

Atradius Payment Practices Barometer

B2B payment practices trends the Czech Republic 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 **the Czech Republic**.

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

Rising risk test Czech tight payment policies

Based on survey responses in the Czech Republic, companies now transact more than half of business-to-business (B2B) sales on credit, the highest share in CEE. Medium-sized firms in services lead this trend, showing the strongest reliance on deferred payments in B2B trade relationships. In line with wider regional trends This reflects a clear shift towards using credit to support sales and remain competitive, despite an uncertain environment and elevated payment risk.

Payment terms offered by Czech firms are broadly in line with CEE, with most invoices due within 30 days from invoicing. However, Czech companies show a stronger preference for tight payment policies and are less likely to extend longer terms. This reinforces a cautious approach to managing payment cycles, even as credit use expands.

More Czech businesses than in CEE report not significant recent changes in B2B payment behaviour. However, among those observing shifts, deterioration is reported more often and appears stronger. This suggests that underlying liquidity pressures continue to weigh on customer payment performance, even when firms maintain strict payment discipline.

Four in five businesses in the Czech Republic report payment delays from B2B customers, affecting nearly one third of invoices. These metrics are broadly in line with CEE. SMEs in manufacturing are the most exposed. Overdue B2B invoices have increased in recent months, adding pressure on cash flow and raising payment risk. Around three in five firms cite customer liquidity shortages as the main cause, slightly below the regional average. Czech companies also report more operational payment issues, which further disrupt timely collections.

Bad debt write-offs are mainly driven by ageing invoices and customer insolvency, both cited more often than in CEE, particularly by large trade firms. A higher share of Czech companies report losses in the 2% to 5% range, indicating that risk is more concentrated rather than widespread across the customer base.

While liquidity constraints are clear, the impact is managed differently than in CEE. Czech companies are less likely to rely on external financing or delay payments to suppliers, reducing the risk of knock-on effects along the supply chain. Instead, they report tighter financial flexibility and constraints on investment, pointing to a longer-term impact on the business. Businesses in CEE, in contrast, report greater reliance on external funding and more frequent cash flow challenges.

Risk mitigation approaches also differ. Czech companies rely less on active credit management tools such as adjusting terms or offering incentives. Instead, they focus on selective measures, including customer diversification and internal buffers. Across CEE, firms adopt a broader set of tools, including wider use of credit insurance, reflecting a more active response to higher payment uncertainty.

Key insights on the next page

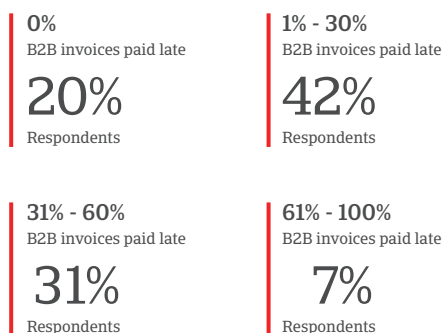


Key insights

The Czech Republic

Payment behaviour of B2B customers (12 months)

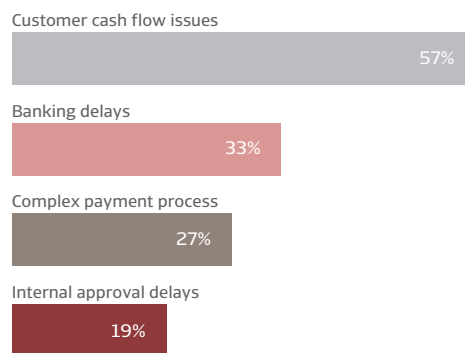
Exposure clusters: reported level of B2B invoices paid late by percentage of respondents



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

Top 4 reasons B2B customers pay invoices late

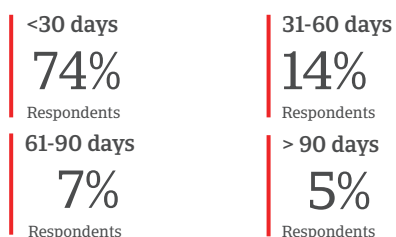
% of respondents - multiple response



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

Breakdown of past due payments

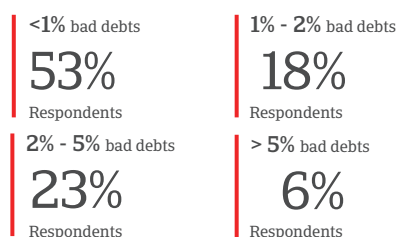
% of past due invoices by payment timing



