

FBI Provided Details of Alleged Crime Involving Synthetic Credit Reports and FICO Scores from SubscriberWise CEO

Following alleged federal crimes, the FBI's Washington Division obtains new and critical evidence involving suspected application and credit-related fraud.

WASHINGTON, D.C., U.S.A., June 7, 2015 /EINPresswire.com/ --

[SubscriberWise](#)®, a leading provider of analytics driven subscriber decision management technology and the nation's first issuing consumer reporting agency for the communications industry, announced today that the company president has participated in a recorded interview with the Federal Bureau of Investigation, Washington Division.



Global Credit Czar and Child Protector David Howe

“Last Thursday I was interviewed by the Federal Bureau of Investigation,

Washington Division,” confirmed David Howe, president of SubscriberWise. “I provided details and evidence of an alleged federal crime involving a probate petitioner and the creation of a synthetic national credit report and an artificially high [FICO](#) score. In addition to alleged federal application fraud, the situation involved a seriously adverse credit report with nearly three decades of established file history that essentially disappeared from the view of creditors, banks, insurers, and lending institutions around the nation. Several weeks ago SubscriberWise contacted Ohio Senator Scott Oelslager with audio evidence of a similar complex fraud involving a probate petitioner from another state.

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Changing one's name is not an entitlement to a new and glowing credit report and FICO Score.”

David Howe

“Shockingly, in the case prepared for the [FBI](#), the improper and profoundly misleading credit file was created mere days

after an Ohio Common Pleas Judge signed the order affirming the change-of-name petition (related: <http://globenewswire.com/news-release/2015/06/03/741881/10137192/en/SubscriberWise-Offers-Aid-and-Expertise-to-Ohio-Senator-Scott-Oelslager-and-Common-Pleas-Judge-Elinore-Marsh-Stormer.html>),” emphasized Howe. “Through this elaborate scheme, the probate-petitioner successfully managed to obtain prime credit, instantly erasing extremely negative payment behavior, bankruptcies, and foreclosures,” Howe explained. “Depending on the involvement of the FBI and its review of the case, SubscriberWise is prepared to report this crime to a state prosecutor who will represent the people and businesses of Ohio.

“Indeed, this alleged fraud is a direct insult to the nation’s adult credit consuming population - millions of whom struggle long and hard to re-establish their credit after life-events and difficult financial circumstances. Paying bills as agreed, along with the passage of time, is the only legitimate path to re-establish credit after financial hardships and set-backs,” stated Howe. “Credit fraud at all levels threatens the U.S. banking and financial system...it cannot be ignored or unchallenged.

“It’s true that there are many good and legitimate reasons – including issues involving personal safety with sealed court records – why individuals legally change their names. This is not an indictment on the right of individuals to change their names,” argued Howe. “However, changing one’s name is not an entitlement to a new and glowing credit report, particularly at the expense of millions who play by the rules and don’t get a ‘fresh’ start by manipulating the system. That’s the critical point.

“Among technology improvements in the credit system, the solution includes simple legislative changes requiring action by courts and individuals,” concluded Howe. “I’m confident these changes will dramatically reduce future occurrences of the dangerous behavior exposed today by SubscriberWise.”

About David Howe and SubscriberWise (<http://www.subscriberwise.com>)

SubscriberWise® launched as the first U.S. issuing consumer reporting agency exclusively for the cable industry in 2006. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America's independent cable operators.

David Howe is founder and president of SubscriberWise. He is also a consultant and credit manager for MCTV. At MCTV, Howe manages the bad debt and equipment losses on annual sales in excess of \$60 million. During his 19-year career at MCTV, Howe has reviewed more than 50,000 credit submissions. His interest in credit began in 1986 while a 17-year-old student in high school.

Howe has exposed and directly confronted hundreds of child, synthetic, and true-name identity theft cases in his near two-decade career. Howe has provided identity fraud information and training to virtually every level of law enforcement including FBI agents, police detectives, prosecutors, and judges.

Since 2003, Howe has been consulted by every leading communications operator in the country including Sprint, Time Warner, Mediacom, TDS Telecom, Metrocast, Atlantic Broadband, Armstrong, Antietam, Comporium, Grande, Cincinnati Bell, Eagle Communications, ImOn, BendBroadband, NPG, NewWave, GTA Teleguam, GVTC, Cable ONE, Shentel, and many others.

Howe’s unbridled passion and demonstrated expertise with credit and risk management can be found everywhere in the industry today. Industry-wide the net positive cash flow for operators using SubscriberWise is quantified in tens of millions of dollars annually. Today SubscriberWise protects billions of dollars of capital investments and programming costs for operators across the nation. SubscriberWise’s award-winning technology touches a U.S. consumer every minute of every hour of every day.

Howe holds an Associate and Bachelor of Arts degree from the College of Arts and Sciences at Kent State University with an academic focus in human behavior at the macro level, political science, and public administration. He is a member of Pi Gamma Mu, the country's oldest and preeminent honor society in the social sciences and Alpha Kappa Delta, the international sociology honor society.

SubscriberWise is a risk management preferred-solutions provider for the National Cable Television

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