Joseph Lowe

Cybersecurity Manager | Governance, Risk & Compliance (GRC) Leader
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Summary

Cybersecurity Manager and Governance, Risk, and Compliance (GRC) leader with 20 years of information security experience. For the last 12 years, directed concurrent security, audit, and compliance programs for a regulated, client-facing SaaS platform serving financial services institutions. A security leader who sets the standard, translates it into what engineering builds, and holds the outcome.

Certifications

- Certified Information Systems Security Professional (CISSP), ISC2, active
- Certified Information Security Manager (CISM), ISACA, active
- Certified in Risk and Information Systems Control (CRISC), ISACA, active

Experience

Mortgage Cadence, LLC

Information Security Manager, April 2026 to July 2026

Policy, Standards, and AI Governance

- Directed the AI-assisted development of a security policy and standards library, scoping the documents needed and reviewing all content for accuracy.
- Pointed the drafting of the AI standards at OWASP's LLM and Agentic guidance.
- Partnered with the Senior Manager of Compliance to help define a Responsible AI governance program for Mortgage Cadence, drawing on an established enterprise program and published industry standards as source material.
- Helped initiate the onboarding and review process for maintaining an AI system inventory.

Tooling and GRC Platforms

- Moved the filtering, grouping, and first-draft reporting of vulnerability management output from manual spreadsheet work onto an approved enterprise GenAI assistant, Claude, working over manually exported console reports.
- Wrote the data loss prevention (DLP) rule and configuration specifications for the email program, using AI-assisted drafting under personal review, for the IT team to configure; implementation was in progress as of July 2026.
- Involved in onboarding Drata and directed the team's daily use of its core functions, including beginning to map Mortgage Cadence's SOC 2 controls for the upcoming audit year.

Accenture (Accenture Mortgage Cadence)

Account Information Security Lead, August 2014 to March 2026

SOC Audits

- Achieved unqualified opinions on the separate SOC 1 and SOC 2 engagements every year from 2017 through 2025, nine consecutive years.
- Reviewed evidence against the audit objectives before it went to the auditors, disputed findings the evidence did not support, and drove open findings to closure, with the external auditor holding final determination.
- Authored the System Description for both SOC reports, drafting the initial content with system and program owners, then reviewed and approved the draft from the auditee side before the external auditor took it to final.

Control Program

- Assessed applicability of a control set spanning service delivery, development, and environment hosting, drawn from ISO 27001, client contracts, and regulatory requirements; translated the objectives into implementation guidance; and validated compliance on evidence from the control owners.

Vulnerability Management and Application Security

- Met the corporate-published remediation SLA on every critical and high vulnerability finding, with none going past due.
- Coordinated OWASP-aligned DAST and SAST assessments across all customer-facing, internally developed applications, aligned to major releases.

Client Assurance and Third-Party Risk

- Owned client due diligence for Mortgage Cadence clients annually, completing due diligence and security control validation requests.
- Built and operated a retrieval-augmented generation (RAG) tool for client due diligence questionnaires under human-in-the-loop review, cutting turnaround from multiple weeks to days.
- Operated and evidenced the controls required to meet the GLBA Safeguards Rule obligations that Mortgage Cadence's clients, regulated financial institutions, imposed on it as their technology service provider.
- Managed third-party risk across material service providers and partners requiring regular review.

AI Governance

- Began running AI risk assessments in September 2025, layered onto a risk assessment practice that already covered vulnerability management and software security analysis.
- Provided governance oversight for LLM and AI feature integration into customer-facing SaaS offerings.

PCI DSS, Business Continuity, and Planning

- Directed and managed the annual PCI DSS SAQ D for Service Providers, an internal self-assessment, coordinating segmentation penetration testing.
- Owned oversight of the overall Business Continuity Program (BCDR), including the plan and the Business Impact Assessment process; a separate manager handled Disaster Recovery itself.
- Built the transition plan to move security services from an Accenture-provided posture to a Mortgage Cadence-managed one, covering security tooling and incident response procedures, and presented it to senior management in January 2026.

Earlier Experience, 2006 to 2014

- Helped implement PCI DSS requirements.
- Worked directly with the Qualified Security Assessor, Coalfire, on a standard PCI assessment.
- Designed and facilitated tabletop exercises; involvement varied by scope.
- Used IBM AppScan (historical, 2012 to 2014): ran scans, and reviewed and distributed the results.
- Employed within a HIPAA-covered organization; day-to-day work occurred within a HIPAA regulatory environment.
- Used Nessus (historical, 2006 to 2009): ran scans, and reviewed and distributed the results.

AI Tools and Portfolio

- AI tools: Microsoft Copilot, Claude, Claude Code, and Google Gemini. Self-assessed mid-level expert in prompt engineering.
- Portfolio and proof-of-concept tools: josephloweinfosec.com