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

Reported bad debts

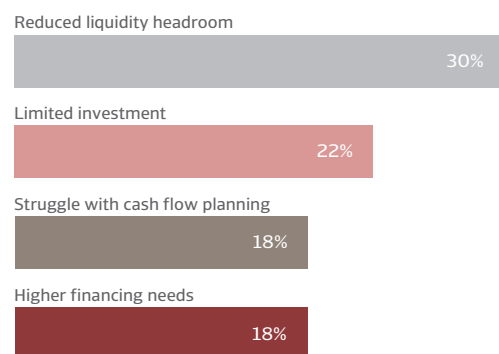
% of respondents - bad debts levels



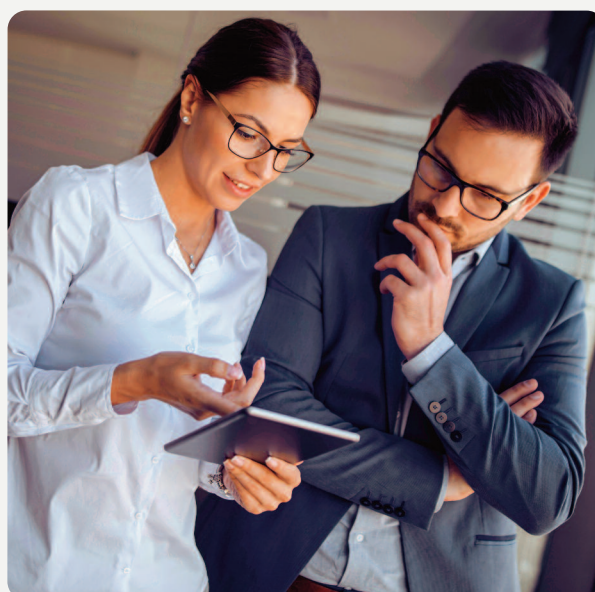
Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer the Czech Republic – 2026

Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response



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





Looking ahead

Risk perception shows a different profile from CEE

Most Czech businesses do not expect significant short-term changes in B2B payment behaviour, and the share of businesses holding this view is notably higher than in CEE. Among those anticipating shifts, expectations remain cautious, with companies pointing to only gradual and uneven improvements rather than a broad recovery, reflecting ongoing liquidity constraints and persistent payment risk.

Insolvency expectations are consistent with this outlook. More Czech companies than their peers in CEE believe insolvency levels will remain at current elevated levels, while fewer expect a further increase in the short term. At the same time, a meaningful share of businesses express no clear view, highlighting some uncertainty about the short-term economic outlook.

Profit margin expectations are slightly more positive than in CEE, suggesting greater confidence in preserving profitability despite continued cost and financing pressures. Czech firms also show lower concern about macroeconomic risks, including inflation and economic slowdown, pointing to stronger confidence in domestic conditions.

Czech companies also show relatively lower concern about broad macroeconomic risks. Fewer firms cite economic slowdown or inflation as key threats compared with CEE, while geopolitical risk is also less prominent. This points to stronger confidence in domestic conditions and resilience at market level. Financial risks follow a similar pattern.

Concerns about interest rates and currency volatility remain broadly in line with CEE, but are slightly less acute, indicating no major divergence in funding pressures. In contrast, Czech firms place greater emphasis on operational risks. Cybersecurity and fraud are cited more frequently than in CEE, alongside higher concern about sector specific downturns and supply chain disruption. This highlights a more focused and granular risk perspective, where attention shifts from broad macroeconomic pressures to business specific vulnerabilities and operational resilience.

[Key insights on the next page](#)



Key insights

The Czech Republic

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

% of respondents - multiple response

#1 | Cost pressures on business

#2 | Economic slowdown

#3 | Cybersecurity risk

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer the Czech Republic – 2026



Expected insolvency risk outlook (next 12 months)

% of respondents

Stay elevated
47%

Rise further
35%

Not sure
18%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer the Czech Republic – 2026

Czech firms rely heavily on B2B trade credit and maintain tight control over payment policies. However, as a consequence of rising delays and increasingly concentrated payment risk, liquidity pressure is building and starting to constrain financial flexibility and investment.



Survey design

Sample overview – Total interviews = 210

Business sector	% of respondents
Industry	20
Construction	20
Trade	21
Services	39
TOTAL	100

Business size	% of respondents
Micro <10 employees	21
SME 10-49 employees	32
SME 50-249 employees	23
Large 250 or more employees	24
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 the Czech Republic were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

Sample design: The Strategic Sampling Plan enabled analysis of the Czech Republic 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 the Czech Republic and worldwide, please visit atradiuscollections.com.

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For the Czech Republic

Atradius Crédito y Caución S.A.
de Seguros y Reaseguros
Praha
Karolinská 661/4, 186 00 Praha 8
Česká Republika
Tel.: +420 236 089 247
atradius.cz
info.cz@atradius.com



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Atradius

David Ricardostraat 1
1066 JS Amsterdam
Postbus 8982
1006 JD Amsterdam
Nederland
Phone: +31 20 553 9111

info@atradius.com
atradius.com