Job Description
In this new and unique role, the Counsel will support TD's Digital, Data and Payments Businesses while managing TD's Legal and Regulatory risk. The TD Legal team is dedicated to providing best-in-class legal advice that is integrated with TD's strategies and objectives. Among other things, your responsibilities will include providing strong advice and assistance on the development of innovative solutions, services and products at TD which requires an understanding of the legal issues and risks related in part to the emerging U.S. payments ecosystem.

The successful candidate will also require a strong understanding of the legal issues and risks relating to mobile, online and direct channel service delivery. The Counsel will be expected to work collaboratively within the TD Legal Department (including with the legal teams supporting Retail Money In (deposit products), Retail Money Out (e.g., Loans, Mortgages and Collections), Wealth, North American Credit Card and Merchant Solutions and TD Auto Finance) to deliver the highest quality of service and support to all Direct and Digital channels matters. Responsible for foreseeing and protecting TD against legal risks.

Job Requirements
· Primarily supports clients within the Digital, Data and Payments Businesses. But must work collaboratively within the TD Legal Department and with other business and corporate areas to deliver the highest quality of service.
· May also provide legal support in other areas, such as with respect to fraud, complaints, public relations and regulatory exams. Coordinates cross-border legal advice through excellent working relationships with TD legal teams in Canada.
· Demonstrates highest professional ethical and behavioral standards, and complies with all applicable Bar Rules and Codes of Professional Responsibility.
· Prevents and/or resolves conflicts with the team; encourages and empowers others.
· Assists in the management of expenditures for outside counsel.
· Reduces expenses in providing internal legal advice.
· Advises lines of business on practices that help minimize legal and litigation risk.
· Resolves most situations where conflicts arise between the needs and desires of specific business units and the interests of the Company without requiring intervention of more senior lawyers.
· Inspires the confidence of clients by clearly understanding the client's role with the Company and considers the practical business implications of legal advice.
· Identifies relevant facts; gathers relevant information from appropriate resources; evaluates the reliability of information obtained.
· Knows relevant substantive law; identifies legal issues for business units and formulates relevant legal strategies.
· Leads in complex and sensitive negotiations; considers the long-term consequences and coaches clients towards protecting the Company's interest.
· Provides advice in ambiguous situations; identifies and reduces future legal risks; identifies and takes action on future opportunities.
· Leads meetings with business and other risk partners that foster two-way communication, integration and early identification of risks.
· Helps establish Digital, Data and Payments Centers of Excellence within Legal and participate in related task forces.
· Anticipates client needs; deals with complex legal issues; delivers difficult messages without jeopardizing client relationships.
· Must be eligible for employment under regulatory standards applicable to the position.

Qualifications
· Bachelor's degree required

· JD from accredited law school required
· 5+ Years of related experience
· Admission to appropriate State Bar in good standing and licensed to practice law in the State
· Basic understanding of banking/financial services operations and issues
· Excellent oral and written communication skills
· Strong teamwork and client skills
· Highly motivated
· Ability to simplify, problem solve, multitask and work effectively against deadlines
· Integrity and high moral standards
· Strong negotiation and conflict resolution skills
· Strong legal research and analysis skills
· Detail oriented
· Must be able to apply legal knowledge to the business
· Ability to exercise sound judgment

** Preferred Qualifications: Strong knowledge of Reg E and the E-SIGN Act in particular. Other digital, data and payment knowledge is welcome (such as the NACHA rules, Fed and TCH payment systems or industry or regulatory knowledge and experience). **

Inclusiveness	At TD, we are committed to fostering an inclusive, accessible environment, where all employees and customers feel valued, respected and supported. We are dedicated to building a workforce that reflects the diversity of our customers and communities in which we live in and serve, and creating an environment where every employee has the opportunity to reach her/his potential. If you are a candidate with a disability and need an accommodation to complete the application process, email the TD Bank US Workplace Accommodations Program at USWAPTDO@td.com . Include your full name, best way to reach you, and the accommodation needed to assist you with the application process. EOE/Minorities/Females/Veterans/Individuals with Disabilities/Sexual Orientation/Gender Identity.
**Province/State (Primary)	New Jersey
City (Primary)	Mount Laurel