

Is td.com legit? TrustSniffer's high-trust assessment: 90/100

td.com

Verdict

90

OUT OF 100

HIGH TRUST

td.com appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-07-24 by automated analysis. Classification confidence 45%.

What this site appears to be

GPT summary status=degraded | GPT summary call failed: HTTP error from GPT: 429 Too Many Requests { "error": { "message": "You exceeded your current quota, please check your plan and billing details. For more information on this error, read the docs: <https://platform.openai.com/docs/guides/error-codes/api-errors>.", "type": "insufficient_quota", "param": null, "code": "insufficient_quota" } }

Evidence status and limitations

- Evidence completeness: UNKNOWN
- The real-world operator identity was not independently verified.
 - Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.		
Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	28 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website is TD Bank Group's consumer-banking portal, presenting online account access alongside personal loans, credit cards, and home-lending services for customers seeking mainstream retail financial products.

Scam/Impersonation Risk

No identity contradictions, phishing indicators, brand-impersonation evidence, or confirmed malicious reputation signals were observed. The domain's long-established registration, corporate-domain registrar, substantial global traffic footprint, and clean threat-reputation results converge with the recognized TD Bank Group identity. Interactive testing also found no cloaking, hidden forms, credential forwarding to external forms, wallet-draining behavior, clipboard hijacking, or suspicious inline scripts.

- The domain-registration record identifies CSC Corporate Domains, Inc. as registrar; registered 1998-04-15 (~28.31 years old) and currently expiring 2028-04-14.
- The homepage identifies the service as "Online Banking, Loans, Credit Cards & Home Lending | TD Bank."
- External reputation checks recorded 0 malicious and 0 suspicious detections, no malicious safe-browsing finding, no external threat listing, and no abuse reports.
- The domain holds global traffic rank 5,730, placing it within the top 10,000 sites measured.

Regulatory Verification Notes

The supplied homepage evidence does not provide enough legal-page detail to assess the site's complete licensing and registration disclosures. This is a limited disclosure-verification point, not evidence of illegitimacy. A broker-focused third-party dataset labels the matched TD Bank Group entry "No Regulation" and reports no license found; because that source is contextual broker intelligence rather than an authoritative regulator, it does not establish the bank's legal or regulatory status. The organization-validated transport identity provides materially stronger evidence that the site is operated for The Toronto-Dominion Bank.

- The site's TLS certificate is issued by DigiCert G5 TLS RSA4096 SHA384 2021 CA1 with EV validation, names The Toronto-Dominion Bank as the subject organization, and is valid to 2026-11-14.
- The hosting infrastructure serves the site from AS20940, operated by Akamai International B.V.
- The analyzed consumer-banking homepage presents no captured licensing or corporate-registration particulars from which a jurisdiction-specific authorization conclusion can be made.

- The domain-matched broker dataset records a score of 1.53/10, “No Regulation,” no license found, and 0 reviews; these are uncorroborated reputational context rather than a legal determination.

What to Verify Next

For institutional onboarding or regulated due diligence, the relevant TD legal entity should be matched to the product, customer jurisdiction, and authoritative supervisory register. Contractual terms, deposit-protection disclosures, complaint procedures, and official contact channels should be checked within the applicable product journey. This enhanced review is appropriate for compliance documentation; it is not necessary merely to establish whether ordinary interaction with the website is legitimate.

- The homepage scope includes banking, lending, and card services, which may be delivered through different legal entities or jurisdiction-specific terms.
- The captured page path is the United States personal-banking area, making product- and jurisdiction-specific entity matching relevant to formal due diligence.
- Behavioral testing completed 2 of 2 runs successfully and detected 0 hidden forms, 0 password forms posting externally, 0 cloaking events, and 0 fingerprinting runs.

Summary Verdict

The website is a legitimate, established, and trustworthy TD Bank Group property. Its institutional identity, mature provenance, substantial public usage, clean security reputation, and authenticated transport identity support normal interaction, including account login, account activity, and standard transactions.

Infrastructure Integrity

The site uses a mainstream edge-delivery environment that reduces direct exposure of backend systems and provides a conventional resilience layer for a major financial-services portal. This protective architecture mitigates infrastructure risk but is treated as supporting security hygiene rather than independent proof of legitimacy.

Closing Assessment

Prospective customers may use the website normally, while regulated organizations should complete their customary entity, jurisdiction, and product-level onboarding checks before establishing a formal business relationship.

Written analysis generated 2026-07-31 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNKNOWN
Identity score	50/100
Identity verification confidence	30%

- AI page analysis unavailable (page captured; identity not AI-verified)

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of td.com.

- The request stayed on td.com. It was not redirected to another domain. CLEAR
- Registration is published under CSC Corporate Domains, Inc.. CLEAR
- DNS for this domain is served by akam.net, across 6 name servers. NOTED
- The registration is paid up to 2028-04-14. CLEAR
- It is hosted on AKAMAI-ASN1, from a server in NL. NOTED

Domain intelligence

Registrar	CSC Corporate Domains, Inc.
Hosting	AKAMAI-ASN1 - Akamai International B.V., NL
Country	NL
Server IP	2.20.142.34
Name servers	A1-113.AKAM.NET, A10-66.AKAM.NET, A16-67.AKAM.NET, A22-64.AKAM.NET, A7-65.AKAM.NET, A9-66.AKAM.NET
SSL issuer	DigiCert G5 TLS RSA4096 SHA384 2021 CA1
SSL expiry	2026-11-14
Domain age	28.3 years
Domain expiry	2028-04-14
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about td.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.