

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.

WORK EXPERIENCE

Founder & Fractional Cash Manager

Curvedspace Investor Services | Sonoma, CA | Aug. 2025 – Present

- 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

Pacific Private Money | Novato, CA | Sept. 2021 – Aug. 2025

- 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

Project and Financial Coordinator

UCSF | San Francisco, CA | Sept. 2010 – June 2020

- Managed monthly closing procedures for \$5MM annual budget, reconciling accounts and preparing financial statements
- Coordinated annual budget planning across three departments, ensuring university compliance
- Eliminated redundant banking fees, reducing costs by 9%
- Implemented accounts payable process including vendor management and payment scheduling
- Served as Salesforce Administrator, streamlining scheduling, documentation, and payment dashboards
- Developed and maintained organization website using Drupal 7/8

Senior Treasury Analyst

Paul Financial, LLC | San Rafael, CA | June 2005 – Nov. 2010

- 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

CORE COMPETENCIES

Cash Flow Forecasting & Management | Banking Relationship Optimization | Treasury Operations Strategy | Liquidity Management & Investment | Financial Systems Implementation | Team Leadership & Development | Process Automation & Efficiency | Risk Management & Compliance | Investor Services & Communications | Cross-Functional Collaboration

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 Tools

Platforms: Salesforce, Microsoft Office, Adobe Creative Suite

Development: AI Maker, Web Development (Drupal)

EDUCATION

University of Massachusetts, Boston

Bachelor of Arts – Philosophy and English Literature