

# Success Story



## *Shaw Systems Plays Key Role in Helping TD Bank Accommodate Portfolio Growth*

### Background

In early 2009, TD Bank began the process of converting the data of recently acquired Commerce Bancorp. A key part of the project was the conversion of Commerce Bancorp's large commercial loan portfolio onto TD Bank's **COMMERCIAL™** platform.

### About TD Bank

The new TD Bank and TD Banknorth form one of the 20 largest commercial banking organizations in the United States. The combined company – from Maine to Florida – has more than \$114 billion in assets and provides customers with a full range of financial products and services at nearly 1,100 convenient locations. TD Bank, America's Most Convenient Bank, is headquartered in Cherry Hill, NJ, and Portland, ME.

Shortly after Toronto-Dominion Bank acquired Commerce Bancorp in March 2008, Shaw Systems' **COMMERCIAL™** application became the system of choice for TD Bank's U.S. banking operations, which includes the former TD Banknorth.

TD Banknorth had been using Shaw's **COMMERCIAL** solution in its Commercial Loan Operations area for almost three years to achieve enhanced system functionality, operational efficiency, and reduced operating costs.

### CHALLENGE

By mid-2008, TD Bank was faced with increased loan volumes and needed to streamline their offline production times due to the new TD Bank/Commerce Bancorp commercial portfolio size.

### SOLUTION

Shaw Systems was engaged directly by TD Bank to analyze the current offline run time environment and deliver tuning improvements to meet the bank's current and future needs.

In early 2009, TD Bank began converting Commerce's large commercial loan portfolio onto the **COMMERCIAL** platform.

### RESULTS

Shaw's **COMMERCIAL** system is a robust product that can scale to accommodate larger portfolios. As a result of Shaw's system analysis and tuning, TD Bank exceeded its operating targets.

- Critical-path run times were improved by 62.5%.
- The batch window run time was reduced by 50.85%.
- The successful solution was delivered by Shaw on time and 31% under budget.

"Working together, the **COMMERCIAL** Team and **SHAW RESOURCE SOLUTIONS** consultants analyzed the entire nightly process, introduced tuning improvements, and reduced the batch window runtime by 44%," said Karl Grimsley, Shaw's **COMMERCIAL** and **CREDITSTREAM** Product Manager. "The ongoing performance monitoring and tuning of systems and software is an absolute requirement so that our clients can maximize their returns on processing."



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