



# TIAA Gateway drives product portability.



The TIAA Gateway—a cloud-based technology platform that simplifies integration with TIAA and makes it easier for partners to offer our products—has officially launched. With the recent release of a portal specifically designed to help external developers understand and access the platform, the TIAA Gateway is expected to open new doors to industry and fintech partnerships.

The TIAA Gateway’s advanced integration capabilities, powered by our next-gen technology stack, have already enabled TIAA’s Secure Income Account (SIA) to be incorporated into partner Defined Contribution (DC) plans. In addition, more than 10 external partners are connected to the Gateway.

“The TIAA Gateway unlocks new opportunities for growth and partnerships,” said **Ajit Naidu, chief information officer for retirement, wealth, marketing, digital & client technology at TIAA**. “This platform also extends our reach to various open finance partners and numerous participants in the Financial Data Exchange-enabled network,

providing insights for real-time decision-making. This is a real example of driving the business to lead in lifetime income.”

The TIAA Gateway has two components: The first uses commercial and proprietary technology for secure data transfer, meeting FDX, ACORD and SPARK standards. Application Programming Interfaces (APIs) enable clients and partners to select which financial data they want to access and how, allowing them to embed TIAA’s products in their user experience. For example, APIs allow consumers to view their TIAA retirement account within their banking institution’s or financial aggregator’s app and vice versa. In addition, the TIAA Gateway has advanced file upload and transfer capabilities, a feature often requested by clients to access or share data.

The second component is the developer portal, which provides the information and accelerated access third parties need to start working with us. The focus of this site—which can be found on [tiaa.org](https://tiaa.org)—is to enable developers from other financial

institutions to quickly interact with TIAA developers to brainstorm how our products can be integrated into their environments.

The TIAA Gateway is a 2025 CIO 100 Award winner (seventh year in a row for the company), a mark of enterprise excellence and testament to the platform’s innovative role in helping support TIAA’s business objectives.



This is a major advancement for TIAA and shows how technology can truly power the business. TIAA Gateway leapfrogs our partner integration capabilities, enabling lifetime income products to travel more broadly. It’s also a great example of our tech transformation investments, paving the way for the future and reimagining retirement client and partner integrations.

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TIAA’s chief operating,  
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