



11-Year-Old Phone Recording Presented to Proclaimed Victim - SubscriberWise Protects MCTV and Operators Everywhere

SubscriberWise's 'Red Flag' technology generates an instant SSN mismatch alert that exposes another credit and identity fraud at MCTV.

MASSILLON, OH, U.S.A., August 3, 2015 /EINPresswire.com/ -- [SubscriberWise](http://SubscriberWise.com)®, a leading provider of analytics driven subscriber decision management technology and the largest issuing consumer reporting agency for the communications industry, announced today that the company's 'Red Flag' technology has successfully protected its member operator from future programming and hardware losses following an identity fraud and predatory service request on July 21, 2015. SubscriberWise's [award-winning](#) decision management and Red Flag technology is instrumental in the prevention of thousands of child, synthetic, and true-name identity thefts every year in the U.S.

SubscriberWise
Red Management Solutions for the Communications Industry

Services: **Landline** **Basic** **Internet** **Wi-Fi Modem** **Digital Phone** **International Calls** **MinMax** **TID MinMax** **D70** **HD/DVR** **HDX** **MKD/TVO** **MRC**

Deposit Limits: \$0 \$40 \$45 \$85 \$65 \$100 \$0 \$0 \$35 \$185 \$100 \$185 \$100

Deposit Total: \$0

Name: [REDACTED]

Account Number: [REDACTED]

Address: [REDACTED] ATE SE MASSILLON, OH 44646

Phone Number: (330) 5- [REDACTED]

Decision Date: 07/21/2015, 05:24:45 PM

CSR: MAMELSCH

RFP Notice: [REDACTED]

Decision Level: 6

Reference Number: [REDACTED]

ATTENTION: RED FLAG ALERT
ID Mismatch for SSN: Difference of 2 digits between SSN on input and SSN on file.
Suggested Red Flag Compliance Examples:
New install: Install on new number to verify photo-ID at time of installation.
Change of service/upgrade: Verify amount and date of last payment.

SubscriberWise social security number mismatch Red Flag

Count of Flags	Flags	DUP	DUP IDM	DUP IDM RF	DUP RF	IDM	IDM RF	NF	RF	Grand Total
0	1524					1			682	1
1	650		19			3	32	1	2086	29
2	271		9			3	7		759	12
3	515		62		2	3	142		870	4
4	1163		35			18	64		2497	19
5	857		213				43		537	1
6	2482		94		1	21	96		3856	29
7	2369		115			25	91		3219	25
8	4408		389			22	359		4778	34
Qualified	286		6			3	18		973	12
Very Well Qualified	1149		39			12	97	3	5666	66
Well Qualified	666		19			6	45		2377	26
Grand Total	16340		1000		3	117	994	4	28300	258
		34.75%	2.13%		0.01%	0.25%	2.11%		60.19%	0.56%
										100.00%

0.51% Red Flags (Fraud Alerts, Active Military Alerts, Consumer Statements, Extended Fraud Alerts, etc.)
4.24% Flags with Identity Mismatch (typically keying error or SSN misreported on consumer report) (DUP IDM and IDM)
94.95% No Red Flags (DUP and NF)

SubscriberWise red flag

Listen to the audio: http://www.subscriberwise.com/media/Self_Proclaimed_Victim.wav

“SubscriberWise opens the eyes of our member operators so that they can see the forest through the trees,” said David Howe, president of SubscriberWise and credit manager for MCTV. “The solution includes an instant decision report that delivers critical insight and information about who is calling for service and equipment. Member operators regularly cite SubscriberWise as the single most important factor in their account origination process. The technology is the prime factor in terms of profitability versus liability,” Howe emphasized. “And with marketing and customer acquisition costs - as well as capital losses from



SubscriberWise allows member operators to see the forest through the trees.”
David Howe, president of SubscriberWise

unpaid programming and unreturned equipment - at staggering levels, knowing every customer is not only prudent it's critical.

"Indeed, SubscriberWise is far more comprehensive than its credit reports, scores, and advanced

analytics calibrated to subscriber performance metrics,” continued Howe. “It’s powerful decision management, business rules, and segmentation technology that dramatically protects an operator’s investments while also ensuring compliance with the Federal Trade Commission’s Red Flag Rules.

