



**National Car Rental
Criminally Damages its
Own Property and then
Seeks Recovery from
Victim, SubscriberWise
CEO PROVES**

**National manager offers
victim “conjecture” that
the crime was committed**

**at a National owned
garage.**

**Predatory behavior is
abundant but always
dismissed as “human
error”.**

**Victim intends to describe
the comprehensive nature
of crime to Florida
Attorney General Pam
Bondi and seeks new
legislation to protect**

**Floridians and visitors
from the U.S.A. and around
the globe.**

**Verizon VTEXT Server
Technology Instrumental
for National Car Rental
Crime Victim and U.S.
Credit Czar David Howe**



Wink News anchor and reporter Lindsey Sablan preparing for interview in the home of national child guardian and SubscriberWise president David Howe (Photo: Business Wire)

Howe provides unequivocal evidence from the Verizon system to Lee Port Authority and Wink News Anchor and Reporter Lindsey Sablan at the same time asks Florida Attorney General Pam Bondi for a face-to-face meeting

TALLAHASSEE, FL, U.S.A., December 17, 2016 /**SubscriberWise** / -- SubscriberWise

(www.subscriberwise.com), the nation's largest issuing consumer reporting agency for the communications industry and the leading protector of children victimized by identity theft nationwide, announced today that company founder and [U.S. credit czar David Howe](#) has acknowledged Verizon VTEXT (www.vtext.com) server technology was profoundly

instrumental in exposing a criminally sophisticated economic scam by National Car Rental (www.nationalcar.com) at the SW FL Fort Myers International Airport.

Howe is also asking to present this evidence, along with other proof of fraud and predatory behavior, to Florida Attorney General Pam Bondi.

“What started as a routine and malicious financial extortion scheme on October 29, 2016, by National Car Rental at the SW FL Fort Myers International Airport, can finally be proved criminal -- thanks in large part to Verizon’s VTEXT server technology,” stated David Howe, SubscriberWise founder and national child protector.



Miami International Airport (MIA) where Howe pick up rental car. Howe rented an "Express Deal" from Priceline and selected a "Compact" car (Economy/Compact) for the one-way rental to Fort Myers. Oddly enough, the agency asked him to take a "Premium" car at 'no additional' charge. It later turned out that the car Howe was "upgraded" to had previous damage as indicated by a "Vehicle on Hold" receipt that Howe was able to obtain and provide law enforcement. Was this all a mere coincidence? Note also that the lighting in the garage would make it more challenging to see very minor damage and there's no attendant walk-around when receiving the vehicle. On the other hand, upon vehicle return at National, the experience of vehicle inspection is quite exhaustive and deliberate.

Note: Howe repeatedly demanded video footage from the exit-booth at Miami airport. Finally the company said that he would need to return to the Miami airport – Monday through Friday during business hours – to view the footage (Howe has audio recordings to confirm this). Howe did exactly what the company asked and returned to the Miami airport on Monday December 12, 2016. Of course, when Howe arrived at MIA, no one was aware and the person who could provide the footage wasn't available. The manager on duty also could not obtain the video. Moreover, Howe learned that after 30 days the surveillance is "gone" and this was also confirmed at another airport location when a "whistleblower" showed Howe the company's internal systems. Not surprisingly, the money demands started nearly 30 days after the rental.

Howe promptly reported this and other evidence of predatory behavior to Port Authority police. Howe also has an HD video of the Miami airport visit.



David E. Howe, SubscriberWise founder, national child protector, and U.S./global credit czar

"And what's been a long dark line of predatory and malicious behavior versus criminal fraud is finally reaching the glowing light of day.



Normal "wear and tear", not only by any reasonable standard but also by National's own guidelines. Above is described as "Dent" by both a National Car Rental employee and a manager. It turns out that the company's own conspicuous and highly standardized protocol would have clearly indicated the above as non-damage. However, rather than relying on the well-established rules, the company made a production of the "damage" and obtained a formal "incident report" where they further victimized and humiliated Howe in front of other customers. Howe was then asked to record his credit card number and insurance policy information on a form placed on the hood of the vehicle. Subsequent calls with the so called "damage recovery

unit" yielded the same request: "We need your credit card and insurance to satisfy your claim". "Failure to pay will result in collections". "Please provide your credit card...this is between your credit card/insurance company and National; they'll handle the payment and any disputes...You cannot sue us you agreed to arbitration...You cannot have a judge decide this case..."

