

# Subscriber<sup>®</sup>Wise

*Risk Management Solutions for the Communications Industry*

## Enterprise Holdings Fraud Victim Travels to Capitol Hill to U.S. Senator Marco Rubio's Office to Discuss Legislative Changes for Rental Car Industry

*SubscriberWise founder and U.S.A. child protector David Howe meets with Senator Rubio's Legislative Staff following predatory encounter at National Car Rental in Fort Myers, FL*

**March 18, 2017, Washington, D.C.**

**Capitol Hill** – SubscriberWise ([www.subscriberwise.com](http://www.subscriberwise.com)), the nation's largest issuing CRA for the communications industry and the leading provider of big data, advanced-analytics, and business-rules technology, announced today that company founder and child protector [David Howe](#) traveled to the Office of United States Senator Marco Rubio to discuss the crime and circumstances surrounding the National Car Rental attempted theft last October at the SW Florida Fort Myers International Airport. Howe was advised by senior investigators from the Florida Attorney General's office, including Director Victoria Butler, to take any legislative concerns to state and federal elected officials (<http://www.businesswire.com/news/home/20170303005471/en/National-Car-Rental-Crime-Victim-David-Howe>) .

"Yesterday I was in Washington, D.C. at the [Office of United States Senator Marco Rubio](#)," stated David Howe, National Car Rental fraud victim and [America's child guardian](#). "The meeting in Senator Rubio's Washington district office was an honor and a privilege to say the least.

"Yes, even an honor and privilege for the world's [Credit Czar](#)," Howe humbly stated.



*SubscriberWise founder and child guardian David E. Howe*

“And although I didn’t get to discuss the circumstances of my personal victimization with Senator Rubio directly (<http://www.businesswire.com/news/home/20161214006341/en/SubscriberWise-CEO-National-Child-Guardian-David-Howe>) , I did have an incredibly productive meeting with his energetic and ambitious legislative staff who eagerly extended their undivided attention to the comprehensive and detailed evidence prepared for them.

“I want to thank Ms. Celia Glassman, Senator Rubio’s Legislative Correspondent, along with the Senator’s Legislative Assistants, for taking time to hear the circumstances of my personal victimization,” said Howe. “From my perspective, including my professional perspective [advocating relentlessly for baby and child victims across the nation](#), it’s important for [every victim](#) to have an opportunity to be heard.

“More importantly, however, I want to thank each for listening so intently to the solutions I advocated with zeal and determination.

“Solutions that I am certain will help to protect U.S.A. citizens -- as well as our sisters and brothers from around the world who also are frequent victims of this under-regulated industry.

“The presentation I prepared included not a single snippet of anecdotal information,” emphasized Howe. “Instead, it was a remarkably [detailed and profoundly documented exhibition](#) that included printed, audio, and photographic evidence to dramatically and unequivocally substantiate the unethical and criminal tactics which were part of the theft attempt last October, 2016, by National Car Rental at the SW Florida Fort Myers International Airport.

“Indeed, many of the same predatory tactics which have been used to exact financial hardship and emotional distress on our fellow citizens here and around the world for too long and for too often,” stressed Howe.

Related: Rent A Car Whistleblowers: <http://www.cbc.ca/news/canada/british-columbia/budget-rent-a-car-fraud-claims-probed-by-rcmp-1.1238840>

“And today I hope the rest of Congress is listening as intently as Senator Rubio.

“Following the presentation of the crime scene evidence, we turned our attention to several legislative solutions and suggestions,” continued Howe. “Of course this was the primary point of my visit to

Washington. I started the discussion by asking Senator Rubio's team to consider the [Montreal Convention](#) as a prospective guide for establishing uniform and predictable rules that the car rental industry so desperately needs yet utterly lacks.

"Among the solutions that I suggested:

- Revision of the industry's fine print and legalese: consumers must have clear and conspicuous terms, including an understanding of their rights and responsibilities before exiting the rental booth

"Basically, consumers need a 'truth in rental act' with straightforward and honest disclosures. Similar to the 'Truth in Lending Act'," argued Howe. "What's provided today is a litany of formal and complex language that requires both a lawyer and a microscope to understand and read.

- Limit the industry' obsessive reliance on arbitration clauses to claims with amounts up to \$250.00.

"In other worlds, any amount higher than \$250.00 would trigger a consumer's right to request a civil court -- including a jury of peers -- to hear the case and determine liability. Currently the industry operates under the cover of arbitration, fearful of open dockets and public records.

- Eliminate fuel 'auto-charges'

"This is both a deceptive and dishonest, albeit legal, practice in the industry," Howe argued. "And it's perpetrated, almost always unknowingly against the consumer, despite the fact that fuel was replaced and despite the receipt in hand.

"Typically, a consumer will be charged \$15.00 when they drive less than 75 miles," confirmed Howe. "Although that doesn't seem unreasonable on first impression, it suddenly takes on a different meaning when one considers that the renter must keep track of the mileage. And it's predatory because the transaction is entirely automatic, regardless if fuel was purchased and the tank topped off. Moreover, most consumers don't know about this policy because it's buried in terms that no reasonable person would ever see or read.

