

## OmniTrue - Automotive Criteria

### Geographic Criteria

- Zip Code + Radius
- Zip Code List
- Exclude Zip Codes
- Address Type
  - Single Family Dwelling
  - Apartment/Condominium
  - Post Office Box
  - General Delivery
  - Rural Route
- State
- DMA
- Custom Population File

### Deduplication Criteria

- Deduplication Level
  - Household
  - Address
  - No Deduplication
  -

### Suppression Criteria

- Cut Order Suppression
  - Days to Suppress
- Cut Order Suppression Level
  - By End User
  - By Ad Agency

### Credit Inquiries (Triggers)

- Automotive Credit Inquiries
  - Date Range
  - Last \_\_\_\_ Days

### Credit Scores and other Attributes

- Automotive 5 Credit Score
- Standard 5 Credit Score
- Number of All Active Trades
- Months on Credit File
- TrendScore (Standard)
- TrendScore (Auto)
  - Gained Automotive Score Points
  - Lost Automotive Score Points
- No Bankruptcies

- No Repossessions

**Credit Programs (pre-populated criteria)**

- In the Market
  - Target prospects with a lease coming due in the next 6 months or prospects with a loan that is over 50% paid off
- Rate Reduction
  - Target prospects whose current interest rate can be lowered by at least 4% when they finance a new vehicle

**Auto Tradeline Aggregate Attributes** (a tradeline is a lease or a loan)

- Number of All Tradelines (Open and Closed Tradelines)
- Number of Open Tradelines
- All Tradelines Current Balance
- No New Tradelines in the last \_\_\_\_\_ months

**Auto Tradeline Attributes** (a tradeline is a lease or a loan)

- Tradeline Type
  - Lease or Loan
  - Lease
  - Loan
- Tradeline State
  - Open or Closed
  - Open
  - Closed
- Loan Status
  - Paid account as agreed
  - 2 or less payments past due
  - 3 or less payments past due
  - 4 or less payments past due
  - 4 or more payments (120 days) past due
  - Collection account
  - Repossession
  - Charge-off
- Interest Rate
- Tradeline Term in Months
- Months Since Tradeline Opened
- Months Remaining on Tradeline
- High Credit Amount (original loan amount)
- Current Balance
- Monthly Payment
- % Paid Through

**Bankruptcy Attributes**

- Bankruptcy Chapter
  - Chapter 7
  - Chapter 11
  - Chapter 12
  - Chapter 13
- Number of Bankruptcies Filed
- Number of Bankruptcies Discharged
- Months Since Discharged
- Maximum Bankruptcies Filed (Using this attribute will include people without Bankruptcies)

### **Repossession Attributes**

- Number of Repossessions (Using this attribute will require the person to have a Repossession)
- Months Since Repossession (Using this attribute will require the person to have a Repossession)
- Maximum Repossessions (Using this attribute will include people without Repossessions)
- No Repossessions in the last \_\_\_\_ Months (Using this attribute will include people without Repossessions)

### **Census Attributes**

- Census Income

### **Individual Attributes**

- Has Email Address
- Has Telephone (Landline or Cellphone)
- Has Landline Telephone
- Has Cellphone
- Age
- Gender
- Ethnicity
- Est. Income

### **Household Vehicle Attributes**

- Vehicle Class
- Vehicle Mileage
- Last Seen (timeframe the vehicle was last reported as being connected to the prospect)
- Model Year
- Make
- Model
- Not Owned Makes (makes that the prospect has never been reported as owning)

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- Vehicle Class
- Vehicle Mileage
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- Model
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**Optional Add-On Data Appends (where available)**

- Automotive Non-Credit (Make, Model, Year, VIN)
- Telephone Numbers
- Demographics (Gender, Birthdate)