

Atradius Payment Practices Barometer

B2B payment practices trends Ireland 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 **Ireland**.

The survey was conducted between the end of Q1 and the beginning of 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

B2B payment risk remains measured in Ireland

Companies in Ireland operate in a more balanced business-to-business (B2B) payment environment than many of their Western European peers. An average of 44% of B2B sales are now transacted on credit, which is below the regional benchmark. Irish firms have increased use of B2B trade credit during recent months, mirroring a broader European upward trend. This reflects the fact customers are managing liquidity more carefully, prompting suppliers to extend terms to support sales. Competition remains intense, particularly in B2B markets where demand has softened. The modest scale of the increase in trade credit suggests that risk appetite remains disciplined.

Payment terms in Ireland are broadly similar to those in Western Europe, with most companies offering a 30-day credit window. Irish companies, however, are more willing than their peers across the region to extend credit up to two months from invoicing. This reflects a supplier preference to protect long standing trade relationships. Terms beyond this remain rare in both Ireland and throughout Western Europe.

Our survey finds that payment behaviour of B2B customers in Ireland is showing signs of improvement, a marked contrast to the general trend in Western Europe. Overdue levels are easing in Ireland, whereas overdue pressure continues to build across the region, reflecting stronger headwinds affecting customers. The reasons for payment delays also differ. Fewer Irish businesses attribute late payments to customer liquidity shortages than those through Western Europe. Delays are instead more often linked to operational factors such as banking processing issues or disputed invoices. Importantly, overdue invoices are typically resolved within the first month past due, keeping Days Sales Outstanding (DSO) broadly aligned with agreed terms.

Credit losses remain contained as most Irish firms report low write offs, although a meaningful minority face pressure. Stress appears concentrated in specific sectors, rather than being systemic. In Western Europe losses are more widespread, reflecting ongoing strain. Bad debts in Ireland are driven mainly by how long invoices remain overdue. Across the region customer insolvency plays a more significant role.

Working capital pressure reflects these patterns. The impact of late or non-payment is more contained in Ireland, while companies across Western Europe face broader and more structural strain, which affects financing and operational flexibility. Irish firms prefer to use credit insurance and commercial negotiation to mitigate against customer payment risk. Western European firms rely more heavily on internal buffers, tighter controls and legal enforcement, which signals more persistent stress.

[Key insights on the next page](#)



Key insights

Ireland

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
29%
Respondents

1% - 30%
B2B invoices paid late
44%
Respondents

31% - 60%
B2B invoices paid late
12%
Respondents

61% - 100%
B2B invoices paid late
15%
Respondents

Page 6 shows results by sector and business size

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland - 2026

Top 4 reasons B2B customers pay invoices late

% of respondents - multiple response

Banking delays
37%

Customer cash flow issues
35%

Quality related dispute
27%

Unclear or incorrect invoicing
18%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland - 2026

Breakdown of past due payments

% of past due invoices by payment timing

<30 days
67%
Respondents

31-60 days
16%
Respondents

61-90 days
8%
Respondents

> 90 days
9%
Respondents

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland - 2026

Reported bad debts

% of respondents - bad debts levels

<1% bad debts
66%
Respondents

1% - 2% bad debts
14%
Respondents

2% - 5% bad debts
11%
Respondents

> 5% bad debts
9%
Respondents

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland - 2026

Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response

Reduced liquidity headroom
33%

Struggle with cash flow planning
20%

Limit investment
16%

Delay payments to suppliers
15%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland - 2026





Looking ahead

Concern over economic uncertainty and borrowing costs rising up

Our survey finds that most Irish companies anticipate stability in B2B customer payment behaviour during the months ahead. A minority of businesses are more cautious in their outlook, believing there could be some deterioration. This broadly aligns Ireland with Western Europe, where continuity rather than an improved picture defines business sentiment. The wider macroeconomic backdrop explains this restraint. Ireland's growth outlook has softened as external demand moderates and global conditions remain uncertain. Inflation weighs on input costs that remain high, while interest rates continue to have an impact on corporate financing. Employment remains resilient, but confidence has fallen slightly, particularly among firms with a domestic focus.

