

PORTER L. MILES, CPA

Senior Accountant | Fintech, Payments & Financial Operations

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PROFESSIONAL SUMMARY

CPA with a Master of Accountancy and Data Analytics and 4 years of progressive experience in public accounting and fintech. Currently owns month-end close and multi-source reconciliations for embedded banking products, including FBO cash, merchant settlement, and partner revenue share. Proven ability to redesign reconciliation processes, embed automated controls, and reduce manual effort using Power Query, Power Automate, and AI tools. Combines rigorous accounting fundamentals with deep independent knowledge of DeFi, stablecoins, and on-chain analytics. Seeking to apply process excellence in a high-growth fintech or digital asset company.

CORE COMPETENCIES

Month-End Close • Multi-Source Reconciliations • FBO & Cash Accounting • Merchant Settlement • Partner Billing & Revenue Share • Journal Entries & Accruals • Internal Controls • Process Automation • Audit Support • U.S. GAAP

PROFESSIONAL EXPERIENCE

Thread Bank

Nashville, TN

Senior Accountant

January 2026 - Present

- Own end-to-end month-end close for embedded banking products, including FBO cash, merchant settlement, partner receivables and payables, accruals, intercompany, payroll, and tax-related accounts in a regulated banking environment.
- Design and execute multi-source reconciliations that integrate internal ledgers, partner data feeds, bank activity, and processor reports. Investigate exceptions to the transaction level, identify root causes, and drive correcting entries or operational remediation.
- Rebuilt core reconciliation workbooks with automated matching, control totals, exception reporting, AR aging logic, and unpaid-item filters. Improved accuracy, reviewability, and control evidence while reducing weekly manual effort by approximately two hours.
- Calculate partner invoices and revenue-share allocations from pricing terms in Bank Servicing Agreements and Master Services Agreements. Reconcile related accruals and settlement amounts covering interchange, network, and merchant-acquiring activity.
- Prepare journal entry support, account rollforwards, and close schedules. Analyze unusual balance sheet activity and collaborate with Accounting, Operations, and external providers to ensure complete and accurate period-end balances.
- Build scalable automation with Power Query, Power Automate, and AI-assisted workflows to refresh data, embed validation checks, reduce synchronization errors, and standardize repeatable accounting processes.

LBMC (Lattimore Black Morgan & Cain)

Nashville, TN

Tax Senior | Tax Staff

September 2022 - January 2026

Promoted to Tax Senior July 2024 | Tax Intern January - April 2021

- Promoted after two years. Managed multiple business client groups, complex engagements, and tight deadlines while training junior staff and performing quality reviews of their work.
- Prepared and reviewed federal and multi-state returns for C-corporations, S-corporations, and partnerships (Forms 1120, 1120-S, 1065). Analyzed trial balances, general ledgers, fixed assets, accruals, book-to-tax adjustments, and supporting journal entries.
- Partnered with client accounting teams and external auditors to resolve account differences, support year-end reporting and tax accruals, and maintain complete, fully referenced workpapers.
- Improved engagement quality and review efficiency by linking source data, standardizing workpapers, strengthening control checks, and leading the conversion of fixed asset records from CCH ProSystem fx Fixed Assets to Fixed Assets CS.
- Supported acquisition tax due diligence by addressing buyer inquiries on current and contingent tax exposures and documenting safeguards designed to mitigate risk. Specialized in manufacturing, automotive dealerships, and payment-processing clients.

INDEPENDENT DIGITAL ASSET KNOWLEDGE

- Hands-on experience with DeFi protocols, self-custody wallets, and multi-chain on-chain transactions. Proficient with Etherscan, Arkham Intelligence, Dune Analytics, Debank, and Koinly for tracing activity and analyzing wallet and protocol flows.
- Ongoing study of stablecoins, tokenization, custody models, settlement mechanics, and blockchain financial infrastructure. Yield Bearing stablecoin liquidity pools, strategies, vaults serve as my core savings vehicle. Strong interest in regulated digital asset and payments businesses.

EDUCATION & CERTIFICATION

Certified Public Accountant (CPA)

Active

University of Mississippi

Oxford, MS

Master of Accountancy and Data Analytics • August 2022

Bachelor of Accountancy • May 2021

TECHNICAL SKILLS

Accounting & Close: Month-end close, general ledger, journal entries, balance sheet and cash reconciliations, supporting schedules, accruals, AR/AP, intercompany, payroll, variance analysis, internal controls, audit support, U.S. GAAP, federal and multi-state tax

Fintech / Banking: Embedded banking, FBO accounts, merchant acquiring and settlement, interchange and network fees, partner billing and revenue share, BSA/MSA contracts; Unit, Synctera Insights, Fiserv Business Analytics / Prologue / Navigator

Automation & Analytics: Advanced Excel, Power Query, Power Automate, Power BI, Tableau, Azure, Alteryx; AI workflow design (Claude, Hatz AI); working knowledge of SQL and Python

Digital Assets: DeFi protocols, stablecoins, self-custody and wallets, on-chain analysis (Etherscan, Arkham Intelligence, Dune Analytics)