

# SubscriberWise CEO and FICO Pro David Howe Urges Legislative Action to Protect Children in Interview with ViodiTV

*David Howe, SubscriberWise CEO and the highest FICO achieving consumer in financial underwriting history, discusses the failure of Congress to protect children.*

LAS VEGAS, NV, U.S.A., April 29, 2016 /EINPresswire.com/ -- [David Howe](#), [SubscriberWise](#) president and [MCTV](#) credit manager, who spoke at the 2016 IP Vision Conference and Expo regarding big data, analytics and its application to risk mitigation, discusses the problem of child identity theft with Ken Pyle, Managing Editor at at ViodiTV.

With over 20 years in credit collection, Howe has been involved in approximately 1,000 cases where an adult has applied for an account using a minor's Social Security number. The adult's subsequent non-payment then ruin's the child's credit. Unfortunately, this identity theft is often undetected until years later when the minor is an adult.

Howe has been pushing for Congress and the White House to solve this through a relatively simple process that would identify that a given Social Security number is associated with a minor, letting creditors know not to extend credit to imposter applicant.

Read the full story: <http://www.viodi.tv/2016/04/28/child-identity-theft/>

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. 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



Global Credit Czar and Child Protector David Howe

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.

David Howe is the highest FICO achiever in worldwide banking and financial history. Howe is the only known individual – living or deceased – to have obtained simultaneous perfect FICO 850 Scores across every national credit bureau (since William Fair and Earl Isaac formed Fair & Isaac Corporation (FICO) 60 years 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. 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, 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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