

Presentation on SPPI for ISIC Code 82.9 – Business Support Service Ac- tivities not elsewhere classified

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Content

Content	2
1 Description and characteristics of the industry	3
1.1 Definition of the industry	3
1.2 ÖNACE 2008	4
1.3 Market overview	5
1.3.1 N82.91 Collection agencies and credit bureaus	7
1.3.2 N82.92 Packaging activities	10
1.3.3 Other business support service activities N.E.C.....	10
2 SPPI measurement	11
2.1 General overview	11
2.2 Sampling and Weighting	11
2.3 Service description and price survey	12
2.3.1 N82.91 Activities of collection agencies and credit bureaus.....	13
2.3.2 N82.99 Other business support service activities N.E.C.	13
3 Evaluation of measurement	15
3.1 Quality Adjustment	15
3.2 Predefined services	15

1 Description and characteristics of the industry

1.1 Definition of the industry

This group includes the activities of collection agencies, credit bureaus and all support activities typically provided to businesses not elsewhere classified and belongs to division 82, Office Administrative, Office Support and other business support activities.

There are three subclasses within ISIC Code 829:

8291 Activities of Collection agencies and credit bureaus

This class includes:

- Collection of payments for claims and remittance of payments collected to the clients, such as bill or debt collection services
- Compiling of information, such as credit and employment histories on individuals and credit histories on businesses and providing the information to financial institutions, retailers and others who have a need to evaluate the creditworthiness of these persons and businesses

8292 Packaging Activities

This class includes:

- Packaging activities on a fee or contract basis, whether or not these involve an automated process:
 - Bottling of liquids, including beverages and food
 - Packaging of solids (blister packaging, foil-covered etc.)
 - Security packaging of pharmaceutical preparations
 - Labelling, stamping and imprinting
 - Parcel-packing and gift-wrapping

This class excludes:

- • Manufacture of soft drinks and production of mineral water, see ISIC Code - 1104
- • Packaging activities incidental to transport, see ISIC Code - 5229

8299

Other business support service activities not elsewhere classified

This class includes:

- Providing verbatim reporting and stenotype recording of live legal proceedings and transcribing subsequent recorded materials, such as:
 - Court reporting or stenotype recording services
 - Public stenography services
- Real-time (i.e. simultaneous) closed captioning of live television performances of meetings, conferences
- Address bar coding services
- Bar code imprinting services
- Fundraising organization services on a contract or fee basis
- Mail pre-sorting services
- Repossession services
- Parking meter coin collection services
- Activities of independent auctioneers
- Administration of loyalty programmes
- Other support activities typically provided to businesses not elsewhere classified

This class excludes:

- Provision of document transcription services, see ISIC Code - 8219
- Providing film or tape captioning or subtitling services, see ISIC Code - 5912

1.2 ÖNACE 2008

In Austria the German Austrian version of ISIC or NACE is used with no substantial differences between the three versions. This is necessary as all needed data – for weighting and sampling – are classified and published by ÖNACE.

The Austrian ÖNACE classification contains an alphabetical index of products and services that belong to a certain subcategory. The number of entries for class N8299 – that are 61 entries - in this alphabetical index show already the heterogeneity of the class compared to the other two classes within 829, which have nine and five entries respectively.

1.3 Market overview

The class N is a small section classified by turnover. Within section N division 82 has only 10% of the turnover share with 829 as the largest group within the division. At the same time, however, 829 is a very heterogeneous group with 8299 Other economic activities not classified elsewhere is the largest class in the group Economic activities not classified elsewhere. This can also be deduced from the fact that there are proportionally significantly more companies in 8299 than one would expect based on turnover. In other words, 8299 is a catch-all category for all activities that cannot be clearly assigned elsewhere (see Table 1).

