

TD Bank – Digital Instant Issuance

3-slide taster (redacted) • research + experience strategy

THE PROBLEM

How might new or existing customers start using a new card immediately?

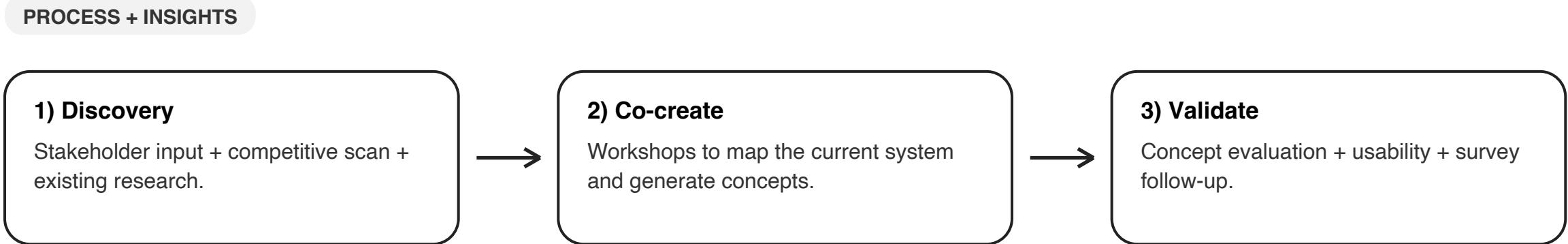
- Customers want instant access, but still expect a physical card as backup
- Digital wallets are unevenly understood – education matters
- Security perceptions are “moderate”; first-use confidence is fragile
- Experience must work across devices (mobile + browser-first applicants)

Design stance:

Make instant issuance intuitive, manageable, and scalable – without adding friction.

The work

Research → concepts → validation (so we ship the right thing)



What we learned:

- People like the idea of a digital card immediately but need clearer “how to use” guidance
- Most still want plastic for comfort, acceptance, and battery/backup reasons
- First in-store use carries social risk (“I don’t want to hold up the line”)
- Terminology matters: digital card vs digital wallet isn’t obvious to everyone

The recommendation

A card-first experience that builds confidence and encourages adoption

EXPERIENCE VISION

Principles (used to judge decisions):

- Educate: teach usage at the moment it matters
- Increase adoption: reduce fear and invite exploration
- Frictionless: get out of the customer's way
- Change behavior: lower barriers to trying digital payments

A simple experience shape:

- Reassure: the physical card is still coming
- Provision: route directly to digital wallet setup
- Control: allow limited reveal of card details when needed
- Support: lightweight guidance + education on demand

Walkthrough available on request (full deck contains internal research artifacts).