

TD Canada Trust Online Banking and Mobile App: Privacy and Security Guide for Survivors of Intimate Partner Violence

Compiled by Tech Safe BC



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This guide is a resource for survivors of intimate partner violence, offering steps to address common forms of technology-facilitated financial abuse by a current or former partner.

This type of abuse may involve receiving or threatening e-transfer messages, having credit cards or other financial accounts opened in your name without your consent, or experiencing controlling behaviors, such as having your financial transactions monitored or having your password changed so that you can no longer access your account.

By following this guide, you can learn how you can increase the privacy and security of your Toronto-Dominion (TD) Canada Trust online bank account (EasyWeb and the TD Canada Trust app). Before making any changes to your account, it is important to consider collecting evidence and discussing any potential safety concerns as a result of these changes with your support worker. Digital financial abuse is complex, and this guide is by no means exhaustive. This is another reason why you may want to connect with an anti-violence worker in your community to discuss additional steps, such as opening a new bank account altogether. For more information, consider reviewing [Tech Safety Canada's Digital Financial Abuse](#) toolkit. This resource is not endorsed nor sponsored by TD Canada Trust.

If something in this guide is no longer up to date, or you have any questions, please reach out to techsafe@bcsth.ca with your concerns. For more information about TD Canada Trust's online banking privacy and security settings, [please go to their website](#).

Symbols and What They Mean in This Guide:



Course of action may be visible to your former or current partner.

You may want to consult with a staff of an [anti-violence program in your community](#) before removing your former or current partner's access.



Evidence documentation checkpoint. Take [screenshots](#), pictures with a different device, or [screen recordings](#) of your former or current partner's unauthorized access.

Definition of Words in This Guide:

TD Canada Trust Online Banking: A client's TD banking account that can be accessed online.

TD App: An app made for TD clients to access their TD Online Banking Account.

EasyWeb: TD Canada Trust's platform for online banking.

E-Transfer: A way of digitally sending or receiving money. Keep in mind, senders are able to view the registered full name of the receiver.

Autodeposit: When money is automatically deposited to the receiver's bank account. Otherwise, all e-Transfers would require the receiver to manually accept the money by inputting a password that is created by the sender.

Table of Contents:

05

[If You Suspect There is Unauthorized Access to Your Account](#)

[Login Activity](#)

[Changing Passwords](#)

[Account Recovery](#)

07

[How to Secure Your Account from Your Former/Current](#)

[Partner](#)

[Turning On Two-Step Verification](#)

[Checking If Your Device is a Registered Device](#)

10

[If You're Receiving Harassing or Threatening Messages](#)

[Controlling e-Transfer Email Notifications](#)

[Enabling Autodeposit For e-Transfers](#)

If You Suspect There is Unauthorized Access to Your Account



□ Login Activity

There is no option to review login activity to your TD Canada Trust online banking account. If you suspect someone has logged in to your account without your consent, you can change your TD Canada Trust online banking password under [Changing Passwords](#).

□ Changing Passwords

If your former/current partner is logged into your TD Canada Trust Banking account, changing your password can log them out of the account on their device. You will need to know your current password to change to a new password. If you do not know your current password, refer to [Account Recovery](#).

Safety Tip:



If your former/current partner has access to the email that is connected to your own TD account, an email will be sent to the connected email account stating that your account has changed passwords. You may want to consult with a support worker as it could notify your former/current partner and potentially increase your risk to violence. To make a secure password, refer to [How to Create and Maintain Strong Passwords](#).

To change your password on TD's EasyWeb and mobile app if you are already logged in

1. In your device, open TD's EasyWeb site.
2. At the top, click **your account name**.

3. Click **Profile & Settings**.
4. Click **Password & Security**.
5. Beneath the 'Password' option, click the **edit icon** (i.e., pencil).
6. Follow the prompts.

Source: [TD Ask Us](#)

Account Recovery

Account recovery is a way to access your account through either your email or phone number when you have been locked out. If your former/current partner has access to the email or phone number connected to your account, account recovery will notify them. If you aren't sure which email/phone number is secure, it may be safer to create a new account using a different email/phone number that only you have access to.

If your former/current partner has access to your email or your phone number's messages, a code will be sent to those accounts in order to give you recovery access back to your account. It will notify them that your TD Canada Trust online banking account is requesting a verification code. Similarly, changing your account password will also notify the connected email which can alert your former/current partner of these changes if they have access to the email that is connected to your account.

To recover your TD account when you are logged in, refer to [Changing Passwords](#).

Safety Tip:



Changing your account password will notify your former/current partner of these changes if they have access to the email that is connected to your TD Canada Trust online banking account.