Insolvency expectations reflect this balance. Although most Irish companies do not foresee a significant change in current insolvency levels, which remain contained and broadly steady, more firms in Ireland than in Western Europe expect a short-term increase in insolvencies. This suggests an underlying sensitivity to funding conditions. The remaining companies, with a similar proportion to the regional average, report no clear view, which only reinforces a mood of uncertainty. Construction continues to account for a significantly high share of insolvency instances, reflecting pressure from higher financing costs and softer project pipelines.

There is a divergence of opinion about future profitability between Irish and Western European firms. Although most businesses in both areas do not expect meaningful short-term change, Irish firms express more optimism about rebuilding margins. This stands in contrast to Western Europe, where sentiment focuses on holding the line rather than regaining lost ground. Potential inflation shifts could offer some margin of improvement for Irish companies, even as cost pressure persists. Differences are also evident in assessment of what will drive payment risk. While economic slowdown tops the list of concerns in both Ireland and Western Europe, this is much more pronounced among Irish firms. Inflation and cost pressures follow closely, at similar levels across both markets. This confirms that macroeconomic factors are expected to significantly affect short-term payment risk throughout the region.

The clearest divergence, however, lies in financing conditions. Irish businesses express much stronger concern about borrowing costs, refinancing risk, and exposure to variable rate debt. Cost of money and domestic economic pressure dominate the outlook. By contrast, Western European firms highlight a wider mix of external and structural risks, including regulation, cross border exposure, supply chain disruption, and sector specific downturns. Ireland's payment risk outlook is therefore shaped primarily by interest rates and growth uncertainty. Western Europe faces a broader risk landscape, driven by regulatory complexity and geopolitical strain. For Irish businesses, B2B payment behavior will be less affected by external shocks and more by the domestic cost of capital.

Key insights on the next page



Key insights

Ireland

Payment behaviour of B2B customers (12 months)

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

% of overdue B2B invoices	share of respondents			
	0%	1% - 30%	31% - 60%	61% - 100%
Manufacturing	47%	37%	14%	2%
Construction	1%	50%	18%	31%
Wholesale	1%	34%	49%	16%
Services	48%	44%	2%	6%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland – 2026

Payment behaviour of B2B customers (12 months)

Ireland - Business size: % of overdue B2B invoices by share of respondents

% of overdue B2B invoices	share of respondents			
	0%	1% - 30%	31% - 60%	61% - 100%
Micro <10 employees	30%	45%	10%	15%
SME 10-49 employees	10%	41%	37%	12%
SME 50-249 employees	3%	41%	38%	19%
Large 250 or more employees	0%	45%	47%	8%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland – 2026

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

% of respondents - multiple response

#1 | Economic slowdown

#2 | Cost pressures on the business

#3 | Interest rates increases

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland – 2026

Expected insolvency risk outlook (next 12 months)

% of respondents

Stay elevated
51%

Rise further
34%

Not sure
15%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Ireland – 2026

Based on survey responses across Ireland, uncertainty around economic growth and fluctuations in borrowing costs shape risk expectations most. Many businesses feel exposed to interest rate movements and refinancing conditions. Future B2B payment behaviour is therefore likely to move with growth prospects and financing conditions. External shocks matter less than the cost and availability of capital at home.



Survey design

Sample overview – Total interviews = 210

Business sector	% of respondents
Industry	20%
Construction	20%
Trade	20%
Services	40%
TOTAL	100

Business size	% of respondents
Micro <10 employees	20%
SME 10-49 employees	31%
SME 50-249 employees	25%
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 Ireland were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

Sample design: The Strategic Sampling Plan enabled analysis of Ireland 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 the beginning of 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 Ireland and worldwide, please visit atradiuscollections.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