



# Ryan J. Koretoff, MBA, CPA

info@ryankoretoff.com • 714.718.8980

ryankoretoff.com • linkedin.com/in/ryankoretoff

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## Summary

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Innovative finance, accounting, and business operations professional. Delivers actionable insights that drive objective business decisions. Capable of presenting complex financial information, enhancing internal controls, and executing internal audits. Comfortable working within large information systems. Provides a unique combination of technological vision and business intelligence. Refined communication, project management, and interpersonal skills.

## Career Experience

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**VP Finance** – MOBILEMONEY, Inc., San Clemente, CA 2021 – 2022

MOBILEMONEY and CASINOMONEY provide technology-based solutions to the gaming, ATM, and financial payment markets throughout the U.S.A. The organization has a long-standing professional reputation of reliability, integrity, and respect. The company's industry prominence and strategic business units positively impact its partners' financial footprints, allowing them to build value for their customers – all of whom it serves.

- Actively participated in the organization's evolution from a retail ATM company to an innovative FinTech enterprise.
- Guided CRM overhaul, dissecting complex contracts into standardized drivers for proper ASC 606 revenue recognition.
- Initiated objective substantiation of internal-use software capitalization (ASC 350-40), boosting 2020 EBITDA by 15%+.
- Negotiated strategic talent acquisition, stimulating positive cultural development and improved human capital ROI.
- Centralized finance department records, increasing transparency, data accessibility, and transaction validity.
- Collaborated with internal software engineering team, driving company-wide automation and enhanced internal controls.
- Streamlined business unit information capture for segmented financial reporting and superior managerial accounting.
- Constructed and implemented weekly cashflow forecasting, establishing regular working capital visibility.
- Advised upon best practices and material accounting matters, advocating gross margin preservation and tactful growth.

**Director, Finance & Operations** – Doctor Evidence, LLC, Santa Monica, CA 2015 – 2019

Doctor Evidence is a market leader in AI-enabled medical insights with its SaaS platform that empowers global stakeholders in the healthcare ecosystem to generate actionable data insights. As Director, Finance & Operations, responsibilities encompassed supporting C-Suite strategic initiatives, progressing internal control over financial reporting, and expanding enterprise-wide data analysis practices.

- Improved processes, internal controls, and reporting to help increase EBIT by over 400% (2016 – 2018).
- Led custom ERP system development, centralizing data management, streamlining financial reporting processes, and positioning company for scalable operations.
- Created resources and trained accounting staff to validate and reconcile month-end close procedures.
- Built vital business and financial models to extract and organize ERP system data used for KPI management, budgeting, forecasts, financial reporting, and supporting company valuation for sell-side M&A activity.
- Produced financial model that delivered interactive ROI analysis, gross margin reconciliation, and substantiated internal-use software capitalization (ASC 350-40).
- Collaborated with sales team, creating robust revenue forecasting model consistent with ASC 606 recognition standards.

**Corporate Controller** – National Link, Inc., Glendora, CA 2013 – 2015

National Link is the largest independent ATM company in the Western United States with presence across the nation, Puerto Rico, and the U.S. Virgin Islands. As the company chief accountant supervising over 300,000 monthly transactions, responsibilities included partnering with the President to execute company vision, GAAP compliance, budget development and management, internal control advancement, and investment advisement.

- Led strategic portfolio acquisitions with net present value (NPV) and discounted cash flow (DCF) analyses to help increase net income by 200%.
- Introduced legally-binding internally-generated finance purchase agreements, growing annual ATM sales by over 20%.
- Launched first customer credit limit policies, protecting sales and cutting average collection time by 40%.
- Programmed resources to reconcile monthly processing records, expedite month-end close procedures, and analyze

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ATM transaction profitability across all affiliated networks.

- Upgraded financial reporting with general ledger modifications and effective data processing techniques.
- Trained accounting staff on self-review procedures, fostering better data entry practices and accuracy.

**Controller** – Supply Chain Management, LLC, Fontana, CA 2012 – 2013

Supply Chain Management is a business operations consulting firm specializing in the oil, natural gas, steel, and building materials industries. As Controller, responsibilities included front office supervision, GAAP functions, union and multi-state payroll processing, budget development and monitoring, internal control enrichment, internal audit execution, and enhancement of strategic partnerships.

- Overhauled the general ledger to elevate financial statement presentation and GAAP compliance.
- Administered strict budget adherence and advanced external business relationships, boosting current ratio by 125%.
- Automated bank reconciliation process with custom model that merged bank and general ledgers.

## Other Experience

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**Mentor, MBA Candidates** – Chapman University, Orange, CA 2020 – Present

Ranked #3 Private MBA Program on the West Coast, the Argyros School of Business and Economics at Chapman University immerses students in both theoretical and real-world business settings, offering a hands-on learning experience with high-achieving peers. As a mentor, key objectives encompass providing mentee with guidance, motivation, emotional support, role modeling, and information intended to promote personal and professional development.

**Principal Consultant** – Financial Excel, Santa Monica, CA 2015 – Present

Financial Excel is a boutique public accounting and business management advisory firm, established to deliver progressive solutions to complex accounting and finance matters. Broad areas of focus encompass accounting and finance operations, strategy, and transformation for businesses and wealth management, estate planning, and tax planning for individuals.

**Consultant / Interim VP Finance** – Tatum by Randstad, Los Angeles, CA 2020 – 2021

Tatum provides on-demand C-suite executives and senior-level professionals to help companies manage critical initiatives in accounting, finance, technology, compliance and transactions. While consulting as interim VP Finance, key objectives include addressing complex business life cycle challenges and serving as trusted advisor to executive management.

**Interim Corporate Controller** – Ridgeline Telecom, LLC, Brea, CA 2019 – 2020

Ridgeline Telecom is a professional services firm specializing in telecommunication infrastructure expansion. As the interim chief accounting executive, responsibilities included GAAP compliance and internal audit procedures, internal control enhancements, relationship building, team mentoring, and executive team financial advisement.

- Implemented new lease and right-of-use asset accounting standards (ASC 842) to accurately reflect financial position.
- Advanced internal controls with digitized record keeping, automated transaction processing, and strategic integrations.

**Accounting Manager / Accountant** – Various, Los Angeles, CA 2001 – 2011

Various accounting roles within public and private sectors. Experiences provided hands-on exposure to accrual, tax, and cash basis frameworks for small to medium-sized businesses and not-for-profit organizations.

## Education, Certifications & Publications

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**Master of Business Administration (MBA), Finance** – Chapman University, Orange, CA

**Bachelor of Arts (BA), Psychology** – University of Southern California (USC), Los Angeles, CA

**Certified Public Accountant (CPA)** – California Board of Accountancy; License Number: 142988

Pathway 2 licensee. Passed all exam sections on first attempt in 7 months with an average score of 89 (top 10% of candidates).

**Progressive accountants needed to help laggards go digital** – California Business Journal, July 2020

**The corporate accountant's role in implementing technology** – Accounting Today, March 2021