

ARUSH KUKREJA

FRAUD STRATEGY | PAYMENTS RISK | DECISION ANALYTICS | SCALED CONTROLS

arushkukreja@gmail.com | 469-586-8826 | Ashburn, VA | linkedin.com/in/arushkukreja

SUMMARY

Fraud strategy leader with 5+ years of experience designing and scaling fraud controls in regulated financial environments. Expertise in account takeover, authentication, and payments fraud across wires, ACH, Zelle, and non-monetary activity. Advanced SQL, Snowflake, and Tableau experience used to identify emerging risk, evaluate fraud-versus-customer-friction tradeoffs, and drive product decisions. Proven cross-functional partner to Product, Engineering, Data Science, and Operations, with hands-on experience automating fraud investigation and monitoring workflows using AI.

EXPERIENCE

Fraud Strategy Lead - Fraud Controls & Surveillance | City National Bank (RBC)

Feb 2024 - Present

- **Reduced unauthorized transactions by 60%** by optimizing real-time fraud rules and authentication controls across wires, ACH, Zelle, and non-monetary activity while maintaining a low-friction experience for legitimate clients.
- **Built a portfolio-monitoring and case-review framework** combining behavioral signals, phone intelligence, and transaction history, improving investigation efficiency by 60% and accelerating identification of emerging fraud patterns.
- **Drove cross-functional fraud-control improvements** with Product, Engineering, Model Risk, Legal, Compliance, and Operations by translating systemic gaps into product and technical requirements and leading implementation across the organization.
- **Established centralized fraud reporting and governance** using Snowflake and Tableau, creating a single source of truth for fraud KPIs, strategy performance, operational metrics, regulatory SLAs, and control monitoring across Strategy, Operations, and Compliance.
- **Strengthened fraud governance and operating consistency** by authoring audit-ready playbooks and procedures that supported remediation of reporting deficiencies tied to an OCC consent order.
- **Developed and presented AI-assisted fraud workflow concepts** to senior CNB leadership; the fraud-investigation automation use case was the only CNB submission selected for RBC's Agentic AI Showcase, placing 3rd among 180+ enterprise teams and advancing toward production with Technology partners.

Lead & Senior Data Science - Fraud Authentication | Discover Financial Services (Capital One)

Jan 2022 - Feb 2024

- **Led fraud-authentication strategies** that reduced login friction by 40% and monthly service-call volume by 20%, balancing account-takeover prevention against legitimate customer access.
- **Delivered \$2.5M in cost savings** through data-driven authentication and fraud-prevention tactics using complex SQL analysis, behavioral segmentation, and performance monitoring.
- **Built decision-tree models and conducted detailed case reviews** to identify behavioral patterns, optimize fraud-capture rates, and translate analytical findings into actionable authentication strategies.
- **Built entity profiles and automated lookup lists** to identify linked activity and improve risk decisioning; migrated Excel dashboards to Tableau and automated recurring reporting, reducing preparation time by more than 8 hours.
- **Presented recommendations to senior leadership** and mentored junior analysts, standardizing development processes and reducing fraud-strategy development time by 25%.

SELECTED TECHNICAL PROJECTS

- **Finesse Finance - Personal Finance Intelligence App:** Built and launched an iOS application using Plaid multi-bank transaction data, windowed spending baselines, persona classification, 10 anomaly-insight types, and a custom rules engine with real-time webhook processing and RevenueCat subscription monetization. Live on the iOS App Store.
- **Stockee.co - AI Stock Intelligence Platform:** Built a full-stack financial research platform with batch data pipelines and conditional Gemini workflows ingesting earnings, fundamentals, SEC EDGAR 13F holdings, congressional trades, prediction markets, YouTube, and Reddit data; integrated Stripe payments and Plaid.

SKILLS

Fraud Strategy: Portfolio monitoring, fraud rules and controls, ATO, authentication, payments fraud, behavioral analysis, case-review strategy, social engineering, risk decisioning

Data & Analytics: Advanced SQL (Snowflake, SQL Server, Oracle), Tableau, KPI design, experimentation, decision trees, feature engineering, Python (pandas, NumPy)

AI & Automation: AI-assisted fraud workflows, prompt engineering, RAG, LLM evaluation, n8n, human-in-the-loop design, Cursor, Claude Code

Risk Technology & Regulation: ThreatMetrix, RSA, Pindrop, Omilia, REST APIs, webhooks, Plaid, Stripe, Airflow; Reg E, Reg Z, NACHA, UTR

EDUCATION

M.S. Data Analytics Engineering - George Mason University | **B.S. Industrial & Systems Engineering** - Virginia Tech