Rhea Nygard, GCIH, CISA, CPA

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Summary

Accomplished **Commissioned Examiner and Cybersecurity Specialist** with deep experience spanning supervision, bank failure resolution, Global Systemically Important Banks (GSIB), and auditing. Expertise includes global policy development (BCBS, G7 CEG, IAIS) and emerging technology risk (AI, Quantum, Blockchain, Smart Contracts), supported by specialized technical certifications. Seeking an opportunity to leverage my background in advancing systemic risk analysis, operational resilience and financial stability.

Professional Experience

Board of Governors of the Federal Reserve System

Senior Cybersecurity Policy Analyst, Operational Risk and Resilience (ORR) | June 2023 – Present

- Coordinated G7 Cyber Expert Group (CEG) activities, directly managing the Emerging Technology workstream and tracking over ten distinct workstreams, with a specific focus on Artificial Intelligence (AI) and Quantum Computing to inform global cyber risk policy.
- Shaped international cybersecurity standards as a lead coordinator on the "Reconnection Framework Best Practices" paper, emphasizing robust root cause analysis, forensic recordkeeping, and contingency planning to enhance systemic resilience.
- Served as a Subject Matter Expert (SME) on the Basel Committee on Banking Supervision (BCBS) Operational Resilience Group (ORG), leading the analysis for top root causes for non-malicious incidents by filtering and classifying GSIB raw incident data to advance global Information Communication and Technology (ICT) risk management practices.
- Shaped AI Governance and transparency practices. As a regulatory consultant to the Financial Services Sector Coordinating Council (FSSCC), I contributed to the AI Explainability (XAI) and Data Nutrition Label (DNL) workstreams, focusing on the prudent use of AI and Gen AI. The goal is to elevate transparency, which is paramount for ensuring continued trust and confidence in the products and services provided by financial institutions, especially considering the sensitive data they handle.
- Collaborated with regulators and industry on decentralized physical infrastructure networks (DePIN) and national security to advance crypto innovation (via the Crypto Council for Innovation, CCI).
- Led six Third-Party Risk Management (TPRM) Ask-the-Fed webinars, reaching 2,160 attendees. Coordinated Industry TPRM Office hours for 108 bankers from 39 unique banks, successfully establishing the Operational Risk and Resilience (ORR) group as a trusted resource and partner.

Dallas Federal Reserve Bank (FRB)
Safety and Soundness, and IT Commissioned Examiner | September 2013 – June 2023

- Directed internal upskilling initiatives by researching and training staff on the risks and rewards of blockchain, cryptocurrency, and smart contracts, in support of the Dallas Crypto Task Force workgroup's goal of ensuring the safe adoption of emerging technology.
- Collaborated with international regulators through the International Association of Insurance Supervisors (IAIS) Operational Risk Task Force on key policy issues impacting insurance sector operational resilience and IT third-party outsourcing. My analysis, which presented complex technical information in a simple format, was subsequently used as a template for the review of future insurance core principles.
- Gained a well-rounded, horizontal view of institutional practices by participating in IT examinations of Financial Market Utilities (FMUs) at FRB Chicago and Technology Service Providers (TSPs) at FRB Atlanta, broadening my expertise beyond the dedicated supervisory teams' single firm or the Dallas District.
- Led operational risk validation work for a troubled institution under enforcement action, providing effective challenge to management and documented the root cause of failure and subsequent corrective actions to ensure safe and sound practices.

Federal Deposit Insurance Corporation (FDIC)

Financial Institution Accountant | August 2010 – September 2013

- Supported bank failure resolution as a member of the pro-forma team, preparing the opening balance sheet for failed institutions, to facilitate a smooth transition to the acquiring institution and gaining critical insight into the root causes of financial failure.

Citi

Retail Bank onshore and offshore Deposits Product Manager/Internal Control Finance Manager | August 2004 – May 2010

- Led a complex, multi-departmental compliant rollout for a new consumer protection law on overdrafts, authoring the Business Requirements Document (BRD) and leveraging IT systems to enable firm-wide regulatory change.
- Demonstrated end-to-end understanding of the retail payment system by managing General Ledger reconciliations and serving as a SME for User Acceptance Testing (UAT) for deposit products, including Reg C (funds availability rules) and Reg DD (truth in savings) compliance.

Education

SANS Technology Institute, Maryland Applied Cybersecurity Undergraduate Certificate

University of Guam BBA, Accounting Major & Management Minor, Summa Cum Laude

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Certifications and Technical Skills

Category	Details
Emerging Technology and AI/ML/NLP	Azure AI, Azure Data Fundamentals, Google Cloud Digital Leader (CDL), AWS Certified Cloud Practitioner. Expertise in AI, ML, NLP, Blockchain, Smart Contracts, Cryptocurrency, and Quantum Computing (MIT)
Cybersecurity	Certified Incident Handler (GCIH), Certified Information Systems Auditor (CISA), Foundational Cybersecurity Technologies (GFACT), Cloud Security Essentials (GCLD), Strategic Planning, Policy and Leadership (GSTRT), Certified Cloud Security Knowledge (CCSK), Certificate of Competence in Zero Trust (CCZT). Volunteer SME for the CISA test bank (https://www.isaca.org/).
Regulatory and Financial	Commissioned Examiner (S&S and IT), Certified Public Accountant (CPA), Certified Anti-Money Laundering Specialist (ACAMS).
Notable Skills	**Core Competencies:** Excellent communication, project management, and coordination skills. **Key Expertise:** Policy development, technical presentation, public speaking, critical thinking, and mentoring (including FRB AI innovation tournament and middle school coding camp volunteer tutor).