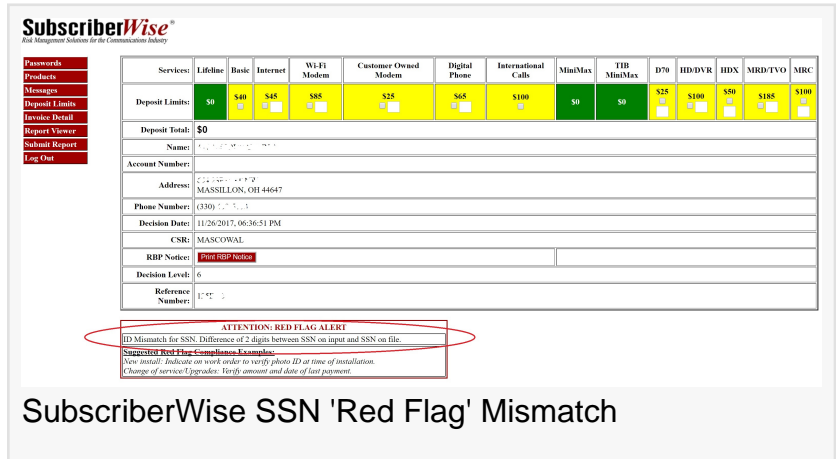


# Cord Cutting Not the Only Issue Facing Industry Says 21-Year Cable Veteran

*SubscriberWise 'Red Flag' exposes SSN manipulation and uncovers unpaid account; fraud and predatory behavior represent substantial minority of service requests*

WALL STREET, NEW YORK CITY, USA, November 28, 2017 /EINPresswire.com/ -- [SubscriberWise](http://SubscriberWise.com), the leading provider of predictive analytics and the nation's largest issuing consumer reporting agency for the communications industry, announced today an unfortunate predatory encounter that involved the intentional manipulation of an individual's social security number during a routine application for telecommunication services.



**SubscriberWise**  
The Intelligent Solution for the Communications Industry

Services	Lifetime	Broad	Internet	Wi-Fi Modem	Customer Owned Modem	Digital Phone	International Calls	Min/Max	TIB Min/Max	D70	HD/DVR	HDS	MRD/TV0	MBC
Deposit Limits:	\$0	\$40	\$45	\$85	\$25	\$65	\$100	\$0	\$0	\$25	\$100	\$50	\$185	\$100
Deposit Total:	\$0													
Name:	[REDACTED]													
Account Number:	[REDACTED]													
Address:	[REDACTED]													
Phone Number:	[REDACTED]													
Decision Date:	11/26/2017, 06:36:51 PM													
CSR:	MASCOWAL													
RBP 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.  
 Suspicious Red Flag Compliance Examples:  
 ID mismatch: Indicate on work order to verify phone ID at time of installation.  
 Change of service provider: Verify amount and date of last payment.

**SubscriberWise SSN 'Red Flag' Mismatch**

According to the nationwide risk management organization, fraud and predatory behavior represents a significant threat in much the way ['Cord Cutting'](#) is impacting the industry's bottom line today.

“

And the impact of the predatory behavior is truly remarkable, with as much as 20 percent of daily service requests involving an attempt to avoid unpaid accounts from family and household members.”

*David Howe, SubscriberWise founder*

Listen to the 90-second audio recording and hear the SSN manipulation now: <https://soundcloud.com/user-370781554/ssn-manipulation-masked>

“Today there’s much concern about the impact of ‘Cord Cutting’ and it’s certainly worthy of the industry’s attention,” stated [David Howe](#), SubscriberWise founder and 21-year employee of Ohio based-MSO MCTV (<http://www.mctvohio.com>). “But there’s another threat to the industry that many operators and their management remain less attentive and aware. In fact, even Wall Street fails to

recognize how substantial is the threat.

“That threat is fraud and predatory behavior,” noted Howe.

“And the impact of the predatory behavior is truly remarkable, with as much as 20 percent of daily service requests involving an attempt to avoid unpaid accounts from family and household members.

“Worse – albeit a much more insignificant number -- there's the impact of fraud which includes, among other federal crimes, the very significant crime of child identity theft.

“Overall, it’s negative ‘churn’. The impact is relentless and staggering,” Howe acknowledged.

“With the most recent scheme, there was an attempt to avoid a past due balance from 12 years ago. A woman called and requested service. And instead of providing her correct SSN, she purposely altered the number because it was contained on an unpaid account with her then and current lover. The lover and she moved into another unit and were eager to avoid the outstanding delinquency. The CSR even asked the woman for clarification after the ‘Red Flag’ was triggered and after a review of identity information associated with her account from 2005.

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“However, because of mandatory FTC Red Flag Rules and technology created by SubscriberWise years ago, along with a digital footprint that makes it nearly impossible to run and hide today, the scheme was exposed. The past due balance from her and the lover's delinquent account was transferred to the active account.

“Of course, the balance transfer was processed after deposits, installation fees, and prorated service charges were collected and deposited into the MSO's bank account,” added Howe.

“For the record, that’s how I choose to ‘level the playing field’. Sadly, it’s a protocol that I have to follow virtually every day of the year as MCTV's credit manager,” Howe lamented.

Related: Cable scofflaws beware: SubscriberWise sees you:

<https://www.cedmagazine.com/blog/2012/01/cable-scofflaws-beware-subscriberwise-sees-you>

“Yes, I’ll let the caller speak for herself,” continued Howe. “The facts are straightforward and the evidence undeniable. In addition to the audio indictment, public records spanning more than a decade substantiate every component of the individual's bad behavior and past.

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<https://soundcloud.com/user-370781554/ssn-manipulation-masked>

“Solving the problems facing telecom today is a big challenge indeed,” concluded Howe. “Fortunately, with the FTC’s Red Flag requirement combined with comprehensive risk management, operators are able to confront at least some of the challenges with confidence and success.”

Related: American Cable Association Chairman Gessner and Howe Discuss Children, Data, FICO, Fraud, and More during 2017 NCTC WEC: <https://www.youtube.com/watch?v=vALtVPCs6j0>

## About SubscriberWise

SubscriberWise employs enhanced Subscriber Level Segmentation technology to precisely identify credit challenged subscribers to ultra-high achievers to maximize sales and boost profits. By incorporating years of communications performance data and proprietary decision models, including FICO's latest analytic technology (FICO Score 9), SubscriberWise delivers unprecedented predictive power with a fully compliant, score driven decision management system. Combined with Red Flag compliance and operator-controlled rules, SubscriberWise analytics empower CSR's to instantly and accurately respond to payment and credit characteristics with appropriate options for every subscriber. With SubscriberWise, no subscriber request is ever denied because of credit risk factors.

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

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