RICARDO I. CRUZ, MBA

Client Services & Customer Success Executive

Enterprise Retention & Expansion | Multi-Million-Dollar Portfolio Ownership | Global Matrixed Delivery

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EXECUTIVE SUMMARY

Client services and customer success executive with 15+ years scaling enterprise recurring revenue portfolios in financial services. Steered a **$6M Annual Recurring Revenue (ARR)** book of strategic health and welfare clients serving **16,000+ end users**, then took ownership of platform migration and implementation strategy across **10 enterprise engagements representing 275,000 employees**. Directs a **50-to-75-person matrixed organization** spanning eight functions and United States and India delivery teams entirely through strategic influence, without direct reports. Converts regulatory and technical complexity into retention and expansion: an average 90% reduction in client escalations, a 95% reduction in recurring operational defects, a five-point Net Promoter Score (NPS) lift, and 100% client adoption of platform standards achieved through influence rather than refusal. President's Circle recipient and a deliberate builder of leaders whose mentees have won the same award.

CORE COMPETENCIES

Client Services & Customer Success Leadership | Retention, Expansion & Recurring-Revenue Growth | Executive Client Advisory
Enterprise Platform Migration & Implementation Strategy | Operating Model Redesign | Platform Governance
Global Matrixed Team Leadership (United States & India) | Operations & Service Level Agreement (SLA) Performance | Risk & Tradeoff Analysis | Analytics-Driven Decision Making | Leadership Development

PROFESSIONAL EXPERIENCE

FIDELITY INVESTMENTS Remote | April 2009 to Present

Director, Platform Migrations, Enterprise Health & Welfare

January 2022 to Present

- Led **5 strategic client migrations and 5 platform implementations within five years**, covering 275,000 employees across 10 enterprise engagements.
- Migrated **100,000+ eligible employees** and implemented **175,000 more**, setting multi-year architectural direction from discovery through execution.
- Guided **100% of clients onto platform standards** through influence and negotiation, with clients accepting **92% of proposed standards**.
- Converted the remaining 8% of exceptions into an enterprise roadmap, funding experience enhancements that benefited the entire book of business.
- Direct a **50 to 75 person matrixed delivery organization** split evenly across United States and India teams, leading entirely through influence.
- Serve as executive advisor to C-suite client and vendor stakeholders, arbitrating tradeoffs across regulatory exposure, capability, and experience.
- Engineer **3-5 year capability-adoption roadmaps** aligning client strategy to platform investment, converting migrations from cost events into expansion.
- Drive cross-functional alignment across Product, Engineering, Compliance, Operations, and Delivery into a single scalable platform roadmap.

Director, Client Services Manager

February 2015 to January 2022

- Steered a **$6M annual recurring revenue portfolio** of four strategic clients **within a seven-year tenure**, owning retention, satisfaction, and growth.
- Served **16,000+ end users** across the portfolio, holding revenue ownership of **$1-2M ARR per strategic client**.
- Balanced service margin against expansion investment in account strategy for each of four health and welfare enterprise clients.
- Directed a **50-person matrixed organization**, approximately **75% India-based**, leading entirely through influence rather than direct authority.

- Governed Analysts, Project Management, Configuration, Quality Assurance, Case Management, and Specialty Services across the delivery lifecycle.
- Surfaced and enabled platform-expansion opportunities mapped to client strategy, driving adoption depth and incremental revenue in the existing book.
- Instituted portfolio-level analytics that surfaced service risk before it reached the client, turning reactive escalation handling into retention defense.

SELECTED IMPACT

- Eliminated **95% of recurring funding and operational defects** by re-engineering controls, stabilizing delivery across 16,000+ end users.
- Cut client escalations by an **average of 90%** by establishing root-cause analysis and solution-design frameworks across the portfolio.
- Replaced training-based remediation with structural fixes, ending repeat defects that coaching and performance plans had failed to resolve.
- Cut **management reporting effort 20%** through executive reporting frameworks that sharpened senior decision speed.

SELECTED ENGAGEMENTS

Moving a decision out of the call

Fortune 500 Financial Services | Severance and Benefits Transition | Operating Model Redesign

- Relocated a severance election out of a live call into a guided digital flow at step one, **cutting escalations tied to the decision by 93%**.
- Diagnosed that training and performance plans could not fix an operating model dependent on a representative asking correctly every time.
- Presented the election identically to employee and representative, with cost stated plainly and an answer required before processing advanced.

Making an engine show its work

Fortune 500 Financial Services | Retiree Healthcare Eligibility | Systems Visibility and Auditability

- Lifted **Net Promoter Score five points** by surfacing an existing rules engine's output as a single auditable eligibility indicator.
- Mapped **15 distinct eligibility variations** to one visible answer shared across internal tools and the client-facing portal.
- Made **100% of outcomes traceable** to the underlying rule, then extended the logic into employee self-service scenario modeling.

LEADERSHIP DEVELOPMENT

- Mentored **four concurrent mentees continuously since 2015** across client management, operations, and specialty functions.
- Advanced mentees into target roles enterprise-wide, with **multiple winning the President's Circle award**, the same recognition received for delivery.

EDUCATION

Master of Business Administration (MBA), Southern New Hampshire University, conferred May 2026

Bachelor of Science, Accounting, University of Phoenix, 2008

RECOGNITION

President's Circle Award, Fidelity Investments, for exceptional client delivery

Voice of the Customer Ambassador | **Health Savings Account (HSA) Ambassador**, Fidelity Investments