



Bill Dennings

*Fractional Executive Chief Security Officer /
Chief Information Officer*

About Bill

Bill Dennings is a global security, risk and compliance executive with more than 25 years of experience leading large-scale transformation across financial services, fintech and global consumer brands, including Fortune 100 companies. Bill's leadership has cultivated award-winning teams who create, develop and execute innovative, highly targeted global security systems and programs that comply with all local, industry and governmental regulations spanning five continents and 150+ countries.

Throughout his career, Bill has demonstrated how his innovative mindset brings value to both critical sides of industry: the technical, compliance, and regulatory side, as well as the people side, through his leadership of cohesive teams, effective human capital deployment, low employee turnover and increased productivity. His work has enabled organizations to scale securely while meeting stringent financial and data protection requirements. A multifaceted security professional, Bill developed a 400+ page regulatory framework to secure banking licenses across multiple global jurisdictions, led strategic M&A efforts from negotiation through integration and negotiated multi-million-dollar contracts with major global technology providers. His deep knowledge of the industry has resulted in credentials as a co-inventor on several patents in the security and crypto space.

How Bill Has Helped Businesses Optimize Performance

- **Aligning Security with Business Strategy to Drive Growth** - Bill has bridged gaps between technical security teams and executive leadership to improve decision-making, speed and overall business performance. He has partnered directly with CEOs and Boards to secure investment and align security initiatives with growth objectives and has helped organizations enter highly regulated markets (e.g., U.S., U.K., EU) by building compliant, scalable frameworks. Bill has enabled faster product delivery by removing operational and communication barriers across departments.
- **Building Scalable Infrastructure and Programs** - Bill designed and implemented enterprise-wide security and compliance programs for global organizations, including Fortune 100 companies. He was responsible for building security functions from inception, including at Nike as its first Chief Information Security Officer. Bill led rapid deployment of core banking and platform systems in compressed timelines and established global compliance frameworks incorporating PCI-DSS, GDPR and other regulatory requirements.
- **Driving Measurable Financial and Operational Impact** - Within 12 months, Bill increased company revenue from \$247K to \$16M through pricing strategy and operational improvements. He launched new business lines (lending and payments) that added \$15M to the bottom line, reduced enterprise risk exposure ahead of schedule, saving approximately \$20M in one organization and negotiated multi-million-dollar vendor contracts, achieving Fortune 500-level cost savings.
- **Leveraging Innovation and Technology to Enhance Efficiency and Risk Management** - Bill led integrated AI and machine learning to automate transaction monitoring, reducing labor costs and improving accuracy and implemented advanced fraud and AML detection systems using blockchain, identity verification, and behavioral data. He has built cloud-native security solutions (e.g., AWS-based architectures) to support scalability and resilience, and established large-scale security operations and monitoring systems to proactively detect and mitigate threats.

Expertise

Industry Experience

- Financial Services & Banking
- Fintech & Digital Payments
- Global Technology & Enterprise IT
- Cybersecurity & Information Security
- Regulatory Compliance & Risk Management
- Cloud Computing & Infrastructure (AWS)
- E-commerce & Digital Platforms
- Payments Networks & Card Processing
- Artificial Intelligence & Machine Learning (Security Applications)
- Blockchain & Digital Identity Verification
- Global Operations & Multi-Market Expansion
- Mergers & Acquisitions (Technology & Financial Services)
- SaaS / Platform-Based Service Delivery
- Consumer Retail (via global brand experience)

Contact Information

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Technology Leadership Experience

- Director, Business Security Engagement; Paypal – Phoenix, AZ
- Chief Compliance, Risk and Security Officer, and Technology COO; TBOL Inc. – Phoenix, AZ
- Chief Operating Officer; Uphold – Phoenix, AZ
- Chief Information Security Officer; Nike – Beaverton, OR
- Chief Information Security Officer, Vice President Information Security Engineering Technical Services, Business Leader; MasterCard Worldwide – O'Fallon, MO

Clients and Companies Served

- MasterCard Worldwide
- Nike
- Paypal
- TBOL Inc.
- Uphold

Education

A total of 98 of 120 Credit Hours complete towards degree through a combination of institutions below:

- Webster University, BS Computer Science Information Management
- Webster University, BS Management
- Southern New Hampshire University, BS Computer Science

Specialties

- Enterprise Security Strategy & Transformation
- Global Risk Management & Mitigation
- Regulatory Compliance (PCI-DSS, GDPR, AML)
- Security Program Development & Scale
- Fintech & Banking Platform Security
- Cybersecurity Operations & Threat Management
- AI/ML-Driven Fraud Detection & Monitoring
- Cloud Security Architecture (AWS)
- Identity Verification & Data Protection
- Mergers & Acquisitions (Security Integration)
- Business & Technology Alignment
- Operational Scaling & Performance Optimization
- Strategic Planning & Execution
- Cross-Functional Leadership & Team Building
- Vendor Negotiation & Cost Optimization
- Product Security & Secure Development Enablement
- Compliance-as-a-Service / Security-as-a-Service Models