Related: [Rental Car Checklist](#)

"The solution is simple: the system should prompt the agent to ask for a fuel receipt before adding the charge. I've asked the Florida Attorney General to investigate this matter and I also provided their office with proof of multiple personal examples during my meeting in Tampa last month.

- Utilize tablets and digital technology to generate photographic evidence of vehicle condition at time of rental origination

"As it stands today, an agent can find virtually any instance of vehicle damage including normal-wear-and-tear and minor dings, dents, and scratches. And while there's no team to inspect the car on checkout, the return process is entirely different. Once a consumer is implicated and the incident is formalized, the agency's 'damage recover unit' leverages a sophisticated and relentless process to 'satisfy its claim'.

“The industry argues that CEO’s and business people are just too busy to have an agent look over the car and document any damage. That’s an entirely false premise,” Howe insisted. “I’m an extremely busy CEO. Not only do I and other CEO’s just like me have the time, each can take the time.

“In fact, not taking the time at checkout can result in very serious time wasted...days, week, and months as is the case for me. But somehow, this time-constraint myth goes out the window when the vehicle is returned. Crawling around like babies in diapers and looking for every minor scratch, ding, and under-carriage damage -- only to follow up with a formalized incident report to implicate the renter -- that’s somehow perfectly acceptable for National, Alamo, and the others.

Related: [Sanibel couple charged for under-car damages to rental](#)



*The so called 'dent' that was used to implicate Howe. It turns out this is mere 'wear and tear' by the company's own internal protocols. Because Howe is an identity fraud expert and keenly aware of criminal behavior following two decades of experience in the communication industry, he immediately became aware of the predatory encounter and recognized that he was about to become a victim of the well-known 'rental rip off encounter' that has plagued so many other victims.*

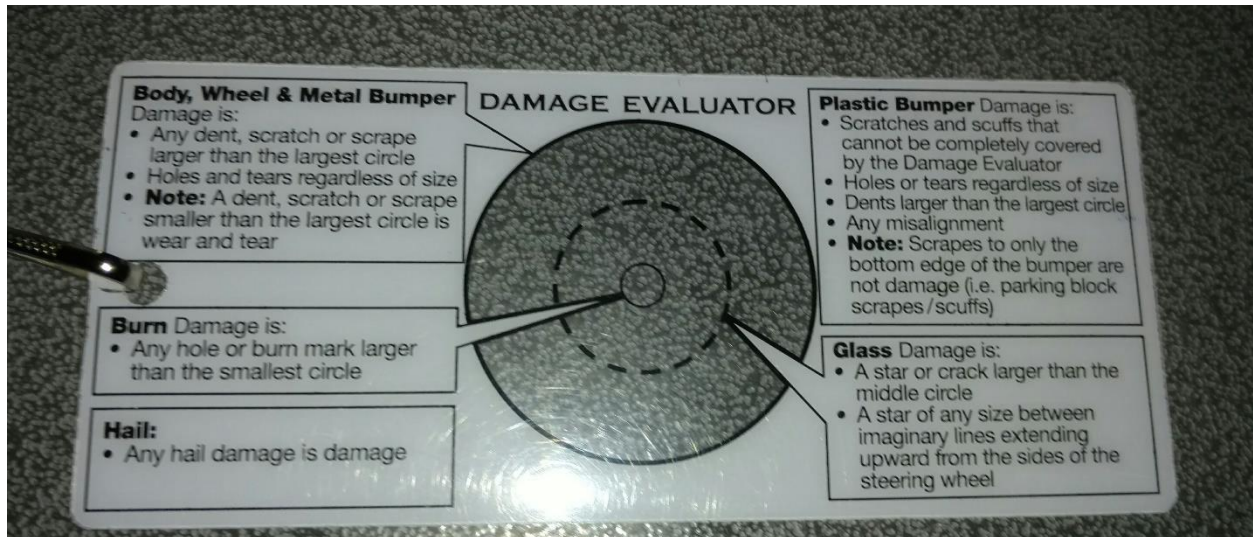
*Howe used the Verizon VTEXT server to protect himself against what he thought was the beginning of a predatory civil theft attempt. However, Howe didn't know the photograph would ultimately protect him from what would eventually be labeled as criminal fraud: <https://www.einpresswire.com/article/358354722/verizon-vtext-server-technology-instrumental-for-national-car-rental-crime-victim-and-u-s-credit-czar-david-howe> .*

Related: Listen to portions of Howe’s calls with National Car Rental and their ‘Damage Recover Unit’:  
<https://soundcloud.com/user-370781554/national-predatory>

“Unfortunately, in my personal case, the claim was supported by subsequent criminal damage to the vehicle after I left the garage. It’s simple,” Howe continued. “Striking the car with a hammer -- or some other hard object -- generated a legitimate claim with the illusion that I was responsible. Had I not taken



a real-time photo and immediately sent it to a National manager at the Fort Myers airport, I would not have a leg to stand on. In other words, I would have paid a bogus \$502.80 claim. In other words, the attempted theft would have been actual theft.



