

Atradius Payment Practices Barometer

B2B payment practices trends the Czech Republic 2025



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About the Atradius Payment Practices Barometer

The Atradius Payment Practices Barometer is an annual survey of business-to-business (B2B) payment practices in markets across the world.

Our survey gives you the opportunity to hear directly from businesses trading on credit with B2B customers about how they are coping with evolving trends in customer payment behaviour. Staying informed about these trends is vital because it helps to identify emerging shifts in customer payment habits, allowing businesses to address potential liquidity pressure and maintain smooth operations.

Businesses operating in – or planning to enter – the markets and industries covered by our survey can gain valuable insights from our reports, which also shed light on the challenges and risks companies anticipate in the coming months, as well as their expectations for future growth.

This report presents the survey results for **the Czech Republic**.

The survey was conducted between the end of Q1 and mid- Q2 2025. Survey findings should therefore be viewed with this in mind.



B2B payment practices trends

Widespread concern over levels of late payments and bad debts

Companies in the Czech Republic are operating in a fragile payment risk environment, as the figures from our survey make clear. Late payments are a major concern, with 61% of invoices overdue in B2B and many firms telling us their customers are struggling with liquidity. Bad debts now account for around 10% of all B2B invoices, another hugely worrying signal. Although 40% of businesses say there is little change in customer payment behaviour, many others report a negative trend.

43% of all B2B sales in the Czech Republic are currently made on credit, and around half the companies surveyed say their approach to offering credit is stable, while nearly the same number report an increase. Payment terms are mostly steady, but where changes were made they chose to offer longer terms. These typically range between 31 to 90 days from invoicing. This suggests that businesses are trying to stay competitive even at the risk of delayed cash inflows.

Days Sales Outstanding (DSO) has remained mostly stable, although more companies experienced slower payment collection than faster. Delays to incoming cash add to liquidity pressure, particularly as many firms are also dealing with stock build-up or slow-moving inventory, which limits their ability to unlock funds from existing working capital. The majority of firms say their Days Payable Outstanding (DPO) has increased, suggesting a deliberate effort to preserve liquidity by stretching out supplier payments, a tactic that can strain supply chain relationships.

When liquidity gaps arise, firms tend to rely on external financing sources, trade credit being the most common. Invoice financing is also popular, but fewer companies rely on bank credit or internal funds. Most Czech companies still prefer to manage customer credit risk internally, even though this can limit flexibility, making it harder to respond quickly to shifts in customer payment behaviour. Around one-third of businesses report using a strategic risk management approach to navigate financial pressures and safeguard their long-term stability.

Key figures and charts on the next page

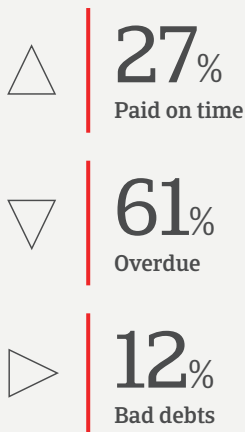


Key figures and charts

The Czech Republic

% of the total value of B2B invoices paid on time, overdue and bad debts

(change vs. 2024)



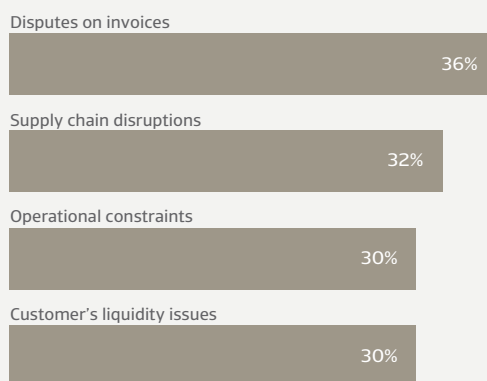
Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025

The Czech Republic

What are the top 4 reasons your B2B customers pay invoices late?

