

WILSON CRUZ

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PROFESSIONAL SUMMARY

Treasury professional with 20+ years of experience in cash management, forecasting, and financial systems implementation. Founder of treasury consulting practice delivering fractional CFO services and AI-powered treasury solutions. Proven expertise in banking relationships, liquidity optimization, and building scalable financial operations for growing organizations.

CORE COMPETENCIES

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|-------------------------|-------------------------------------|-----------------------------------|
| • Cash Flow Forecasting | • Liquidity Management & Investment | • Process Automation & Efficiency |
| • Banking Relationship | • Financial Systems Implementation | • Risk Management & Compliance |
| • Treasury Operations | • Team Leadership & Development | • Investor Services |
| • Account Coordination | • AI Development and Workflow | • Recurring Reporting Workflows |

WORK EXPERIENCE

Founder & Fractional Cash Manager

Aug. 2025 – Present

Curvedspace Investor Services – Sonoma, CA

- Provide fractional treasury services to mid-market companies and private lenders, including cash flow forecasting, banking optimization, and liquidity management.
- Develop AI-powered treasury automation tools including bank fee analyzers and cash flow forecasting assistants.
- Consult on treasury operations strategy, helping clients optimize working capital and reduce banking costs.
- Design and implement treasury management systems and processes for emerging and growth-stage companies.
- Deliver investor services solutions for private money lenders, streamlining distributions and investor communications.

Treasurer and Investor Services

Sept. 2021 – Aug. 2025

Pacific Private Money – Novato, CA

- Developed and managed cash forecast system for \$75MM warehouse line, reducing interest rate and operational risk.
- Established controls against unauthorized ACH transactions, reducing misrouted items by 15%.
- Implemented treasury back-up audit system, achieving 12% decrease in reconciliation errors.
- Led data migration to new CRM platform, reducing inbound call traffic by 33% and costs by 21%.
- Delivered analytics reducing unnecessary bank fees by 17%.
- Created automated Excel reporting tool for liquidity management, saving 12 hours monthly.
- Established investor servicing framework for onboarding, communications, and monthly distributions.
- Developed tracking and reconciliation process for Private Equity trade funds.

Program Coordinator**Sept. 2010 – June 2020***UCSF – San Francisco, CA*

- Provided project management and financial coordination for \$5MM program budget.
- Coordinated annual budget planning across departments, ensuring university compliance.
- Streamlined expense tracking and purchase ordering.
- Served as Salesforce Administrator, streamlining scheduling, documentation, and tracking student program metrics.
- Developed and maintained organization website using Drupal 7/8 and Adobe Creative Suite.
- Organized seminar series, guest lectures, workshops for visiting speakers and researchers.

Senior Treasury Analyst**June 2005 – Jan. 2007***Paul Financial, LLC – San Rafael, CA*

- Developed new treasury process, reducing payment time by 10% and capturing \$45K in early payment discounts.
- Created source documentation for treasury activities, collaborating with accounting to resolve discrepancies.
- Monitored interest-rate-sensitive investment pool.
- Processed deposits and accurately rerouted misdirected items.

Cash Operations Analyst**Aug. 1997 – June 2005***First Data Corporation – San Francisco, CA*

- Processed and managed cash operations, supporting core treasury and cash management functions.
- Contributed to operational efficiency and accuracy in high-volume cash handling environments.

TECHNICAL SKILLS

Treasury & Finance: Bloomberg Terminal, Treasury Management Systems, Financial Analytics & Reporting**Data & Automation:** Advanced Excel (Pivot Tables, VLookup, Index/Match, Macros), SQL (Intermediate), AI Productivity Tools**Platforms & Development:** Salesforce, Microsoft Office, Adobe Creative Suite, AI Maker, Web Development (Drupal)**EDUCATION**

University of Massachusetts, Boston*Bachelor of Arts – Philosophy and English Literature*