

# Marcos Montiel Cruz

Accountant turned Product Manager · AI & Automation

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## Summary

Product Manager who ships from inside the work. Built internal tools and AI-enabled workflows for accounting and finance teams, partnering with engineering, ops, and clients across the full lifecycle: discovery, requirements, testing, rollout, iteration.

## Experience

### Product Manager · Proper Technologies (Proper.ai)

Apr 2024 – present · Remote

Ship internal accounting tools, AP automation, and AI-enabled workflows for finance teams, partnering with engineering across discovery, build, and rollout.

Scope: AP workflows, internal admin tooling, process automation, and AI-enabled ops across Proper's finance org, discovery through iteration.

- Paired with engineering to translate accounting and operational pain into shipped product: AP automation, an internal admin console, and an agentic accounting pilot.
- Designed the AP intake and workflow that cut invoice handling time by ~50% across ~70k invoices/month.
- Shipped an **OCR + LLM** extraction and normalization pipeline tuned per client portfolio, saving **~2 minutes per invoice** on top of the workflow gains.
- Shipped admin tooling that consolidated ~30 hours/month of cross-cloud work between Dropbox, SharePoint, and Google Drive into one interface.
- Embedded **Claude Code**, **Gemini**, and **Codex** into analysis and drafting pipelines to accelerate discovery and solution design.
- Unblocked engineering with sharp PRDs, review checkpoints, and TypeScript-level context so feedback loops stayed tight.

### Senior Accountant · Proper Technologies

Apr 2023 – Apr 2024 · Remote

Led a 12-person team; cut the monthly financial packet from 5 hours to 30 minutes with Google Workspace and Apps Script automation.

Rebuilt the team's close around shared Google Workspace tooling; mentored 12 accountants through the transition.

- Shipped Apps Script automation that cut monthly financial-packet prep from **5 hours to 30 minutes** across ~150 packets.
- Standardized reporting workflows for real-estate and corporate clients on a single Google Workspace stack.
- Paired with the team to embed review checkpoints into the normal close, so audit prep became a by-product.
- Streamlined high-volume AP and AR through process redesign: fewer manual touches per cycle, faster review.
- Owned client and partner relationships across onboarding, recurring deliverables, and ad-hoc operational support.

## General Accountant · Proper Technologies

Dec 2021 – Apr 2023 · Remote

Ran AP/AR, accruals, and bookkeeping for real-estate clients under US GAAP; backed teams processing 2–3k invoices/month.

Owned end-to-end AP/AR and the quality bar for the teams doing the work.

- Coached AP/AR teams through **2–3k invoices/month** per portfolio, keeping processing accuracy and turnaround inside SLA.
- Ran monthly accruals and bookkeeping under US GAAP for a real-estate client book.
- Delivered client-facing financial reports with consistent structure, so review cycles stayed short.
- Translated recurring client feedback into process tweaks the team could ship without waiting on a formal change request.

## Accounts Payable Accountant · Proper Technologies

Mar 2021 – Dec 2021 · Remote

Ran AP for ~70 real-estate entities; processed ~1k invoices/month including accruals, billbacks, and intercompany entries.

Owned AP across a multi-entity real-estate book; the kind of volume where one missing accrual ripples into close.

- Processed **~1k invoices/month** across a **50–70 entity** real-estate portfolio, including accruals, billbacks, and intercompany entries.
- Reconciled vendor ledgers and kept W-9 and 1099 records ready for filing.
- Ran the recurring payment cycle and watched daily cash balances across the portfolio.
- Posted ACH and check receipts into the GL the same day so reconciliation stayed clean.

## Treasury and Billing Clerk · Costamed Medical Group

Dec 2018 – Mar 2021 · Cozumel, Mexico

Owned hospital invoicing, bank deposits, and insurance payment clearing; kept cash records and bank reconciled.

Owned the integrity of cash on hand versus what the bank said we had, and cleared insurance payments end-to-end.

- Issued hospital invoices and billing documents across the Costamed operations.
- Reconciled daily bank deposits against the cash records so the desk never carried stale balances.
- Cleared insurance payments from billing through to posting, partnering with the billing team on exception handling.

## **Income Auditor · Barceló Hotel Group**

Jul 2014 – Nov 2019 · Cozumel, Mexico

Reconciled bank statements and audited cashier operations across the property; cleared external audits without findings.

Owned the integrity of every cash handoff on the property, and the relationship with the external auditors reviewing it.

- Reconciled daily bank statements against the property's cash records.
- Audited cashier handoffs and cash handling processes; resolved discrepancies before close.
- Partnered with the external audit team to fulfill every information request with clean evidence.

## **Selected work**

### **Internal administrative tools · 2024**

Shipped admin tooling that saved ~30 hours/month by unifying Dropbox, SharePoint, and Google Drive workflows.

### **Accounts payable workflow automation · 2024**

Automated ~70k invoices/month across the intake-to-payment cycle, cutting handling time ~50%.

### **Agentic accounting solutions · 2025**

Explored where AI workflows can act on finance and accounting tasks under human review.

### **Invoice data extraction with OCR + LLMs · 2024**

Cut invoice processing time by ~2 minutes per invoice across ~70k invoices/month using OCR and LLM-driven extraction, normalization, and homogenization.

## **Skills**

### **finance**

Accounts payable, Accounts receivable, Financial reporting, Reconciliation, Audit support, Treasury, Real estate accounting, US accounting standards, Bookkeeping

### **product**

Product discovery, Requirements drafting, PRD writing, Prioritization, KPI definition, Agile collaboration, Cross-functional execution, Stakeholder partnership, Workflow automation

### **tools**

NetSuite, SAP, Microsoft Dynamics, Yardi Voyager, AppFolio, QuickBooks Online, Excel, Google Workspace, Office 365, Google Apps Script, VBA, TypeScript, Jira, Asana, Notion, Claude Code, Gemini, Codex

## **Languages**

Spanish – Native · English – Professional working proficiency