For the record, Howe has audio recordings of these and other conversations at his corporate office in Ohio.

"What's been National's dismissing and constant corporate drum beat of of mere 'human error'

([www.cbc.ca/news/canada/british-columbia/enterprise-rent-a-car-improperly-charges-](http://www.cbc.ca/news/canada/british-columbia/enterprise-rent-a-car-improperly-charges-customer-1.3466025)

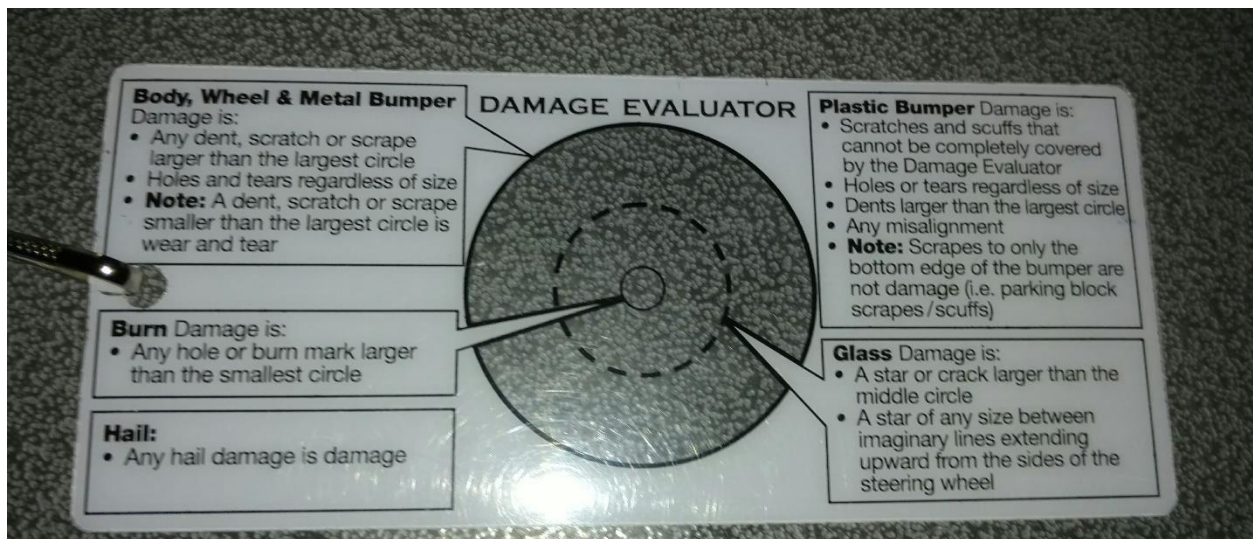
[customer-1.3466025](http://www.cbc.ca/news/canada/british-columbia/enterprise-rent-a-car-improperly-charges-customer-1.3466025)), from low level managers to senior executives, can finally be recognized

for the criminal and sophisticated operation that's persecuted myriads of unsuspecting and

innocent victims, from the U.S.A. and around the world, ([www.kdvr.com/2016/06/06/man-](http://www.kdvr.com/2016/06/06/man-says-rental-car-company-charging-for-damage-that-doesnt-exist)

[says-rental-car-company-charging-for-damage-that-doesnt-exist](http://www.kdvr.com/2016/06/06/man-says-rental-car-company-charging-for-damage-that-doesnt-exist)) with impunity for years and