*Enterprise Holdings 'Damage Evaluator'. Notice the clear descriptions that would have unequivocally identified the minor ding as natural and inevitable 'wear and tear' that occurs with every single car driven today. The protocol is standard at every garage and employees have them in their pockets. Howe was unaware of this tool. Agents didn't follow protocol because they knew a claim could not be supported based on the unambiguous descriptions. Listen to a manager at another airport location immediately dismiss this minor 'wear and tear' as 'too small to report': <https://www.youtube.com/watch?v=7Mhzk3FZDak>*



*After Howe left the garage, the car was criminally damaged to create a legitimate claim. The damage was photographed and reported against Howe with a demand to pay \$502.80. Howe was included National's rental system as having damaged a vehicle. Listen to demand: <https://soundcloud.com/user-370781554/howe-damage-recovery-unit-1078722-cr-2016-12-1209->*

[14-01-2b5a](#) . One day after the Lee County Port Authority Detectives launched their criminal investigation – more than a month after the nightmare started – a regional National manager called to say the money demand had been dropped. He also wanted to apologize for the ‘Human Error’.

“But for that one photo, the Lee County Port Authority Police would not have launched a criminal investigation, Howe declared.

“But for that one photo, Wink News would not have invested nearly 3 hours interviewing me at the Fort Myers Airport and in my home (<http://www.winknews.com/2017/02/22/fort-myers-mans-complaint-among-many-against-rental-car-firm/>) .

“But for that one photo, I would have not been in front of Florida Attorney General Pam Bondi’s Director of Consumer Protections Division Victoria Butler and the agency’s senior investigators last month.

“But for that one photo, I would not have had multiple meetings with Senator Rubio’s staff, including my visit yesterday to the nation’s capital to speak directly with Legislative team members.

“But for the one photo, I would not have executed a contractual agreement with a legal consideration and review of racketeering, class-action, civil theft, negligence, and punitive damages with the [Wilbur Smith Firm](#), Ft. Myers, Florida,” Howe insisted.

“I don’t expect any miracles after this meeting,” acknowledged Howe. “And it’s not necessary to entirely overhaul the industry. In truth, the vast majority of personnel who work in the industry are ethical and honest.

“And I would know...I rent about 100 cars a year as Credit Czar travels the nation [empowering young and old with credit knowledge and information](#) while also advocating for babies and children who are victimized by identity fraud more than [200 times every day of the year](#). However, it remains my strong position that effective and common sense rules can make a world of difference in terms of protecting consumers. In most civil jurisdictions, the amount of money predatorially, and sometimes criminally, usurped from consumers – most often without a shred of evidence to substantiate liability -- would undoubtedly translate to felony theft.

“Yes, without reasonable regulations the car rental industry will continue racketeering at will. It’s time to slam the brakes -- hard and permanently -- on the predatory behavior.

“So, thank you once again -- Senator Rubio and legislative professionals -- for taking time to hear from a fellow citizen. More importantly, thank you for offering your time your concern and your compassion to listen to a crime victim and survivor.

“Now please get to work. The renters of the world can hardly wait a moment longer,” concluded Howe.

### **About David Howe and SubscriberWise**

David Howe is the highest achieving credit scoring consumer in global banking and financial history since Alan Turing invented the computer. Howe intends to demystify consumer credit and credit scores for individuals everywhere by sharing his story and experiences. Credit and credit scores impact many areas of one's financial life. Excellent credit offers rewards and opportunities; adverse credit limits choices and costs real money.

Hearing the facts about credit scores from the only citizen of the world - living or deceased - to have achieved simultaneous perfect FICO 850 scores across every national repository and simultaneous perfect Vantage scores at Equifax, Experian, and TransUnion - as well as having obtained rankings in the 100th percentile across virtually every scoring model on the market – is intended to empower and encourage consumers who may be struggling with their credit and eager to get back on their feet.

Pursuing perfect credit is hardly the point and it shouldn't become an obsession; rather it is the fact that it's possible. It requires patience and extremely careful financial maneuvers over a very long period. And because no person can control life events, set-backs are inevitable. David Howe proves it's attainable despite his own challenges and life events during his near half-century existence on planet earth. Howe has literally invested decades with countless hours and thousands of dollars pursuing and mastering personal credit and FICO scores in particular. The effort has paid off and has not gone unnoticed.

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.

Having directly prevented more child identity thefts than any single individual including law enforcement professionals nationwide, David 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. During his long career in telecommunications, Howe has exposed some of the most complex banking and financial crimes the U.S.A. has ever known

(<http://www.businesswire.com/news/home/20150703005329/en/SubscriberWise-CEO-David-Howe-Blows-Whistle-National>) .

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.

Howe was among the first professionals in the nation to obtain the FICO Professional Certification. Howe was interviewed on the subject of perfect credit by BankRate.com and The Motley Fool and is the first and only citizen of the world to describe the details of 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.

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

**Contacts**

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