

Boy Dies and Identity Hijacked after Death; Congress Must Act Now, SubscriberWise CEO Insists

SubscriberWise reveals a new case of fraud involving the disturbing identity theft of a boy who tragically died when he was merely 13 years old.

WASHINGTON, D.C., U.S.A., November 8, 2015 /EINPresswire.com/ --

[SubscriberWise](#)®, the leading provider of analytics driven subscriber decision management technology and the nation's largest issuing consumer reporting agency for the communications industry, announced today that the company has honored the memory of a deceased child by protecting his identity at the same time publicly admonishing Congress for its conspicuous lack of federal action addressing this serious and unabated assault on the nation's innocent and defenseless children.



Global Credit Czar and Child Protector David Howe

Despite myriads of documented cases of child identity thefts prevented and exposed by SubscriberWise over the years, there remains no standard system at the federal level to provide children the necessary and adequate protection each deserves.

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David Howe

“I’ll let the recorded conversation substantiate the facts and frustrations (<https://soundcloud.com/user-370781554/deceased-child-id-victim>),” said David Howe, president of SubscriberWise. “Unfortunately, this latest child victimization is just a routine day at the office because Congress has failed to enact federal legislation to protect the identities of innocent children everywhere in this nation. Regrettably it appears that Congress is content to pass the buck and let each State decide whether to participate in a

patch-work of attempted solutions that will never adequately solve this problem. And little do the ‘experts’ who’ve never engaged a single perpetrator know, it’s a fact that the overwhelming majority of child identity thefts are actually perpetrated by the child’s own parent. That’s exactly why there must be a federal remedy,” asserted Howe.

Read about SubscriberWise's proposed solution and get involved by contacting Congress (<http://www.house.gov/representatives/find/>) today: [SubscriberWise Protection Act](#)

"What makes this most recent case so incredibly appalling is the fact that the victim is deceased and, tragically, he died when he was only 13 years old," emphasized Howe.

"For the record I want it known that I have profoundly more disdain for the impotent elected officials who pretend every day to represent this citizens of this nation, than I do for the parent-perpetrators who engage in the exploitation of their own child because of a terrible decision motivated almost entirely by financial circumstances, desperation, and ignorance.

"So while the theft of an identity belonging to a boy who died as a very young teenager is one of the most pathetic and disgusting frauds I've ever confronted, it's sadly a behavior that neither shocks or awes me," acknowledged Howe. "What continues to confound me, however, is the fact that there's virtually nothing to stop this crime from happening again to the same victim. And worse, there is essentially nothing to prevent the creation of a credit file using a child's legitimate name, legitimate SSN, and a falsified date of birth.

"To solve this problem, Congress must get to work and regulate a standard solution at the federal level that applies to each and every State," concluded Howe. "That's the only way to ensure maximum protection for our children."

Related: Maryland lawmakers are at least attempting to heed SubscriberWise's warnings: http://www.huffingtonpost.com/2012/04/12/maryland-child-identity-theft_n_1421720.html .

About SubscriberWise and David E. Howe

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

SubscriberWise contributions to the communications industry are quantified in the billions of dollars annually.

David Howe is founder, president, and majority share-holder of SubscriberWise. He is also a consultant and credit manager for MCTV (www.mctvohio.com). 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.

Having directly prevented multitudes more child identity thefts than any single individual including law enforcement professionals nationwide, Howe is recognized as one of the most productive and engaged child identity theft experts of the 21st century. Howe's expertise on the subject of identity theft has been shared with virtually all levels of state and federal law enforcement agencies including field agents from the FBI. In 2014, Howe was contacted by IBM's RedCell Counter Fraud and Financial Crimes Intelligence organization for training and information concerning child identity fraud. Today Howe is using the resources of SubscriberWise to help protect children from identity theft and exploitation across the nation:

<http://www.enhancedonlinenews.com/news/eon/20140921005062/en/Child-Identity-theft/SSNFraud/FTC> .

Howe is also the highest FICO achiever in worldwide banking and financial history. Howe is the only known individual – living or deceased – to have obtained and documented simultaneous perfect FICO 850 Scores across every national credit bureau (since William Fair and Earl Isaac formed Fair & Isaac Corporation (FICO) a half-century ago). In 2014, Howe achieved simultaneous perfect Vantage Scores at Equifax, Experian, and TransUnion, a credit-scoring feat never before demonstrated.

Howe has obtained FICO Professional Certification and is also the first and only citizen of the world to describe and report the details of the 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>). The first general-purpose FICO scores were debuted a quarter century ago.

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