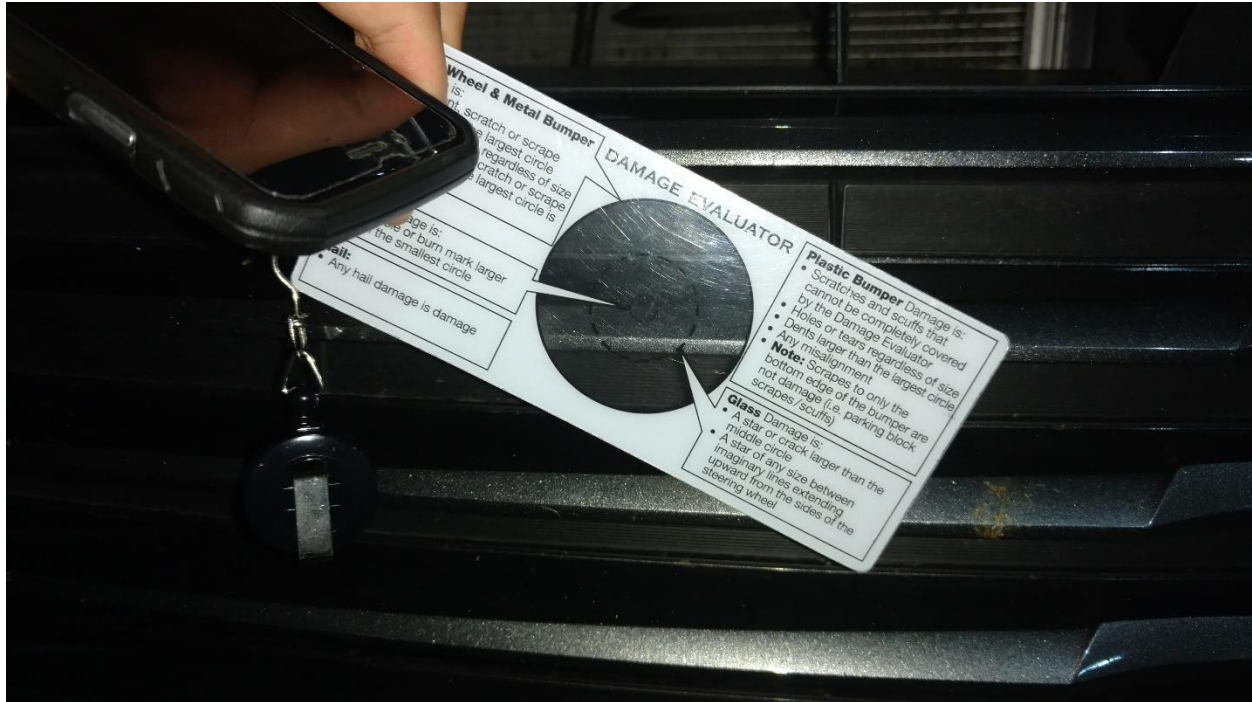
years," Howe stated.



This is National's "Damage Evaluator" and it is a hard and standard protocol at every National agency that Howe visited. Moreover, it was provided to Howe by another employee who "didn't want to lose his job" but was nevertheless willing to demonstrate the protocol (the manager (whistleblower as Howe prefers to call him) also allowed Howe multiple photos. He also went out of his way to find the same make and model (below) to profoundly drive the point that the "Dent" was not damage by the company's own – and very plain language – standard.

The manager stopped short of admitting predatory/criminal behavior but the implication was obvious from Howe's perspective.

For the record, the 'whistleblower' looked at the "Dent" that Howe was made liable for and said "there's no way this is damage that should be reported, and every employee, – particularly the managers – understands that the damage evaluator is the standard protocol. He went on to say that "just eyeing the damage" would have been sufficient to indicate there is NO damage. Note: Howe also has a video of a manager immediately dismissing the "Dent" as damage (when asked at a different rental counter at an international airport). That evidence has been provided to police detectives and can be viewed on YouTube: <https://www.youtube.com/watch?v=7Mhzk3FZDak>



Here the 'whistleblower' allows Howe to place the "Damage Evaluator" on the same make and model (Toyota Avalon) to dramatically demonstrate that – by the National's own highly touted 'protocol' – this is not even close to damage/renter responsibility. Strangely enough – despite the company's firm protocols and standards – the "Damage Evaluator" was never mentioned, neither by the employee or the manager at SW FL International Airport...and even after Howe made a loud and long dispute at the airport (aka the crime scene).

