

# ACCEPTANCE LETTER

## for Publication & Presentation



**Paper ID: S3431**

**Title: Evaluating Credit Risk Using Interpretable Machine Learning Models**

Dear David Onyango, Shoumik Hasan, Traore Mouhamed, Noah Haile and Naseef Mansoor,

Congratulations!

The review of your article submitted to *2025 International Conference on Advanced Machine Learning and Data Science (AMLDs 2025)* scheduled in Tokyo, Japan on 19th-21st July 2025 has been completed, and we're pleased to inform you that your manuscript has now been accepted for publication in the conference proceedings.

Herewith, the conference committee sincerely invites the author(s) to present the research at this event. We are looking forward to your novel ideas and presentations.

The AMLDS conference website is accessible at [www.amlds.site](http://www.amlds.site).

Best regards,



Prof. Rafik Hamza  
Conference Chair, AMLDS 2025



## Please Finish the Following Steps to Register Your Paper

1. Format your paper according to the template carefully.

The Word template: <https://amlds.site/style/downloads/conference-template-letter.docx>

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2. Modify your paper according to the review comments (attached).
3. Complete the registration form (attached)
4. Send the final paper (also send the .docx version if you use Word Template), filled registration form and payment proof to [amlds\\_conf@163.com](mailto:amlds_conf@163.com) before **31st January 2025**.