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Date: 5 September 2026

To,

Dr. Ghamendra Kumar Sahu

Subject: Confirmation of Research Paper Publication

Dear Dr. Ghamendra Kumar Sahu

We are pleased to confirm that your research paper titled “ **Machine Learning-Driven Risk Scoring Systems for Improved Fraud Prevention in E-Commerce**” has been successfully published in the Worldwide Journal of Creative Research and Thoughts (WJCRT), Volume 02, No. 03, Jul- Sep 2026.

Your paper is now available online at:

<https://wjcrt.org/index.php/wjcrt/article/view/48>

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The editorial board extends its sincere appreciation for your valuable contribution to our journal. Your research work demonstrates a high standard of academic excellence and adds significant value to the journal.

We congratulate you on this achievement and look forward to your continued association with WJCRT in future publications.

With best regards,

Dr. Sushil Kumar

Editor-in-Chief

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