

Senator Elizabeth Warren Asked to Help Protect Minors after Child Robbery Halted by SubscriberWise

The founder of SubscriberWise and the world's highest FICO achiever contacts Senator Warren's office for help with the unabated exploitation of children.

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[SubscriberWise®](http://www.subscriberwise.com/)

(<http://www.subscriberwise.com/>), 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 contacted [Senator Elizabeth Warren](#)'s office with a new case of child identity theft.



Global Credit Czar and Child Protector David Howe

This latest federal crime occurred on Tuesday, November 17, 2015, and was thwarted during an application for an internet service account involving a 13-year old's legal name, legitimate social security number, and a fabricated date of birth.

“

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David Howe

When confronted, the perpetrator acknowledged guilt and was ultimately given a warning never to engage in this behavior again and to instead protect children. Hear the conversation:

<http://subscriberwise.com/media/2015-11-17-Grandmother-Granddaughter.wav> .

“Today I reached out to Senator Elizabeth Warren's office requesting an urgent meeting after another innocent child was victimized by identity theft,” confirmed David Howe, founder of SubscriberWise. “Children are literally being exploited every

day in this nation and Congress has done absolutely nothing to stop it.

“It's imperative that I meet with Senator Warren to fully expose her to the realities of this crime and to demonstrate the stunning weaknesses in the credit system that allow this exploitation to occur with frightening regularity. I'm convinced that Senator Warren will share my assessment that the absence of a standard technology protocol at the federal level not only contributes to this crime, but actually perpetuates it with remarkable frequency.”

Related:

<http://www.enhancedonlinenews.com/news/eon/20150904005104/en/SubscriberWise/Congress/Banking>

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.



Howe shares the stage with cable professionals and addresses audience in New York City

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.

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.

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