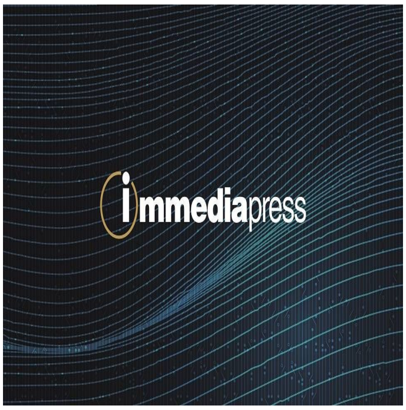

A complex payment risk landscape for North American businesses emerges for North American businesses, Atradius survey finds

Descrizione

COMUNICATO STAMPA â?? CONTENUTO PROMOZIONALE

AMSTERDAM, Sept. 16, 2026 /PRNewswire/ â?? While most businesses across North America report little change in customer payment behaviour, underlying liquidity pressures and growing insolvency concerns point to a more complex risk environment, according to the 2026 Atradius Payment Practices Barometer for North America published today.

The survey of over 600 businesses across the United States, Canada and Mexico shows that business-to-business (B2B) trade remains heavily reliant on supplier financing. Despite conducting 43% of sales on credit terms, North American businesses are becoming increasingly cautious about the economic outlook and its potential impact on payment risk.

Late payment remains a widespread challenge across the region, affecting seven in ten companies. Overdue invoices account for an average 23% of B2B receivables. However, most overdue payments are settled within one month of the due date, helping to limit receivables ageing and maintain relatively stable payment performance overall.

Beneath these stable headlines, signs of financial strain are emerging. Around one in three businesses report reduced cash availability, while customer liquidity constraints are cited as the leading cause of late payment.

Silvia Ungaro, Senior Advisor on B2B Payment Trends at Atradius, says:

â??The striking finding is that payment performance and financial confidence are moving in different directions. Businesses are still getting paid and overdue invoices remain relatively contained, but concerns about insolvency are becoming more widespread. This suggests many companies are managing through pressure rather than emerging from it.â?•

Looking ahead, businesses identify macroeconomic conditions as the greatest threat to payment performance over the coming year. Economic slowdown ranks as the primary concern, followed by inflation and cost pressures, while elevated interest rates continue to affect access to finance and working capital management.

President and Regional Director for Atradius North America, Gordon Cessford comments:

â??While inflation has moderated after a mid-2026 spike, businesses are still operating in a higher-cost environment than many had anticipated. Combined with elevated borrowing costs and ongoing geopolitical uncertainty, this is creating a more challenging backdrop for decision-making. The result is a business community that remains resilient but is becoming increasingly concerned about the wider operating environment. For businesses, this reinforces the importance of monitoring economic developments closely while maintaining a disciplined approach to customer payment risk management.â?•

For more information, visit https://group.atradius.com/knowledge-and-research

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