based software program transforms mobile apps to deliver rich, contextual experiences to each user, including personalized financial advice - where and when they need it.

"A key focus for TD's digital roadmap is to create more intuitive, personalized experiences that make customers' lives simpler," said Rizwan Khalfan, senior vice president and chief digital officer, TD. "Our agreement with Flybits is another example of TD demonstrating its commitment to enriching customers' lives through innovation. We're elevating our customer-centric approach by bringing in-the-moment experiences to each individual depending on their situation and needs."

The Flybits solution will help better inform customers when making financial decisions by providing relevant content and services. There is also the potential to create exclusive mobile experiences at sponsored events, and with local merchants, all through a trusted, digital concierge that protects user privacy and meets the safety and security standards of TD.

"We are excited to work with TD to bring Flybits technology to TD customers in Canada," said Jerry Rudisin, CEO at Flybits. "Tailored, customized, and predictive experiences are becoming an expectation of consumers especially in financial services, and we look forward to collaborating with TD to help stay ahead of that demand."

Under the terms of the agreement, TD will have an exclusive distribution arrangement within the Canadian financial services industry to use the Flybits software in its mobile apps. When integrated with the TD mobile banking app, the capabilities that Flybits enables will be the first of its kind offered in the Canadian banking sector.

Additional details around the design and functionality of TD mobile banking app and how the Flybits solution is integrated and used will be made available in early 2016.

## **About TD Bank Group**

The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Group ("TD" or the "Bank"). TD is the seventh largest bank in North America by branches and serves more than 24 million customers in three key businesses operating in a number of locations in financial centres around the globe: Canadian Retail, including TD Canada Trust, TD Auto Finance Canada, TD Wealth (Canada), TD Direct Investing, and TD Insurance; U.S. Retail, including TD Bank, America's Most Convenient Bank, TD Auto Finance U.S., TD Wealth (U.S.), and an investment in TD Ameritrade; and Wholesale Banking, including TD Securities. TD also ranks among the world's leading online financial services firms, with approximately 10 million active online and mobile customers. TD had CDN\$1.1 trillion in assets on July 31, 2015. The Toronto-Dominion Bank trades under the symbol "TD" on the Toronto and New York Stock Exchanges.

## **About Flybits**

Flybits is the only context-as-a-service solution, providing instant access in the cloud to everything needed to transform mobile experiences from generic and static to personalized and dynamic. Flybits is the easiest way for iOS and Android developers to integrate and use multiple sources of contextual information - from location to social profiles, user behavior and preferences, environmental data, and beyond. Flybits lets marketing people and other non-coders change an app's content and behavior on the fly, as they refine their mobile Internet strategies. Using Flybits brings faster time-to-market, unprecedented agility, lower development cost, higher consumer engagement and satisfaction, and increased brand value. For more information, please visit flybits.com and follow us at @FlybitsInc.

## SOURCE TD Bank Group

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