

# Arushi Arora

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## SUMMARY

Results-driven Payment Investigations Analyst with 5 years of experience in corporate and consumer payment investigations. Skilled in transaction monitoring, regulatory compliance, and resolving complex payment discrepancies. Adept at collaborating with banks, internal stakeholders, and regulatory bodies to ensure seamless payment processing. Strong analytical skills with a proven track record of improving operational efficiency and reducing payment failures.

## TOOLS & TECHNOLOGIES

- LexisNexis
- World Compliance Report (WCR)
- GRIP Tool

## EXPERIENCE

**Master Payment Operations Specialist**, 12/2021 - 12/2024

**American Express India Pvt. Ltd.** - Gurugram, IN

- Investigated and resolved 2000+ international payment discrepancies monthly (US Clients), ensuring 100% resolution within SLA.
- Tracked and corrected **92%** of payment errors, preventing further delays.
- Ensured **99.9%** accuracy in payment reconciliation by checking records daily.
- Helped reduce investigation time from **5 days to 2 days**, improving customer experience.
- Flagged and reported **15%** of suspicious transactions, protecting the organisation from fraud.
- Suggested process changes that reduced manual work by **30%**, saving **10 hours per week**.
- Trained **10+** new hires the entire complex payment resolution procedure.

**Customer Service and Operations Analyst**, 11/2019 - 05/2021

**Natwest Markets** - Delhi, IN

- Managed **3,000+** payment investigations yearly, ensuring compliance with company and legal regulations.
- Identified and stopped **98%** of fraud cases, protecting customer funds.
- Worked with **50+** banks and financial partners to solve cross-border payment issues.
- Reduced the number of disputes by **25%**, helping the company save **\$500K+** annually.
- Trained **20+** team members on best practices for solving payment issues.

## LANGUAGES

**French:** B1  
Intermediate (B1)

## SKILLS

- International Transactions (SWIFT, SEPA, ACH, Wire)
- Compliance & Regulatory Guidelines
- Communication & Coordination with Banks
- Process Improvement & Automation
- Risk Monitoring & Fraud Prevention
- Stakeholder Management & Communication

## EDUCATION AND TRAINING

**MBA** : International Business, 07/2023

**NMIMS** - Mumbai

- Academic Achievements and Honors: Ranked 1st in MBA 2nd Semester with 91%, overall GPA being 8.0
- Workshops and Seminars Attended: Power BI and Power Point with AI

**BBA** : General Studies, 07/2018

**Maharaja Surajmal Institute** - Delhi

- Academic Achievements and Honors: Scored overall 8.8 GPA
- Awarded for successfully hosting the Entrepreneurship Cell Event at MSI
- Won several badminton, Volleyball and Table-tennis Inter-college play offs.