Related: Read the company's eagerly promoted protocol in a story connected to another SW FL couple who was a victim of the predatory scheme. Somehow it was all but forgotten when the damage was too inconsequential and would have been an obvious exclusion based on the plain language contained on the tool: <http://www.winknews.com/2016/02/29/sanibel-couple-charged-for-under-car-damages-to-rental/>

FACT: When Howe later asked a manager about this, he was advised that the protocol wasn't followed because they weren't certain if there was unseen damage (i.e. the pebble may have damaged the frame of the car)

"And regardless if the officers investigating the fraud -- law enforcement professionals with whom I've been interacting on a near daily basis -- can actually expose the criminal actors for prosecution, this is not paramount for me," continued Howe.

“Why?

"Because this economic criminal exploitation, in many ways, is similar to the highly complex financial crimes that I've exposed over the years in my professional career protecting operators from predatory and criminal exploitation (<https://soundcloud.com/user-370781554/news-talk-1480-whbc-howe-radio-interview>) across this nation.

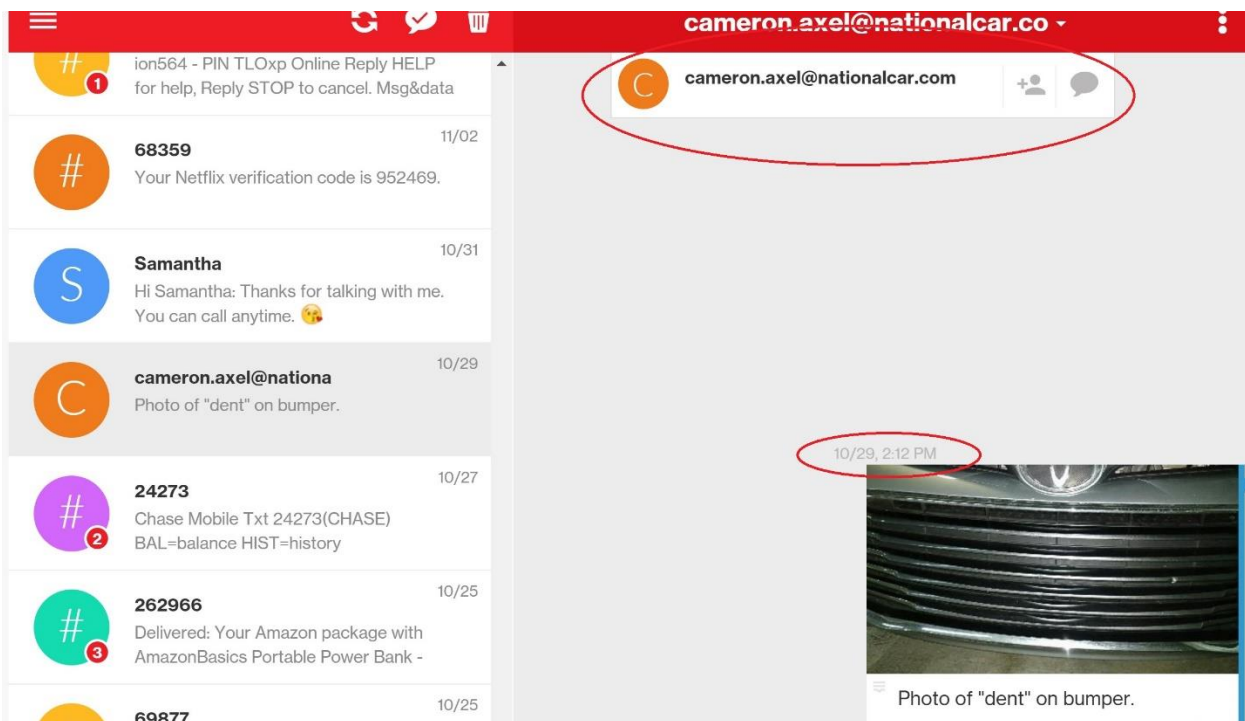
“It's also similar to child-crime cases that I've brought to local and federal law enforcement professionals that often result in prosecutorial inaction or reduced charges (www.indeonline.com/article/20141021/News/141029834).

“For more than 20 years, I've worked in the telecommunications industry. And while I'm not a computer expert, I'm hardly a novice,” acknowledged Howe. “Despite my challenges with complex computer technology, I work every day with highly competent and professionally trained network engineers and programmers (www.enhancedonlinenews.com/news/eon/20140315005015/en/CableFAX/SubscriberWise/M

[CTV](#)) who have taught me about SMTP, IP, SSL, and other less-known technology over the decades.