(% of respondents - multiple responses)



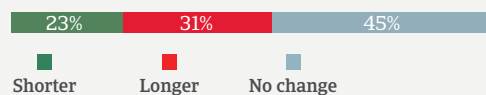
Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025

The Czech Republic

% of respondents reporting changes in Days Sales Outstanding (DSO)* over the past 12 months

(% of respondents)



*average amount of time to collect payment after a sale

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025

The Czech Republic

What are the main sources of financing that your company used during the past 12 months?

(% of respondents - multiple response)

- 63% Trade credit
- 60% Invoice financing
- 49% Bank loans
- 44% Internal funds

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025





Looking ahead

Uncertain mood sparks major switch to strategic payment risk management

Nearly 70% of businesses in the Czech Republic expect more B2B customers to default on invoice payments during the coming months. The rest are divided between those who expect no change and those who are unsure, reflecting how unpredictable the current economic situation is amid fast rising concerns about long-term financial health. The mood of uncertainty also extends to payment collection times, where companies are evenly divided between those anticipating no major changes and those who foresee a slowdown in payments.

A similar pattern appears in expectations for inventory turnover, with many businesses predicting either no change or a buildup of unsold stock, which could tie up valuable cash. Most Czech companies expect no major shifts in timings of payments to their suppliers. However, among those who do anticipate a change, twice as many plan to delay payments rather than speed them up. This suggests that maintaining liquidity is a key focus for the year ahead.

Our survey finds that the outlook for both sales and profitability is cautious across all sectors. Many businesses tell us they are simply unsure how these will evolve in the coming months. Perhaps as a response to this mood of uncertainty, 80% of Czech companies say they plan to strengthen their customer payment risk management strategies, often through outsourcing to insurance. This move reflects a growing awareness of the need for specialised support in navigating rising risks.

A range of external pressures are influencing this shift. Czech companies are worried about added pressure from tightening regulations, sustainability demands, and the need to stay flexible in a volatile global market. Geopolitical risks and supply chain challenges also continue to complicate operations, while trade disruptions and rising input costs are compounding financial pressures. In this challenging environment, the financial health of Czech companies appears vulnerable. While many are adapting, the widespread expectation of rising insolvencies and tighter liquidity highlights a difficult road ahead.

Key figures and charts on the next page



Key industry insights

Chemicals

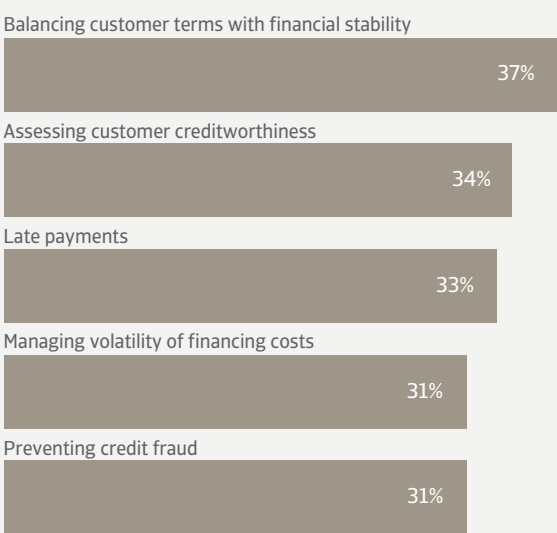
Just over 50% of B2B sales are transacted on credit in this sector, reflecting a cautious approach to extending trade credit and a steady trade credit policy in recent months. Most companies have kept payment terms unchanged, typically ranging between 31 and 90 days from invoicing. However, overdue payments continue to weigh on financial health, with 64% of B2B invoices reported as overdue, though this marks an improvement from last year. Bad debts remain a major concern, averaging around 10% of all B2B invoices, which places added strain on cash flow management.

Days Sales Outstanding (DSO) has remained largely unchanged, and stagnant stock levels indicate limited opportunities to unlock liquidity from either receivables or inventory. Many firms delayed supplier payments to preserve liquidity, with nearly as many companies reporting unchanged or extended Days Payables Outstanding (DPO). Invoice financing is currently the most common external source of liquidity. Most firms adopt strategic payment risk management approaches, increasingly outsourcing to providers that offer insurance-based solutions. Looking ahead, 69% of businesses expect a rise in customer insolvencies in the coming months, contributing to a fragile financial outlook. This concern is compounded by rising regulatory pressure, environmental compliance demands, and ongoing geopolitical instability.

