

Atradius Payment Practices Barometer

Statistical Appendix North America 2026



In this report

Share of total B2B sales by payment type	3
Average payment terms	4
Payment behaviour of B2B customers (12 months)	5
Annual average Days Sales Outstanding (DSO)	6
Share of annual B2B sales written off as bad debt	7
Expected increase in B2B insolvencies over the next 12 months	8

About the Atradius Payment Practices Barometer

Survey scope

Population: Companies in North America were surveyed, targeting respondents responsible for accounts receivable management. Markets included Canada, Mexico and the United States. Further insights by market and sector are available in the individual country reports within the 2026 North America survey series.

Sample design: The Strategic Sampling Plan enables analysis across sectors and company size groups in North America. A total of 662 businesses participated, with quotas maintained across four company size categories. The sample focuses on businesses that actively use trade credit, across sectors and size segments. Results are reported as weighted percentages to reflect the economic weight of each sector, size group and market. Micro, Small, Medium-Sized, Large (by number of employees) from the following NACE Rev.2 sections: Industry (B, C, D, E), Construction (F), Trade (G46 – wholesale trade), Services (H, I, J, M).

Selection process: Companies were contacted via an international internet panel, and respondents were screened for role and quota control at the start of the interview.

Interview method: Computer-Assisted Web Interviews (CAWI), each lasting approximately 15 minutes.

Timing: The survey was conducted between the end of Q2 and mid Q3 2026. The findings should therefore be viewed with this context in mind.



Share of total B2B sales by payment type

Region - Market

	Trade Credit	Cash
North America	43%	57%
Canada	50%	50%
Mexico	30%	70%
US	45%	55%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Variation in the share of B2B sales on credit

Region - Market *(short-term variation)

	Trade Credit	Var.*
North America	43%	△
Canada	50%	△
Mexico	30%	△
US	45%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Share of total B2B sales by payment type

Region - Sector

	Trade Credit	Cash
Industry	36%	64%
Construction	42%	58%
Wholesale	42%	58%
Services	45%	55%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Variation in the share of B2B sales on credit

Region - Sector *(short-term variation)

	Trade Credit	Var.*
Industry	36%	△
Construction	42%	△
Wholesale	42%	△
Services	45%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Share of total B2B sales by payment type

Region - Business size

	Trade Credit	Cash
Micro <10 employees	40%	60%
SME 10-49 employees	52%	48%
SME 50-249 employees	60%	40%
Large 250 or more employees	53%	47%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Variation in the share of B2B sales on credit

Region - Business size *(short-term variation)

	Trade Credit	Var.*
Micro <10 employees	40%	△
SME 10-49 employees	52%	△
SME 50-249 employees	60%	△
Large 250 or more employees	53%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026



Average payment terms

Region - Market (% of respondents) - * (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
North America	59%	34%	6%	1%	=
Canada	63%	32%	5%	1%	=
Mexico	51%	37%	11%	1%	△
US	63%	32%	4%	1%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Average payment terms

Region - Sector (% of respondents) - * (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
Industry	31%	52%	16%	1%	△
Construction	64%	25%	10%	1%	=
Wholesale	43%	49%	5%	3%	△
Services	70%	27%	2%	1%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Average payment terms

Region - Business size (% of respondents) - * (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
Micro <10 employees	64%	29%	6%	1%	=
SME 10-49 employees	40%	52%	7%	1%	=
SME 50-249 employees	31%	49%	16%	4%	△
Large 250 or more employees	24%	53%	19%	4%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026



Payment behaviour of B2B customers (12 months)

Region - Market: range of overdue B2B invoices by share of respondents

% of overdue B2B invoices	0%	1% - 30%	31% - 60%	61% - 100%	Var.*
share of respondents					
North America	30%	41%	26%	3%	=
Canada	28%	40%	25%	7%	=
Mexico	30%	41%	27%	2%	△
US	30%	42%	25%	3%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Payment behaviour of B2B customers (12 months)

Region - Sector: % of overdue B2B invoices by share of respondents

% of overdue B2B invoices	0%	1% - 30%	31% - 60%	61% - 100%	Var.*
share of respondents					
Industry	21%	44%	28%	7%	▽
Construction	23%	43%	33%	1%	△
Wholesale	25%	27%	44%	4%	=
Services	35%	41%	20%	1%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Payment behaviour of B2B customers (12 months)

Region - Business size: range of overdue B2B invoices by share of respondents

% of overdue B2B invoices	0%	1% - 30%	31% - 60%	61% - 100%	Var.*
share of respondents					
Micro <10 employees	33%	40%	23%	4%	=
SME 10-49 employees	17%	42%	34%	7%	△
SME 50-249 employees	6%	44%	39%	11%	△
Large 250 or more employees	5%	53%	38%	4%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026



Annual average Days Sales Outstanding (DSO)*

Region - Market (% of respondents by DSO range) - * (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
North America	64%	30%	5%	1%	=
Canada	65%	30%	2%	2%	=
Mexico	61%	26%	12%	1%	▽
US	66%	31%	1%	2%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Annual average Days Sales Outstanding (DSO)*

Region - Sector (% of respondents by DSO range) - * (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
Industry	50%	34%	15%	1%	▽
Construction	63%	34%	2%	1%	=
Wholesale	42%	56%	1%	1%	▽
Services	72%	23%	2%	3%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Annual average Days Sales Outstanding (DSO)*

Region - Business size (% of respondents by DSO range) - * (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
Micro <10 employees	69%	26%	4%	1%	▽
SME 10-49 employees	47%	46%	6%	1%	▽
SME 50-249 employees	29%	55%	12%	4%	▽
Large 250 or more employees	31%	49%	16%	4%	▽

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026



Share of annual B2B sales written off as bad debt

Region - Market: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
North America	49%	14%	14%	13%	7%	3%	=
Canada	53%	18%	10%	11%	6%	2%	=
Mexico	49%	11%	6%	21%	10%	3%	△
US	44%	11%	24%	12%	6%	3%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Share of annual B2B sales written off as bad debt

Region - Sector: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
Industry	44%	10%	13%	20%	10%	3%	▽
Construction	36%	14%	20%	22%	7%	1%	△
Wholesale	23%	22%	13%	21%	19%	2%	=
Services	58%	13%	13%	9%	4%	3%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Share of annual B2B sales written off as bad debt

Region - Business size: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
Micro <10 employees	54%	14%	13%	11%	6%	2%	▽
SME 10-49 employees	32%	13%	19%	22%	10%	4%	=
SME 50-249 employees	12%	11%	20%	33%	18%	6%	△
Large 250 or more employees	13%	16%	15%	32%	18%	6%	=

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026



Expected increase in B2B insolvencies over the next 12 months

Region - Market (% of respondents)

	Worsen	Remain as current	Not sure
North America	27%	62%	11%
Canada	28%	58%	13%
Mexico	26%	64%	10%
US	27%	63%	10%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Expected increase in B2B insolvencies over the next 12 months

Region - Sector (% of respondents)

	Worsen	Remain as current	Not sure
Industry	22%	75%	3%
Construction	42%	52%	6%
Wholesale	42%	45%	13%
Services	23%	63%	14%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026

Expected increase in B2B insolvencies over the next 12 months

Region - Business size (% of respondents)

	Worsen	Remain as current	Not sure
Micro <10 employees	24%	64%	12%
SME 10-49 employees	41%	53%	6%
SME 50-249 employees	46%	43%	11%
Large 250 or more employees	40%	54%	6%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer North America 2026



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