

Anthem Data Breach: SubscriberWise Provides Victims of Data and Identity Theft Important Information

The nation's largest issuing consumer reporting agency for the communications industry provides victims of Anthem's data breach a video review of options.

ORLANDO, FL, U.S.A., February 7, 2015 /EINPresswire.com/ -- <u>SubscriberWise</u>®, a leading provider of analytics-driven subscriber decision management technology and the nation's largest issuing consumer reporting agency for the communications industry, announced today that the company has produced a new YouTube video offering victims of <u>Anthem</u>'s recent and confirmed data breach a video explanation of options that may help protect their personal credit.



The SubscriberWise brain trust: SubscriberWise: (left to right) President David Howe, Chief Systems Engineer Mark Hoffer and VP/CFO David Hoffer

Watch the video:

https://www.youtube.com/watch?v=yqTm3koC0oU

"In addition to monitoring one's credit report regularly, there are two important and proactive options that victims should evaluate and consider immediately," said David Howe, president of SubscriberWise and a national authority on child identity theft. "The first and less dramatic step is a 'fraud alert'. A fraud alert allows creditors to obtain a credit report but they must take steps to verify the consumer's identity as indicated by instructions in the alert.

The second and much more aggressive step is a 'credit freeze'," continued Howe. "And this is the approach that SubscriberWise recommends for Anthem victims specifically."

"A credit freeze (also know as a security freeze) locks down the credit report. Essentially it prevents creditors from obtaining a credit report entirely. It also requires the victims themselves to take additional steps when applying for credit," explained Howe. "For example, consumers who have placed a freeze on their credit report will have to either obtain a 'credit lift' for a prospective creditor or provide the creditor with a pin or code to access the file when applying for a loan or other application that involves accessing a consumer credit report."

"Last October I advocated for an expansion of AnnualCreditReport.com to offer the nation's credit consumers more effective identity theft protection (<u>http://www.prweb.com/releases/2014/10/prweb12251032.htm</u>). I hope Anthem and other victims of

these mega data breaches will engage their elected representatives and take these suggestions seriously," Howe concluded.

Individuals who want to hear real scenarios of customer service agents responding to fraud (red flag) alerts at <u>MCTV</u> (SubscriberWise was founded at MCTV in 2005) should listen to the audio files contained in the following article:

http://eon.businesswire.com/news/eon/20130621005688/en/MCTV/SubscriberWise/Identity-theft

About SubscriberWise

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 technology has prevented thousands of child identity thefts and uncovered the misuse of personally identifiable information for operators everywhere.

SubscriberWise contributions to the communications industry are today quantified in the multiple tens of millions of dollars annually.

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David Howe SubscriberWise 330-880-4848 x137 email us here

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