Table 1: Overview of ÖnACE N.82.9 for Austria in 2023

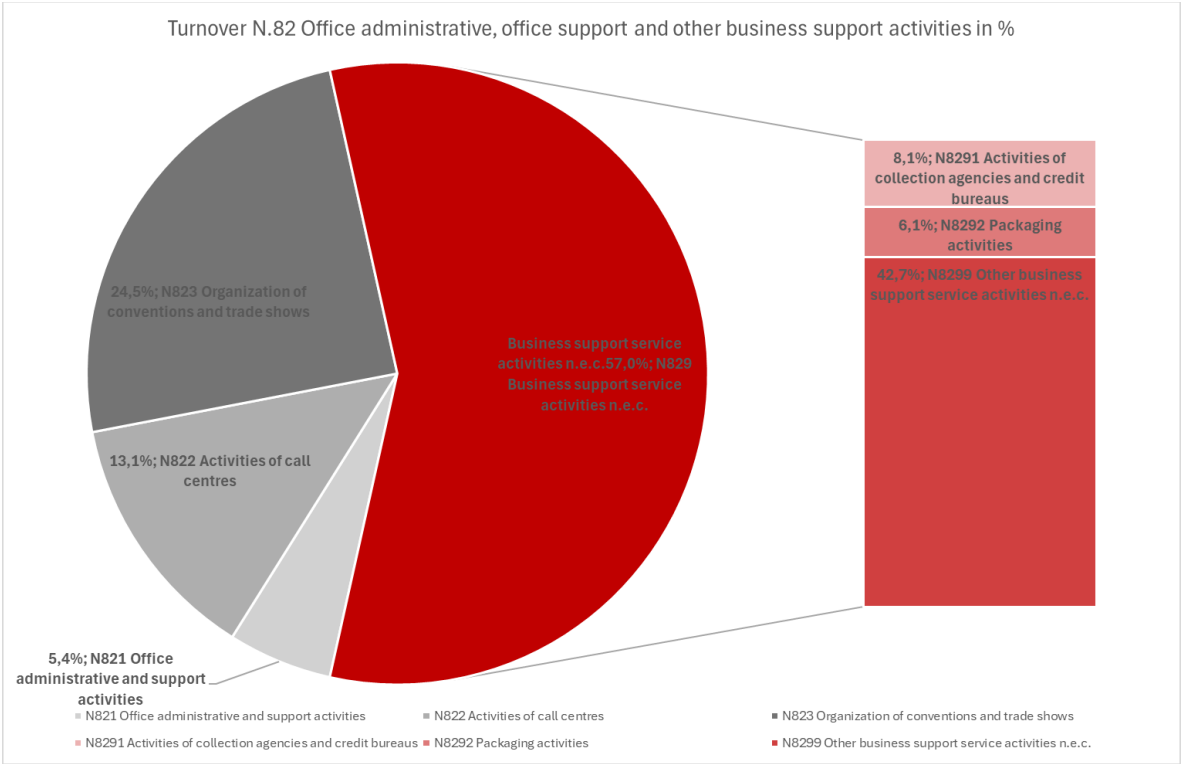
ISIC code	Enterprises number	Employees number	Turnover in 1.000 €	Turnover % total	Turnover within upper
Total	602.763	3.803.867	1.034.175.688	100	
N	26.836	261.439	28.057.630	2,7	2,7
N82	6.183	23.897	2.827.851	0,3	10,1
N829	3.402	11.559	1.611.393	0,2	57,0
N8291	98	1.354	229.866	<0,1	14,3
N8292	88	1.672	172.915	<0,1	10,7
N8299	3.216	8.533	1.208.612	0,1	75,0