To recover your TD online account when you are logged out and do not know the password

In the TD app:

1. In your device, open the TD app.
2. Tap **Forgot Password?**
3. Follow the prompts.

On TD's EasyWeb:

1. On your computer, open TD's EasyWeb site.
2. Click **Forgot your Username or Password?**
3. Input your TD account **username** or **access card number**.
4. Follow the Two-Step Verification prompts.
5. Enter new password twice in the 'new password' and 'confirm new password' fields respectively.

Source: [TD Ask Us](#)

Safety Tip:



When you click the "Continue" button, a code will be sent to the email or phone number that is connected to your TD Canada Trust online banking account. If your former/current partner has access to this email/phone number, they could be notified that you are requesting to change your TD account password which is why you are recommended to input a safe number/email/username. Once you change your password, it will also send an email to the connected email stating this change.

How to Secure Your Account from Your Former/Current Partner



If you currently have shared a bank account with your former or current partner, you can close the shared account and/or create a new separate account. This would also include removing identifying information, such as your email address, your phone number, or your name on the account. Your former/current partner may realize immediately or quickly if you make these changes. If you are concerned that this will increase any risks to your safety, we recommend that you consult with a support worker at your transition home or a support organization beforehand.

Turning On Two-Step Verification

Turning on Two-Step Verification, also called two-factor authentication (2FA), can protect your account from future unauthorized logins. Check this [resource](#) to understand why two-step verification is important.

Safety Tip:



Before enabling two-step verification, make sure the phone number connected to your account is secure by keeping your phone away from your current/former



partner. If two-step verification is enabled on an account your current/former partner has access to, they will be notified of attempted logins through verification codes.

To update your two-step verification in EasyWeb

1. Log into your TD account.
2. On the left side of screen, click **My Profile & Settings**.
3. Under the 'Password & Security' section, click **Edit**.
4. Update all verification options as needed.

To turn on two-step verification in the TD app

1. In your device, open and log into the TD app.
2. From the navigation bar, tap **More**.
3. From the more menu, tap **Settings**.
4. Tap **Two-Step Verification**.
5. Update all verification options as needed.

Source: [TD Ask Us](#)

For additional support: [TD Ask Us Two-Step Verification FAQs](#), [TD Two-Step Verification](#)

☐ Checking If Your Device is a Registered Device

This function allows you to see if your current device is a trusted device. Trusted devices are developed based on the frequency of logins to your TD Canada Trust online banking account. Additionally, trusted devices are used to authorize new logins.

Safety Tip:



If there is a suspicious device, or a device that you do not recognize, consider collecting evidence. Before removing the device consult with your support worker



as your current or former partner may realize that they no longer have access to the account.

To check if your device is registered on EasyWeb

1. Log into your TD account.
2. On the left side of screen, click **My Profile & Settings**.
3. Under the 'Password & Security' section, click **Edit**.
4. Click **My Registered Devices**.
5. Review devices registered to your account.

Source: [TD Ask Us](#)

If You're Receiving Harassing or Threatening Messages



□ Controlling e-Transfer Email Notifications

There is no function to block e-Transfers from a specific bank account. However, Interac e-Transfer has an Opt-Out Feature that prevents specific people from sending personalizing messages to your email through the e-Transfer 'optional message' text box. Note that if autodeposit is enabled for your account, the money will still be deposited. Also keep in mind that when e-transfers are deposited into your account, the sender will be notified.

To stop receiving personalized messages in e-Transfer emails

1. Open the Email of the e-Transfer from the sender you'd like to ignore.
2. Scroll to the bottom and click/tap **manage notification preferences**.
3. Click/tap **CONFIRM**.

Sources: Interac [Opt-Out Notification Feature](#) and [Misuse of Interac e-Transfer](#)

□ Enabling Autodeposit For e-Transfers

This function allows you to set up autodeposits for your specific banking accounts. With autodeposit enabled, you will no longer have to manually accept each e-Transfer transaction. Please note that the email address or mobile number you select as your contact method will also be used to notify you of all the e-Transfers you receive. If you have multiple banking accounts, you can set up autodeposits for each of them using a different contact method.

To set up autodeposit on EasyWeb

1. Log into your TD account.
2. On the left side of screen, click **Interac e-Transfer**.
3. From the options, click **Manage Autodeposit**.
4. Input your email address.
5. Click an account to where funds should be deposited.
6. Follow the prompts.

To set up autodeposit on the TD App

1. Log into your TD account.
2. At the top of the screen, tap **Interac e-Transfer**.
3. Tap **Manage**.
4. Tap **Manage Autodeposit**.
5. Tap **Set up Autodeposit**.
6. Input your email address.
7. Tap an account to where funds should be deposited.
8. Follow the prompts.

Source: [TD Ask Us](#)

If you are experiencing tech abuse, you are not alone. Find support in your community by connecting with a [BC Society of Transition Houses Member Program](#) or check out our other safety resources at techsafebc.bcsth.ca.

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