The Czech Republic - Chemicals

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)



Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025



The Czech Republic - Chemicals

Key industry figures

Main sources of financing
used by the industry over
the past 12 months

(% of industry respondents)

73%

Invoice financing

70%

Trade credit

64%

Internal funds

54%

Bank loans

Expected change in
insolvency risk of B2B
customers over the next
12 months

(% of industry respondents)

69%

Increase

26%

Remains
as current

5%

Do not know

Top 3 challenges businesses
in the industry expect to
face over the next 12 months

(% of industry respondents - multiple response)

54%

Environmental
concerns

34%

Increasing
regulations

34%

Ongoing
geopolitical
shifts

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic - 2025





Key industry insights

Energy and fuel

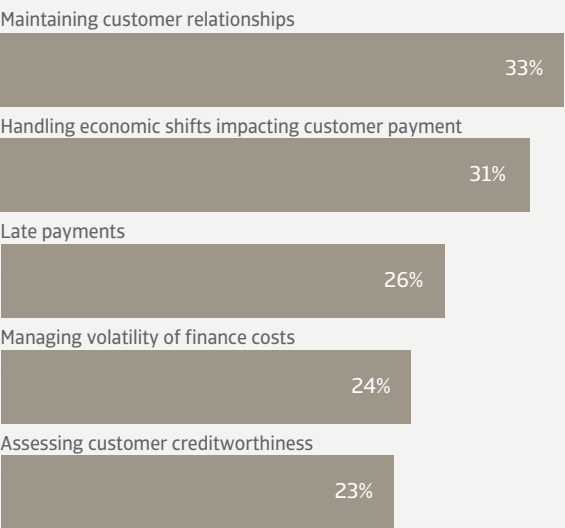
64% of companies report no recent increase in trade credit offerings, with only about 40% of B2B sales transacted on credit. This highlights a risk-averse approach, prioritising upfront payments to safeguard cash flow in an uncertain economic environment. Most businesses have kept payment terms steady, typically within 31 to 60 days from invoicing. Despite this cautious stance, payment delays remain prevalent. Around 60% of B2B invoices are overdue, and three in five companies report bad debts averaging 10% or more of receivables. This is putting significant pressure on liquidity.

DSO is unchanged for most firms, while reports of inventory build-up signal limited ability to unlock cash from receivables or stock. To ease liquidity pressure, many companies have turned to delaying payments to suppliers, with half of the sector reporting longer DPO. Supplier credit is the most common source of external financing. Payment risk management remains largely in-house. Looking ahead, 86% of businesses expect a rise in customer insolvencies, underscoring widespread concerns about financial vulnerability. While there is cautious optimism around sales performance, expectations for profitability remain subdued. Key risks include volatile input costs, increasing regulatory pressures, and the need to adapt quickly to unpredictable market shifts.

The Czech Republic - Energy and fuel

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)



Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025



The Czech Republic - Energy and fuel

Key industry figures

Main sources of financing
used by the industry over
the past 12 months

(% of industry respondents)

70%

Trade credit

59%

Invoice financing

34%

Bank loans

29%

Internal funds

Expected change in
insolvency risk of B2B
customers over the next
12 months

(% of industry respondents)

86%

Increase

11%

Remains
as current

3%

Do not know

Top 3 challenges businesses
in the industry expect to
face over the next 12 months

(% of industry respondents - multiple response)