Source: Structural business statistics

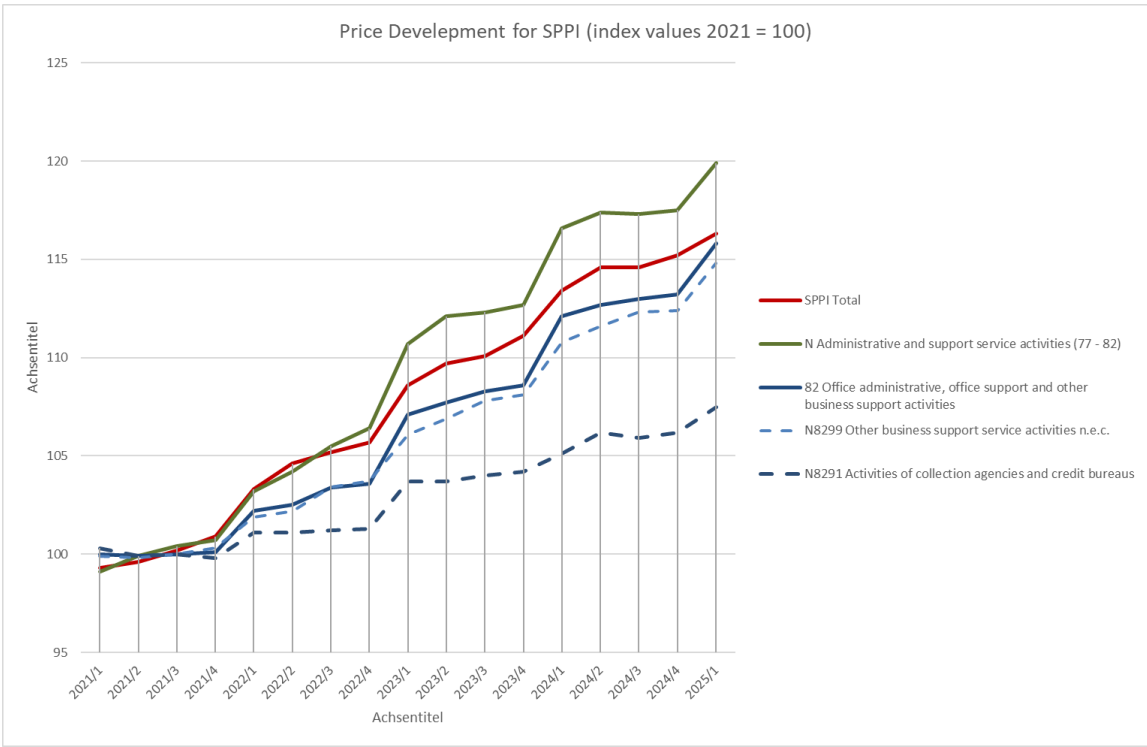
Starting with NACE section N Administrative and support service activities consists of six divisions, with N77 Rental and leasing activities (27% share of turnover in the sector) as the largest division, followed by N81 Services to buildings and landscape activities (26%). The smallest division within N is N80, Security and investigation activities (3%), followed by N82, Office administrative, office support and other business support activities, which are the subject of this paper.

Within N82, N829 Business support service activities N.E.C. is the largest group with 57% share of turnover which is divided into Packaging activities with a 11% share within the group. The class N8299 economic services N.E.C. accounts for almost two-thirds with 75% turnover share.

Graph 1. Turnover in percent of Division 82 Office administrative, office support and other business support activities



Graph 2. Price development for SPPIs in Austria



Graph 2 shows the price development for the SPPI total and for the subgroups of interest. The turnover of debt collection agencies is currently declining; industry turnover in Austria has fallen since 2021 and is estimated at €229 million for 2023, representing an annual decline of 7.66%. This decline is due, among other things, to the difficult order situation and the stagnation of the business situation of many companies, even though the general trend toward more receivables due to the growing volume of credit could theoretically lead to an increase in revenue.

The following section gives an overview of the three classes within group 829.

1.3.1 N82.91 Collection agencies and credit bureaus

Following Table 1 up to 100 enterprises are active. For the total economy on average 83% of the employees are employed by others and on average 6 persons work for an enterprise. For collection agencies and credit bureaus the share of employees by other with 93% and with 14 employees by enterprise both values are higher than for the total economy. In this section collection agencies and credit bureaus will be dealt with separately because they offer different and clearly distinguishable services.

