



CRIF also has payment history data for a good **10% of people in Austria**. These are mostly debt collection claims – even if they have been paid. CRIF stores even paid claims for up to seven years, although they may be deleted sooner depending on the frequency of debt collection reports.

Debt collection companies

Reports to CRIF in the test data set*

Riverty Services Austria GmbH	40
Lowell Inkasso Service GmbH	37
INKO Inkasso GmbH	26
OKO Inkasso-Auskünfte GmbH & Co KG	17
Aktiva Inkassobüro Gesellschaft m.b.H. & Co. KG	12
Alektum GmbH	9
PAIR Collect GmbH	8
KMS Inkasso GmbH	8
Avanzia Bank S.A.	6
Inkassodienst Hillinger GmbH	5
Commerz Inkasso GmbH	5
AKV EUROPA Alpenländischer Kreditorenverband	4
Intrum Austria GmbH	4
Inkasso MERKUR GmbH	3
Coeo Inkasso GmbH	3
Finion FairPay GmbH	3
Actio FinanzdienstleistungsgmbH	2
Jedermann Inkasso GmbH	2
Bon Prix Handelsgesellschaft mbH	2
Bankhaus Denzel Aktiengesellschaft	1
Energie AG Oberösterreich	1
Akzeptia Inkasso GmbH	1
GLTP Grassner, Lenz, Thewanger & Partner	1
Oberbank AG	1
EOS ÖID Inkasso-Dienst GmbH	1
Raiffeisen Leasing	1
Inkasso Blum GmbH	1
Universum Inkasso Gesellschaft m.b.H.	1
Santander Consumer Bank GmbH	1

* The number of around 2,400 people in the test data set allows rough conclusions to be drawn about the debt collection companies that frequently provide data to CRIF. To represent the total Austrian population over the age of 18 (5.6 million), the data would have to be multiplied by a factor of 2,333.