“Since SubscriberWise’s founding a decade ago, the company has never had a single operator cancel its membership. And SubscriberWise requires absolutely no contracts or commitments from its members...something virtually unheard of in today’s ultra-competitive business environment.

“Membership with SubscriberWise indeed has its rewards,” Howe concluded.

About David Howe and SubscriberWise

David Howe is among the world's most productive and engaged identity fraud experts of the 21st century. Over the past two decades, Howe has directly confronted more child identity thieves than any single individual in human history. His expertise on the subject of identity theft has been shared with virtually all levels of state and federal law enforcement agencies. In 2014, Howe provided training and information concerning identity fraud to IBM's RedCell Counter Fraud and Financial Crimes Intelligence team.

Howe is also the highest achieving FICO scoring consumer in worldwide banking and financial history. Howe intends to demystify consumer credit and credit scores for individuals everywhere by sharing his story and experiences. Credit and credit scores impact many areas of one's financial life. Excellent credit offers rewards and opportunities; adverse credit limits choices and costs real money.

Hearing the facts about credit scores from the only citizen of the world - living or deceased - known to have achieved simultaneous perfect FICO 850 scores across every national repository and simultaneous perfect Vantage scores at Equifax, Experian, and TransUnion - as well as having obtained rankings in the 100th percentile across virtually every scoring model on the market – is intended to empower and encourage consumers who may be struggling with their credit and eager to get back on their feet.

Pursuing perfect credit is hardly the point and it shouldn't become an obsession; rather it is the fact that it's possible. It requires patience and extremely careful financial maneuvers over a very long period. And because no person can control life events, set-backs are inevitable. David Howe proves it's attainable despite his own challenges and life events during his near half-century existence on planet earth. Howe has literally invested decades with countless hours and thousands of dollars pursuing and mastering personal credit and FICO scores in particular. The effort has paid off and has not gone unnoticed.

David Howe coined the term “community-made millionaire” (while dismissing any notion of “self-made”) and uses this to describe himself and his corporate and financial successes. It may be



Global Credit Czar and Child Protector David Howe

perceived by some as arrogant, but its purpose is to motivate anyone who is reaching for their goal(s)...whatever those goal(s) may be. Howe makes it a point to admonish any person who would sell another short for pursuing their personal goals and ambitions.

"My clothes may be funny, but they're making me the money!" - Liberace

Howe was and is unsuccessful at sports and athletics; he lamented his lack of physical prowess as a boy. But thanks to his family, his friends, his co-workers, his education, his continued interest in learning, culture, and travel - as well as an uncle and scholar of American jurisprudence - who mentored and motivated him constantly...Howe reached several of his personal goals.

But the bar is set high and there will always be an agenda and an ambition for David E. Howe.

Howe is the founder, president, and majority share-holder of SubscriberWise, the nation's first and largest issuing CRA for the communications industry. Over the past decade, Howe has been consulted by every leading communications operator in the country including Sprint, Time Warner, Mediacom, Metrocast, Atlantic Broadband, Armstrong, Antietam, Comporium, Grande, Cincinnati Bell, Cable ONE, Shentel, BendBroadband, NewWave Communications, USA Communications, Packerland Broadband, GTA Telegaum, and far too many others to include here.

Howe's passion with credit and risk management can be found everywhere in the industry today. Today SubscriberWise touches a U.S. consumer every minute of every hour of every day. In 2014, SubscriberWise was named winner in the CableFAX Tech Awards in the category of commercial software, among an incredibly competitive environment that was open to every MSO and tech vendor in North America.

Despite being a dedicated and hard worker, Howe is a vagabond and minimalist who prefers to travel from city to city - on a whim - and at his sole discretion; rarely an agenda and often no place in particular. Howe is most contented with a simple existence, an eye on health and wellness, friends and family, warm and sunny climates, and - most especially - a morning coffee and an afternoon imbibe of red wine.

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. Howe was among the first professionals in the nation to obtain the FICO Professional Certification. Howe was interviewed on the subject of perfect credit by BankRate.com and The Motley Fool and is the first and only citizen of the world to describe the details of perfect FICO and Vantage scores to U.S. reporters.

Howe produced and published two videos on the subject of perfect credit: FICO 850 Credit Report Facts and FICO Scores: The Facts (<https://www.youtube.com/watch?v=4sny-172p9Q>).

If David E. Howe can do it, then you can do it!

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This press release can be viewed online at: <http://www.einpresswire.com>

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