

Atradius Payment Practices Barometer

B2B payment practices trends Slovakia 2026



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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 **Slovakia**.

The survey was conducted between the end of Q1 and mid-Q2 2026 and remained open for a few days after the onset of the Middle East geopolitical tensions, allowing respondents to reflect on potential impacts as they completed the questionnaire. The findings should therefore be viewed with this context in mind.



B2B payment practices trends

Slovak firms report rising pressure on working capital

Within a weakened economic backdrop, marked by slower growth, tighter financial conditions and persistent inflation driven by geopolitical tensions, the operating environment in Slovakia has become increasingly fragile. Insolvency pressures are gradually building, with data pointing to growing financial distress for firms, particularly in sectors exposed to external demand and extended supply chains.

Against this backdrop, trade credit remains widely used by Slovak firms. Just under half of B2B sales are conducted on credit, broadly in line with the CEE average. SMEs in construction lead usage. Survey data shows a clear increase in credit-based sales in B2B trade, with businesses relying on it to sustain demand, strengthen relationships and remain competitive within export driven value chains. This expansion appears stronger than the broader regional trend. Payment terms reflect a more targeted approach. Slovak firms more frequently offer 30-day terms than peers in the region, aiming to protect liquidity and speed up cash conversion. At the same time, longer terms above three months from invoicing appear more often in selected cases. This suggests a targeted use of extended credit to retain key clients, consistent with an export-oriented economy.

Payment behaviour in B2B trade has weakened in recent months. Nearly all firms report delays, slightly above the regional average. Payment risk has increased, but not evenly. Some customers remain disciplined, while others, notably in sectors with long contracts and complex supply chains, face significant delays. This reflects both financial stress and operational issues such as disputes and administrative bottlenecks.

Once B2B invoices become overdue, they tend to remain unpaid for longer. While initial delays mirror the CEE average, overdue receivables in Slovakia are more likely to drift into longer categories, pushing up Days Sales Outstanding (DSO) and increasing pressure on cash flow, particularly among smaller manufacturers.

Credit losses are rising as more invoices stay unpaid for longer. This increases the risk that companies will not be paid at all. In Slovakia, losses are more often caused by customers going insolvent or by legal disputes than in other countries in the region. This shows that late payments are not just temporary issues. They often reflect deeper problems in the economy and in how businesses operate.

Late or missed payments affect more than just daily cash. To cope, Slovak businesses borrow more, pay higher financing costs and delay investment. They often accept more risk from customers to win and keep business. To manage this risk, they build reserves, monitor customers more closely and use credit insurance slightly more often than others in the region. This helps firms stay competitive, especially in export markets, but it also means they are more exposed if customers fail to pay.

[Key insights on the next page](#)



Key insights

Slovakia

Payment behaviour of B2B customers (12 months)

Exposure clusters: reported level of B2B invoices paid late by percentage of respondents

0%
B2B invoices paid late

13%

Respondents

1% - 30%
B2B invoices paid late

39%

Respondents

31% - 60%
B2B invoices paid late

34%

Respondents

61% - 100%
B2B invoices paid late

14%

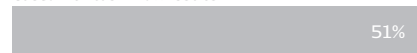
Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovakia – 2026

Top 4 reasons B2B customers pay invoices late

% of respondents - multiple response

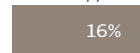
Customer cash flow issues



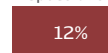
Banking delays



Internal approval delays



Dispute over agreements



Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovakia – 2026

Breakdown of past due payments

% of past due invoices by payment timing

<30 days

64%

Respondents

31-60 days

16%

Respondents

61-90 days

12%

Respondents

> 90 days

8%

Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovakia – 2026

Reported bad debts

% of respondents - bad debts levels

<1% bad debts

66%

Respondents

1% - 2% bad debts

7%

Respondents

2% - 5% bad debts

10%

Respondents

> 5% bad debts

17%

Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovakia – 2026

Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response

Higher financing needs



Limited investment



Struggle with cash flow planning



Reduced liquidity headroom



Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovakia – 2026





Looking ahead

Insolvencies are widely expected to rise

Against a weaker economic backdrop, expectations for B2B payment behaviour show a cautious shift. Fewer companies in Slovakia than in CEE expect the payment behaviour of their business customers to remain unchanged. Among those expecting change, most believe conditions will stabilise rather than worsen. This points to a gradual shift in sentiment, although underlying pressure remains. Businesses expect payment cycles to settle over time, rather than improve significantly.

At the same time, many Slovak firms expect insolvencies to rise. While payment behaviour may stabilise overall, weaker companies continue to struggle and may go out of business. Stronger firms appear better able to manage payments and adjust to current conditions, but a significant share of businesses remains under pressure. This pressure is particularly visible in sectors with long payment cycles, where delays can build up quickly, and in industries exposed to external demand.

As to profit expectations, Slovak firms expect margins to gradually improve and are more optimistic than their regional peers. However, this confidence mainly reflects stronger businesses. Others remain under pressure, leading to a more uneven outlook.

Risk concerns also differ from the wider region. While businesses across CEE focus mainly on general economic risks, Slovak firms are more concerned about inflation and rising costs. This shows that margins are tight and costs remain uncertain. Companies are also more worried about risks in specific sectors, especially in export-focused industries and complex supply chains.

There is also growing concern about transaction risks, such as fraud and whether customers can pay. This reflects more late payments and losses linked to disputes or insolvencies. By contrast, risks such as geopolitics or currency changes are less of a priority. Companies are more focused on day-to-day operational challenges.

Overall, the situation is uneven. Slovak businesses are focusing more on managing risks in their transactions and customer relationships, rather than relying only on broader economic trends.

Key insights on the next page



Key insights

Slovakia

Top 3 risks businesses expect to shape B2B payments (next 12 months)

% of respondents - multiple response

#1 | Inflation and cost pressures

#2 | Economic slowdown

#3 | Fraud risk

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Slovakia – 2026



Expected insolvency risk outlook (next 12 months)

% of respondents

Stay elevated
56%

Rise further
35%

Not sure
9%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Slovakia – 2026

Late payments are becoming more common in Slovakia and harder to resolve, leading to more credit losses linked to insolvency and disputes. As a result, firms rely more on financing, reserves and closer checks, while accepting more risk from their customers to sustain sales and stay competitive on the market.



Survey design

Sample overview – Total interviews = 210

Business sector	% of respondents
Industry	22
Construction	22
Trade	23
Services	33
TOTAL	100

Business size	% of respondents
Micro <10 employees	21
SME 10-49 employees	34
SME 50-249 employees	25
Large 250 or more employees	20
TOTAL	100

Survey methodology

We updated our panel to better reflect the market structure across activities and size classes. Additional details on the survey sample design can be found in the statistical appendix. For this edition, comparisons with previous reports are not possible, with annual variation captured only through respondent feedback.

Survey scope

Population: Companies in Slovakia were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

Sample design: The Strategic Sampling Plan enabled analysis of Slovakia data by sector and company size.

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.

Sample: A total of 210 businesses participated, with quotas maintained across four company size categories.

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

Timing: The survey was conducted between the end of Q1 and mid-Q2 2026.

This report and the regional statistical appendix form part of the 2026 Atradius Payment Practices Barometer series, both available for download in [Knowledge and research](#)



Interested in finding out more?

Please visit the [Atradius](#) website to access our latest 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 Slovakia and worldwide, please visit atradiuscollections.com.

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