

WILLIAM GONZALEZ JR.

ENTERPRISE BILLING, COLLECTIONS & ACCOUNTS RECEIVABLE LEADERSHIP

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Professional Profile

Strategic billing, collections, and accounts receivable leader with 10+ years of experience owning end-to-end order-to-cash performance, redesigning workflows, automating manual processes, improving DSO, reducing bad debt exposure, and building repeatable infrastructure across complex portfolios. Proven track record of delivering executive reporting, forecasting, dashboards, exception visibility, and actionable recommendations in high-growth and high-volume environments, including a \$150M+ SaaS subscription-billing portfolio with 80,000+ monthly invoices.

Career Note

Position ended in January 2025 as part of a companywide business model restructuring that eliminated multiple functions, including Collections, Accounting, Compliance, Legal, and over half of Operations. Since then, I have been selectively pursuing Collections and Accounts Receivable leadership opportunities aligned with my experience and results.

Signature Results

- Delivered **\$2B+** in recovery impact across complex collections and receivables environments.
- At EXP Realty LLC, owned collections performance across a **\$150M+** SaaS subscription-billing portfolio with 80,000+ monthly invoices, reducing DSO from 180+ days to under 60 days within 6 months.
- Led a **65+ domestic and international team** while building dashboards, exception reporting, and scalable workflow discipline that improved visibility, accountability, and execution.
- At Artemis, inherited a 150-client base with 44 clients considering departure, **retained 145 of 150 clients**, and reduced aggregated delinquency from **187 days to 54 days in under 6 months**.

Core Leadership Expertise

End-to-End Billing & Collections Ownership | Order-to-Cash Leadership | SaaS Subscription Billing | DSO Reduction & Aging Improvement | Workflow Automation & Scalable Infrastructure | KPI Reporting, Forecasting & Dashboard Visibility | Cross-Functional Leadership | Team Leadership & Accountability

Technology Tools & Platforms

Oracle Fusion | Sage Intacct | Proprietary Collections Platforms | LexisNexis | PACER | Workflow Automation | KPI Dashboards | Forecasting & Trend Analysis | Exception Reporting | Advanced Excel

Professional Experience

Curbio - Remote

Director of Collections and Compliance

2024 to 2025

- Directed collections and compliance strategy across a \$100MM receivable portfolio, reducing aged exposure by 35% within the first year.
 - Strengthened credit governance, internal controls, and reporting discipline to improve DSO performance, financial visibility, and executive confidence.
 - Implemented forecasting and reporting frameworks that supported liquidity planning, working capital management, and enterprise performance accountability.
 - Partnered cross-functionally with Finance, Legal, and Operations to align recovery strategy, reduce friction, and strengthen enterprise-wide execution.
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William Gonzalez Jr.

EXP Realty LLC - Remote

Senior Manager of Account Solutions Center

2020 to 2024

- Owned collections and accounts receivable performance across a \$150M+ SaaS subscription-billing portfolio with 80,000+ monthly invoices in a recurring-revenue environment requiring stronger discipline, process redesign, and scalable execution.
- Reduced DSO from 180+ days to under 60 days within 6 months by overhauling workflows, controls, escalation strategy, team execution, and payment-resolution discipline.
- Led a 65+ domestic and international team, building stronger segmentation, accountability, dashboards, exception reporting, and follow-up rigor to create repeatable, scalable results.
- Delivered KPI reporting, forecasting, dashboards, trend analysis, and recommendations through a consistent monthly presentation cadence with the CEO, CFO, and COO.
- Played a key role in Oracle Fusion selection, transition, and testing, as well as in selecting the third-party migration partner for the Sage Intacct to Oracle Fusion conversion.
- Collaborated with IT to build a proprietary collections platform that improved workflow automation, live data visibility, dashboard reporting, and exception management through integrated inputs from Oracle Fusion, the merchant payment processor, and tax reporting.
- Partnered cross-functionally with Finance, Operations, Sales, customer-facing teams, Compliance, and Legal to resolve billing and payment issues, reduce friction, and improve end-to-end execution.

Artemis Lifestyles - Kissimmee, FL

Director of Collections

2015 to 2020

- Stepped into an environment with essentially no collections structure, heavily aged receivables, and significant client-retention risk.
- Inherited a 150-client base with 44 clients actively considering departure and retained 145 of 150 clients by rebuilding trust, improving receivables performance, and creating a stronger collections framework.
- Reduced aggregated portfolio delinquency from approximately 187 days to 54 days in under 6 months, materially improving cash flow, portfolio health, and client confidence.
- Built the collections framework, improved client communication, automated key manual processes, and created a more scalable receivables operation.
- Presented performance trends, forecasts, operational recommendations, and business impact directly to ownership.

Popular Community Bank - Orlando, FL

Senior Manager of REO, Bankruptcy, Recovery and Customer Service

2012 to 2015

- Led customer-facing recovery, bankruptcy, REO, and service operations in a regulated banking environment with strong emphasis on compliance, service quality, and portfolio discipline.
- Owned operational oversight across functions requiring structured execution, issue resolution, customer communication, and performance accountability.
- Improved payment resolution, reporting visibility, and portfolio performance through stronger accountability, disciplined follow-through, and operational rigor.
- Provided reporting, recommendations, and performance visibility to leadership to support risk reduction, customer outcomes, and operational effectiveness.

Education and Qualifications

Bachelor of Business Administration in Accounting | Pace University - Pleasantville, NY

Certified Professional Collection Manager | ACA International

Business Analytics with Excel: Elementary to Advanced | John Hopkins University