

Credit agencies are used to assess borrowers in terms of their financial activities, credit rating and financial solvency. Credit agencies are private-sector companies that collect and process information on the creditworthiness of private individuals and commercial enterprises. Scores are calculated using this information ([Scoring/Credit Check](#)).

Below is a list of the main credit agencies in Germany:

- Schufa Holding AG
- CEG Creditreform Consumer GmbH (Creditreform)
- Deltavista GmbH
- CRIF Bürgel GmbH
- infoscore Consumer Data GmbH (Bertelsmann)
- accumio finance services gmbh (Telekom)
- Bisnode

The most important agencies in Austria are as follows:

- Kreditschutzverband von 1870 (KSV 1870)
- Alpenländischer Kreditorenverband (AKV)
- Bisnode
- GBI-Genios
- Intrum Justitia