

Enterprise Holdings Theft Victim to IBM: High Resolution Photographic Cloud Technology Urgently Needed

National Car Rental 'ding and dent' scam victim asks IBM corporation to develop powerful solution to protect public from routine and easy-to-perpetuate scams

ARMONK, NEW YORK, UNITED STATES OF AMERICA, August 13, 2018 /EINPresswire.com/ -- [SubscriberWise](#), the nation's largest issuing CRA for the communications industry and the leading protector of children victimized by identity fraud, announced today its public plea to the [IBM Corporation](#) for innovative and effective technology solutions to protect USA citizens, as well as our sisters and brothers who visit from around the world, from predatory behavior and fraud perpetrated with frequency and ease by rental car agencies exploiting the good faith and fair dealing covenant.



Enterprise car with subsequent damage that is 'pinned' on crime victim to legitimize claim

The technology is also desperately needed because of unconscionable adhesion contracts and predatory forced arbitration, as well as the absence of federal uniform and predictable standards cherished by the industry today.

“

Enterprise has been accused of running a ding-and-dent scam so often by readers of this site, I've lost count.”

Christopher Elliott, Consumer Advocate at Elliott.org

Related: Alliance for Justice: Forced Arbitration is taking away one of your most basic rights; join us in fighting back -- <https://www.afj.org/multimedia/first-monday-films/films/lost-in-the-fine-print>

“As a theft victim – like so many others across the nation -- of a systematic ‘ding and dent’ rental rip-off encounter, I know first-hand how easy these crimes are committed against honest and unsuspecting victims,” acknowledged [David Howe](#), National Car Rental ‘ding and dent’ scam

victim. “I also have become intimately familiar with the sophistication of these financial fraud schemes, including the extraordinary efforts agencies will pursue to secure the financial fraud -- which makes exposing and eliminating these dishonest activities both critical and challenging.

“Moreover, the car rental industry is pointedly banking on consumers who trust that the agency will behave ethically; thankfully, the vast majority of agents are ethical and honest. Nevertheless, when a vehicle is assigned, many of the major car rental companies have what they call an ‘Expedient’ rental process. That process is really a liability-in-waiting because consumers are

constantly held accountable for damages that are pre-existing. Worse, consumers are held accountable without the agency having an iota of evidence for responsibility. It's the very reason our society desperately needs technology solutions to eliminate – or at least significantly mitigate – the easy-to-commit scams that have plagued consumers, state attorney general offices across the USA, legislators, and others to name a few.

"For the record, Alamo and National specifically engage in 'Expedient' rentals and this should be a particular concern for lawmakers and consumers alike. The undeniable fact is that 'Expedient' rental practices expose the public to incredible financial risk," Howe stressed.

Related: Enterprise Rental Scam (FOX News) - Man says rental car company charging for damage that doesn't exist -- <https://kdvr.com/2016/06/06/man-says-rental-car-company-charging-for-damage-that-doesnt-exist/>

"And it's worth repeating that a critical part of the 'Expedient' process is the biased adhesion contract that contains one-sided arbitration clauses designed to disadvantage consumers in incredible ways. Moreover, the agencies intentionally avoid clear disclosure informing renters of the significant financial risks, particularly because they know unsuspecting renters are relying on the good faith covenant when they enter the vehicle and drive away. And to add salt to the wound of the predatory scams -- once the agency implicates the innocent renter -- the agencies boast that consumers have virtually no standing or due process in a court of law. It's shocking in a nation where due process and the rule of law is so fundamental.

Listen to Enterprise agent eagerly announce the company's arbitration policy designed to keep consumers far away from open court dockets and jury trials: <https://soundcloud.com/user-370781554/howe-damage-recovery-unit-cannot-sue-no-due-process>

Related: Forced Arbitration Protects Sexual Predators and Corporate Wrongdoing -- <https://nwl.org/blog/forced-arbitration-protects-sexual-predators-and-corporate-wrongdoing/>

"Indeed, it's obvious to any observer who travels routinely and rents frequently that many consumers never give the car a second look but instead anticipate fair and honest treatment at rental return," said Howe. "And even if a consumer does look the car over, it's easy to miss a ding here, a dent there, and a stain or two on the interior, for example. It all translates into myriads of opportunities to cash-in on a consumer's insurance or credit card policy by eager rental agencies looking to increase revenue in very dramatic terms.