46%

Being responsive
to market shifts

43%

Rising production
input costs

43%

Increasing
regulations

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025





Key industry insights

Steel and metals

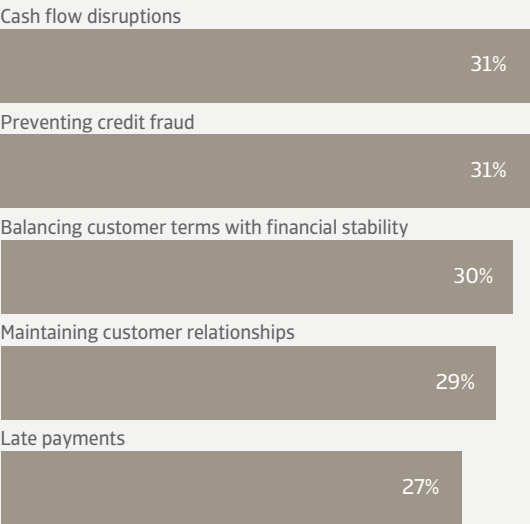
Recent months have seen 70% of firms expand their trade credit offerings, with half of all B2B transactions now made on credit. This represents a shift toward more flexible trade credit practices, as many firms extend payment terms that span around one month from the invoice date. Overdue payments now affect just over 60% of B2B invoices, and bad debts average around 10%, highlighting significant pressure on cash flow. This is straining liquidity, especially as many companies report fluctuating DSO. On top of this, inventory build-up limits the ability of companies to free up cash from stock or receivables.

To alleviate cash flow pressure 50% of businesses delay payments to suppliers, extending their DPO as a strategy to preserve liquidity. This is tied closely to their reliance on bank loans, the primary source of external finance for the industry. Most companies take a mixed approach to customer payment risk management, combining in-house provisioning with outsourced solutions like credit insurance. There is an uncertain mood about future insolvency risk levels, while many expect DSO and inventory levels to worsen. There is some optimism around sales and profitability, but firms remain cautious due to regulatory pressures, volatile input costs, and ongoing geopolitical tensions.

The Czech Republic - Steel and metals

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)



Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025



The Czech Republic - Steel and metals

Key industry figures

Main sources of financing
used by the industry over
the past 12 months

(% of industry respondents)

57%

Bank loans

50%

Invoice financing

49%

Trade credit

40%

Internal funds

Expected change in
insolvency risk of B2B
customers over the next
12 months

(% of industry respondents)

51%

Increase

49%

Remains
as current

0%

Do not know

Top 3 challenges businesses
in the industry expect to
face over the next 12 months

(% of industry respondents - multiple response)

49%

Being responsive
to market shifts

43%

Increasing
regulations

43%

Ongoing
geopolitical
shifts

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Czech Republic – 2025





Survey design

Atradius conducts annual reviews of international corporate payment practices through a survey called the Atradius Payment Practices Barometer.

Sample overview – Total interviews = 210

Business sector	Interviews	%
Manufacturing	108	51
Wholesale trade	79	37
Retail trade/Distribution	20	10
Services	3	2
TOTAL	210	100
Business size	Interviews	%
SME: Small enterprises	35	17
SME: Medium enterprises	70	33
Medium Large enterprises	71	34
Large enterprises	34	16
TOTAL	210	100
Chemicals	70	33.3
Energy and fuel	70	33.3
Steel and metals	70	33.3
TOTAL	210	100

Survey scope

- Basic population: Companies from the Czech Republic were surveyed and the appropriate contacts for accounts receivable management were interviewed.
- Sample design: The Strategic Sampling Plan enabled us to perform an analysis of country data crossed by sector and company size.
- Selection process: Companies were selected and contacted by use of an international Internet panel. A screening for the appropriate contact, and for quota control, was conducted at the beginning of the interview.
- Sample: N=210 people were interviewed in total. A quota was maintained according to four classes of company size.
- Interview: Computer Assisted Web Interviews (CAWI) of approximately 15 minutes duration.
- The survey was conducted between the end of Q1 and the beginning of Q2 2025.
The findings should therefore be viewed with this in mind.

This is part of the 2025 edition of the Atradius Payment Practices Barometer available at

<https://group.atradius.com/knowledge-and-research>



Interested in finding out more?

Please visit the [Atradius](#) website where you can find a wide range of up-to-date publications. [Click here](#) to access our analysis of individual industry performance, detailed focus on country-specific and global economic concerns, insights into credit management issues, and information about protecting your receivables against payment default by customers.

To find out more about B2B receivables collection practices in the Czech Republic and worldwide, please visit atradiuscollections.com.

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