"It is technology that I knew could be used to protect me from the predatory behavior at National Car Rental on October 29, 2016, that is now undeniable criminal fraud and exploitation.

"And today it is Verizon server technology that has done just that.



Howe sent photo of "Dent" to National manager via VTEXT and confirmed receipt on manager's device before leaving airport.

"I am a crime victim in the state of Florida," Howe continued.



After Howe left, the car was sent to a National owned "garage" and criminally damaged! The damage was then photographed and sent to Howe in a PDF from the "Damage Recover Unit" with a phone call asking for \$502.80 to 'satisfy' the claim...

According to a National manager who was speaking off the record and with "conjecture", Howe was told about the offsite "garage". Howe promptly contacted the Lee County Port Authority Police with this information

Note: Hear one of the extortion demands from National: <https://soundcloud.com/user-370781554/national-car-rental-damage-recovery-scam>.

Note the VTEXT photo with the recipient, time and date stamp consistent with the rental return, and the photograph with only minor "wear and tear" but NOW with significant damage that creates a legitimate claim (likely to defraud the credit card/insurance) while also damaging the unsuspecting and innocent crime victim(s) character, reputation, and driving/insurance

record (see C.L.U.E. reports for more on the serious and potential long-term consequence and re-victimization this crime may have caused: https://personalreports.lexisnexis.com/fact_act_auto_claims/landing.jsp .

VTEXT proved crucial and demonstrated that the criminal damage COULD NOT have been caused by Howe, but rather from the TORTFEASOR(S)/CRIMINAL PERPETRATOR(S). This evidence was the trigger for the FRAUD pursuit by the Lee County Port Authority police and the involvement of Wink News.

"I am a Florida homeowner and taxpayer.

"And today I'm respectfully requesting a face-to-face meeting with my state Attorney

General Pam Bondi so that I can explain these sophisticated, yet rarely exposed crimes, not only

for Floridians, but for our fellow citizens and visitors from around the world.

"Yes, I am a crime victim in the state of Florida," emphasized Howe. "Make no mistake about it.

"As a crime victim I want to make a victim impact statement.

"And as a crime victim, I expect Florida's chief lawmaker Pam Bondi to listen to what this victim

has to say," Howe concluded.

PERSONAL MESSAGE FROM DAVID HOWE: "I have substantial evidence of predatory

behavior, including several audio recordings and videos with National Car Rental and its

managers and employees. I also received a call from 'Kevin' at National Fort Myers Airport counter on Tuesday December 13 at approximately 10am EST. Kevin wanted to get some information but first wanted to apologize for the company's "human error". He also wanted to assure me that I was not supposed to be "pursued". I informed him that it was too late for an apology and that he would need to contact police for any information. I strongly encouraged him to contact his senior executives and preferably the CEO and let the officer know who they had victimized. I also demanded a letter indicating that the company would no longer hold me liable for the \$502.80 that it was criminally attempting to extort (<https://soundcloud.com/user-370781554/national-car-rental-damage-recovery-scam>).

The company did send a letter that same day indicating that I was no longer liable for the \$502.80. I provided this to the police and the media. I also notified the FBI with many of these details. The agent who took the call advised me that he would note the facts. He also repeatedly suggested I obtain a lawyer. We hung up before I could thank him and let him know that's exactly what I intend to do.

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. TransUnion approved the request as part of a pilot

project in 2007. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America's cable operators. Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

SubscriberWise was founded by David Howe, who is a consultant and credit manager for MCTV, where he has remained employed for two decades. At MCTV, Howe manages the bad debt and equipment losses on annual sales in excess of \$60 million. During his 20-year career at MCTV, Howe has reviewed more than 60,000 credit submissions. His interest in credit began in 1986 as a 17-year-old student in high school.

Over the past decade, Howe has been consulted by every leading communications operator in the country. 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.

Having directly prevented multitudes 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.

Howe is also the highest FICO and Vantage Achiever in worldwide banking and financial history. Howe is the only known individual – living or deceased – to have obtained and documented simultaneous perfect FICO and Vantage Scores across every national credit bureau.

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.

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

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