"It simply must be proclaimed that the liability threat to the renter isn't dependent on pre-existing vehicle condition, regardless of minor 'wear and tear' or worse. Rather, it has to do with the consumer diligence – or lack of -- to carefully document every square inch of the vehicle's condition before driving off the lot.

"Failing to document – and relying on trust and fair dealing – can mean a very time-consuming and very expensive punitive treatment.

Related: Enterprise Rental Scam (CBC) - Enterprise Rent-A-Car credits customer \$4,000 after Go Public investigates -- <http://www.cbc.ca/news/canada/british-columbia/enterprise-rent-a-car-improperly-charges-customer-1.3466025>

"Yes, there's a reason that agencies rely on rudimentary damage slips and 'Expedient' rental protocols," Howe insisted. "The reason involves enormous sums of money absconded by the industry through predatory – and in my case – fraudulent practices.

"Frankly, it begs the question: Why, in an era of high-quality and inexpensive digital photographic technology, are rental agencies not using technology that would virtually eliminate questions of

liability? Moreover, why are lawmakers allowing agencies to operate without the technology when the existence of consumer harms is so apparent? It simply defies logic when one ponders with logic, honesty, and common-sense.

“So that’s why I’m today calling on the IBM corporation for help and, in particular, business and technological expertise. Because I’m convinced that consumers empowered with efficient and powerful technology that includes comprehensive photographic documentation of vehicle condition preserved with secure cloud technology would significantly limit the theft scams routinely perpetrated against innocent individuals.

“On a related note, I found myself particularly motivated and inspired by the statement from IBM Chairman, President, and CEO Ginny Rometty,” continued Howe. “The chief executive said the following about IBM: ‘We remain dedicated to leading the world into a more prosperous and progressive future; to creating a world that is fairer, more diverse, more tolerant, more just’.

“There should be no doubt that I strongly agree with Ginny’s vision,” confirmed Howe. “And more specifically as it relates to bad acts that harm consumers with consistency and impunity, the idea of using technology to make the world fairer couldn’t be more germane.

Related: Enterprise Rental Scam (CBS News) - Enterprise Car Rental Company charges \$500 for phantom hail damage -- <https://denver.cbslocal.com/2016/05/11/enterprise-rent-a-car-hail-damage-refund/>

“From my perspective, -- and having more than a decade successfully interacting with IBM server technology -- it’s also a logical conclusion that a company like IBM would lead the effort.

“So please, IBM Corporation...hear this crime victim’s plea. Hear the pleas from our fellow citizens and visitors who’ve been -- and who will become -- financially exploited. Please take this task on and get to work on this important technology initiative. And once it’s ready for production, know that that this victim will take your solution to Congress and demand its implementation.

“Lobbying Congress to protect fellow humanity from predatory business practices...that’s a promise that I’m looking forward to pursuing with vigor and pleasure,” concluded National Car Rental ‘ding and dent’ fraud victim Howe. “The time for a ‘renter’s bill of rights’ with explicit federally mandated consumer protections is now!”

Related: Enterprise Rental Scam (Raycom Media) - Enterprise Rental Company is demanding \$600 for damage -- <http://raycomgroup.worldnow.com/story/31190715/car-rental-company-is-demanding-600-for-damage>

About SubscriberWise

SubscriberWise® launched as the first issuing consumer reporting agency exclusively for the cable industry in 2006. The company filed extensive documentation and end-user agreements to access TransUnion’s consumer database. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America’s cable operators (<http://newsroom.transunion.com/transunion-and-subscriberwise-announce-joint-marketing-agreement>). 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.

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