Credit bureaus provide information about the creditworthiness of private individuals and companies. They assess the financial situation and credit behaviour of potential customers and credit applicants and report about credits. At the same time, however, it is not a detective service or a financial service, which belongs to N.80.30, or risk and damage assessment, which belongs to K66.22.

The Credit Protection Association (Kreditschutzverband 1870, KSV1870) is a virtual monopoly in the B2C sector, when reporting about the creditworthiness of individuals. The bigger part in that area is the B2B sector and at the same time it is more heterogeneous with specialised enterprises that provide services which are heterogeneous in nature. Consultations with industry representatives resulted in a list of services that can serve as the basis for the survey:

- One-time credit check: national/international, full/short report
- Credit monitoring: national/international, full/short report
- Credit information on private customers
- Compliance
- self-disclosure for private individuals/InfoPass (authorities, tenants, applicants, financiers),
- consulting
- insolvency representation
- debtor services

Collection agencies are the second sector in N.82.91. Collection agencies are private companies that are commissioned to collect outstanding debts on behalf of a creditor by demanding payment from the debtor and, if necessary, issuing reminders or taking legal action. They initially act out of court but can also initiate legal dunning proceedings. However, they do not have the same powers as courts or the police. Collection agencies provide the service for the collection of one-time receivables from invoices, checks, contracts, or bills of exchange and the transfer of funds to the customer and services for the collection of regular receivables (e.g., utility services) and services for the recovery of overdue receivables. They also offer the service for the complete takeover of overdue receivables and their subsequent collection. Factoring transactions are out of scope and belong to K.64.99.

Collection agencies act as an external debt collection agency after the respective creditor's own reminders have been unsuccessful but offer the advantage of out-of-court enforcement, so that legal proceedings can be avoided for the time being. They therefore represent an important area of the economy. The activities of collection agencies include not only sending reminders, but also the following measures, which are taken as soon as a collection order is handed over: Checking the debtor's data and the legal basis for the order in question, investigating the debtor's personal details (internal files, external investigations), interventions in various forms (in writing, by telephone, and in person), handling of various correspondence and clarification measures in the case of disputed claims. In the case of foreign claims, this also includes international activities and handling correspondence in the most important business languages.

After all these measures, which involve many details, have been carried out, if they are unsuccessful, it is examined whether legal enforcement of the claim in question can be recommended to the creditor. This involves an examination from an economic and legal perspective. If the creditor decides to pursue legal action, the collection agency usually remains involved and makes its accumulated knowledge available during the subsequent enforcement proceedings.

Another branch is known as doubtful debt collection, i.e., when claims that cannot be recovered through legal action are pursued by the collection agency. In this context, it is often possible, despite the legal irrecoverability, to reach instalment agreements by contacting the debtor and ultimately realize the creditor's claim.

Austrian debt collection agencies process at least one million orders per year, with 60-80% of claims amounting to several billion euros being settled out of court as a result of their activities. This fact highlights the economic importance of debt collection agencies, as the cases they handle avoid the same number of court proceedings that would otherwise have to be conducted. The fact that this greatly reduces the workload of Austria's already overburdened courts is certainly a significant economic factor.

The work of debt collection agencies is not only about recovering debts, but also about clarifying these debts and the financial situations of individual debtors. Sometimes, the success of a debt collection agency lies solely in the fact that it identifies circumstances relating to the debtor that make further pursuit (especially through the courts) appear pointless.

- During the consultation the following services were identified:
- Recording and verification of the debtor
- dunning, extrajudicial/pre-judicial debt collection (by telephone/in person)
- judicial debt collection
- collection of doubtful debts
- monitored debt collection
- both domestically and internationally.

The service is almost solely a B2B sector, the B2C is negligible. The companies are diverse and specialized, the latter, for example, in private or corporate debtors. The price for the service is a contingent fee and compensation for damages. Damages are limited by fixed maximum prices set by regulation. If the money can be collected, the client receives the capital and the reminder fees. The fee for the collection costs consists of the compensation for damages from the debtor and other expenses. If the claim is uncollectible, the costs are divided between the client (e.g., cash expenses and court costs) and the collection agency (e.g., attorney's fees).

Another branch is doubtful debt collection. This refers to the long-term monitoring of uncollectible receivables, i.e., receivables from debtors who have neither attachable income nor attachable assets or other valuables. Despite legal enforcement measures, such receivables appear to be uncollectible in the short to medium term.

Over the years, the debtor's financial situation may change. These changes are continuously recorded and monitored so that targeted collection measures can be taken at the right time. In this way, despite the "official" current uncollectibility, it is often possible to reach instalment agreements through personal intervention on site to still be able to realize claims in the long term. Of course, this requires patience on the part of the client. Debtors are encouraged to cooperate to keep the costs, which are ultimately borne by the debtors, as low as possible.

Many collection agencies offer doubtful debt collection as an additional service to traditional debt collection for a fee.

If a claim could not be collected out of court and legal action is not desired or not recommended for certain reasons, we will take on the case for monitoring collection. This means that we will continue to pursue the claim on your behalf within the statute of limitations period.

1.3.2 N82.92 Packaging activities

Because of the small size of this class, it was decided very early not to follow this sector for price collection in the Austrian SPPI, therefore no further analysis was made. For the sake of completion, it is mentioned that there are 18 employees working on average for an enterprise and that there are 94% employed by others.

1.3.3 Other business support service activities N.E.C.

The situation in the last sector is very heterogeneous and unclear. ÖNACE 82.99 subsumes many companies offering a wide range of services and can be described as a catch-all category. On average an enterprise in this class has 3 employees and only 63% are employed by others. Furthermore, there are more companies in this group than one would expect based on turnover, but this is not the case for salaried employees.

Looking at it another way: if you consider the heterogeneity of the services included in this class, such as reading heat meters or collecting coins from parking meters, it can be assumed that these services are not provided by a single company but must be considered as specialized within the ÖNACE class. From a business perspective, someone who specializes in reading heat meters would not view another company that collects coins from parking meters as a direct competitor, and this may be one reason why there is no industry overview.

2 SPPI measurement

2.1 General overview

The SPPIs in Austria are a rather young product. The price indices of selected service sectors were published in 2007 from business to business (b2b) customers were published on the basis 2015 = 100. In 2019 and 2020 an extension of the coverage, inclusion of more service sectors and inclusion of business to consumers (b2c) to a b2all concept was set in two regulations about business statistics from the council and from the European commission. A national regulation stipulates the obligation to collect prices. With the implementation of these new sectors a total SPPI could be published for Austria in 2024 for the first time starting with the base 2021 = 100. The biggest challenges in the development of the service price index survey were the heterogeneity of the service sector and the offered services.

Producer price indices for services serve specifically to provide an adequate and comprehensive picture of price developments in selected service sectors and are among the Principal European Economic Indicators (PEEI). They represent a significant improvement in price and volume calculation in national accounts (EPI-DL as a deflator for calculating output volume in the service sectors) and are used as an indicator for short-term economic and sector analyses. Finally, they are used as a basis for monetary policy decisions by the central bank and the European Central Bank.

The main users of the EPI-DL include the European Commission and the European Central Bank at the international level, and the OeNB, interest groups, ministries, and companies at the national level. Within the Federal Institute, the price indices are mainly used by the National Accounts and the Enterprise Directorate (deflation of the ISP).

The Austrian SPPI is published quarterly on or around the 29th of the last month of the following quarter (t+90). Based on a Laspeyres fixed base index with a five-year rebasing interval, indices for ÖNACE sectors on 2- to 4-digit level are published on the webpage of Statistics Austria.

2.2 Sampling and Weighting

The sample size for the total Austrian SPPI are 4.800 service enterprises and the turnover of these service sectors build the sample frame thereof. The weights are determined by the structural business statistics (SBS) on the level of CPA 6 digits and accomplished by surveys within the service sectors on the lower level. On the ÖNACE 5 digit and higher the SBS is the main source.

The weighting source for N82 is the SBS for the ÖNACE 5-digit level and above, below this level there is no institutional information available therefore the information is given by the enterprises in the sample.

The sample selection itself is done in a two-step process:

1. The reporting units are selected: the turnover of the service provider within the sector is determined and a cut-off procedure is favoured to represent the market leaders. In addition, random sampling for smaller providers is applied.
2. In the next step the most important services that are also highest by turnover are selected or defined within the selected reporting units. In many cases the turnover by product is not available and hence the service sector experts or the reporting unit itself helps to identify the most important services.

A lower number of enterprises than sampled, see Table 2, reported prices. The reason for this is that some units were misclassified and changed into another ISIC code and others did provide the requested service as such but only within the company and therefore no explicit price for the service was existing.

Table 2: Number of reporting units for 829 classes

ISIC	Population units	Sampled units	Reporting units	Prices per quarter
8291 Activities of collection agencies and credit bureaus	168	36	26	408
8299 Other business support service activities N.E.C.	4.656	48	28	461

Source: SPPI

2.3 Service description and price survey

In total 58.000 prices are collected quarterly and refer to the 15th of the mid-month of each quarter and this collection is obligatory. For 82.91 408 prices are reported quarterly and 461 for 82.99 respectively, see Table 2.

Summarized for both subsections the method of direct use of prices of repeated services is used. An exact defined service is selected by the reporting unit, and a price is assigned each quarter where the price is ideally a transaction price including discounts and other reducing factors.

2.3.1 N82.91 Activities of collection agencies and credit bureaus

Meetings were held with industry representatives of both subclasses separately to select significant services. The aim of these meetings was to learn about the specifics of the sector and to determine the typical and most important services that should be followed in the SPPI. There are five sub questionnaires which aim either at credit bureaus or at collection agencies or at both.

Table 3: Questionnaire Content and Type for N.82.91

Aim	Content	Questionnaire Content
Credit bureaus	Company information	Self-selected and defined service
Credit bureaus	Personal information	Self-selected and defined service
Both	Fee remuneration	12 predefined services
Collection agencies	Contingency fee	Self-selected and defined service
Both	Others	Self-selected and defined service

Fee remuneration can be applicable for both areas, in total 12 services were predefined, and the enterprise has only to fill in the corresponding price if this kind of fee is representative for the enterprise. The following list contains some examples for the predefined services:

- Advance order fee payable for each claim transferred for collection
- Determining the address of a debtor
- Per cent ... if the claim submitted for collection proves to be non-existent.
- General processing costs for claims
- First reminder for receivables

2.3.2 N82.99 Other business support service activities N.E.C.

In the case of 82.99 it was decided at an early stage, that the section is too heterogeneous concerning the service provided that a joint questionnaire was not possible and no meetings with branch representatives were held. In this area a flexible questionnaire is applied that asks each selected reporting unit to select the individual and representative service for its company that can be monitored over time and to define a responding service description. Some examples of reported services are given in the following list. This is intended to give an impression of the heterogeneity but does not claim to be exhaustive.

- Advertising presence of retailer
- Service and Maintenance of sales platform on internet

- Billing of radio-controlled heat cost allocators
- Coupon Standard: a coupon to collect more points, e.g. 10 times the points on a purchase from a specific partner, price refers to 1.000 pieces
- Transaction-based service fees Sale or purchase of Bitcoin worth EUR 1,000

3 Evaluation of measurement

3.1 Quality Adjustment

This is an open issue where the possibility of differentiated quality adjustment should be implemented. There is experience with quality changes in services, although these are of course difficult. However, price changes are often hidden behind the changed composition, so the possibility of a differentiated transition should be created.

3.2 Predefined services

With the experience gained from the individualized questionnaires, it may be possible in the future to identify further common services and create predefined questionnaires for subsegments of companies within the NACE categories. Of course, this always requires a cost/benefit analysis. Given the current level of information and the scope of the implementation work for the 2021 = 100 base, this approach was certainly the best option for category 8299 to represent this industry as accurately as possible.