

# European Payment Practices

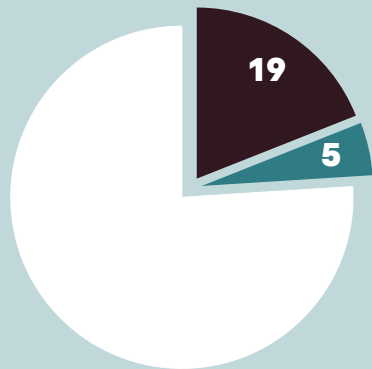
A commented overview of the main survey results

Kantar on behalf of EOS 2025



# Key findings at a glance

## Poor payment morale in Europe



**One in four invoices in Europe are paid late or uncollectible.**

## Digitalization potential

European companies continue to delay digitalization –

**only 12%**

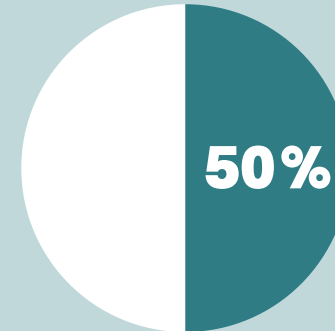
of the companies has fully digitized its dunning process.

## Late payments jeopardize investments

**22%**

of European companies cut or halt investments due to late or unpaid invoices.

## Bureaucracy reduction desired



of European companies are seeking reduced bureaucracy from policy makers to handle payment delays and defaults.

## Sustainability stays important for European companies

**50%**

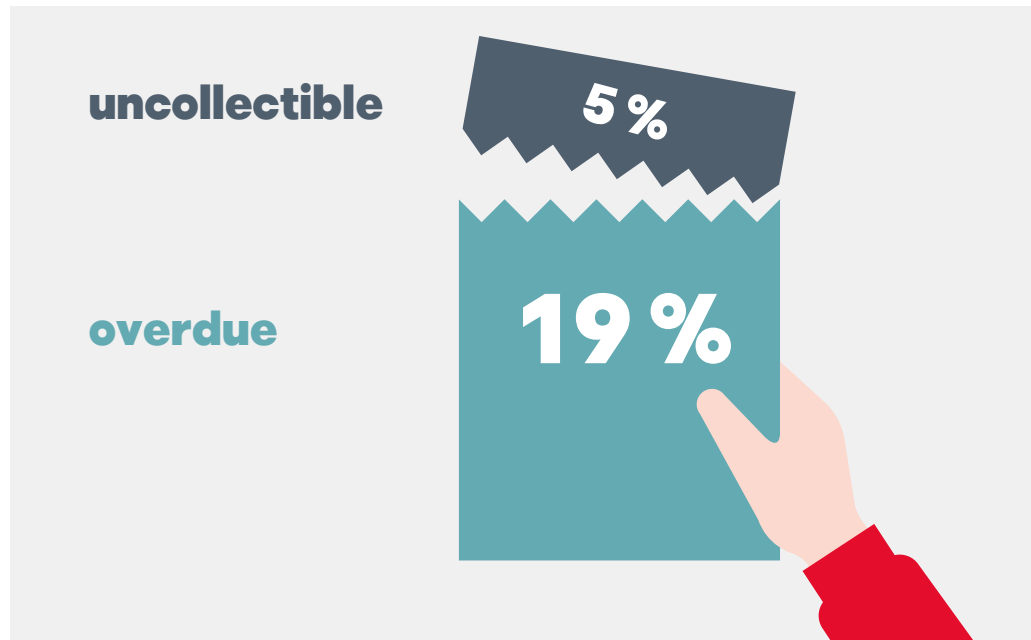
of the respondents state that an ecological-social orientation is an important success criterion for companies.

## Classic payment methods dominate

**98%**

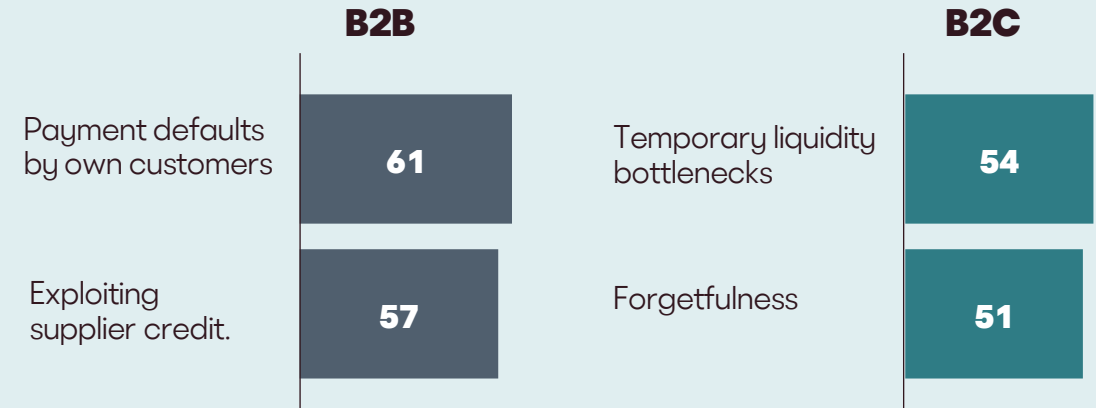
of European companies still provide classic payment methods – they remain the most frequently offered options.

# 1 in 4 invoices in Europe are paid late or not at all.



Approximately one-quarter (24 percent) of invoices are paid late (19 percent) or not at all (5 percent).

## Reasons for poor payment behavior



Reasons for poor payment behavior: In the case of private customers, short-term liquidity bottlenecks (54 percent) and forgetfulness (51 percent) are seen as the main reasons for poor payment behavior; 34 percent of respondents suspect intentional non-payment/fraud.

In the case of business customers, payment defaults by their own customers (61 percent) and the exploitation of supplier credits (57 percent) are seen as the main reasons; 31 percent of respondents suspect intentional non-payment/fraud.

# Contributing to a **healthy economy**

- Unpaid invoices and unserviced loans can cause major problems for companies and banks.
- Banks often have substantial portfolios of non-performing loans (NPLs), which tie up their capital and weigh down their balance sheets.
- By purchasing non-performing receivables, such as loans in default or past-due invoices, investors like the EOS Group can free up capital for companies and banks, clean up their balance sheets and help them regain liquidity.
- This allows companies and banks to focus on their core business.
- The liquidity that was previously tied up in NPLs is freed up for additional loans and investments. This helps to ensure the long-term health of the economy.

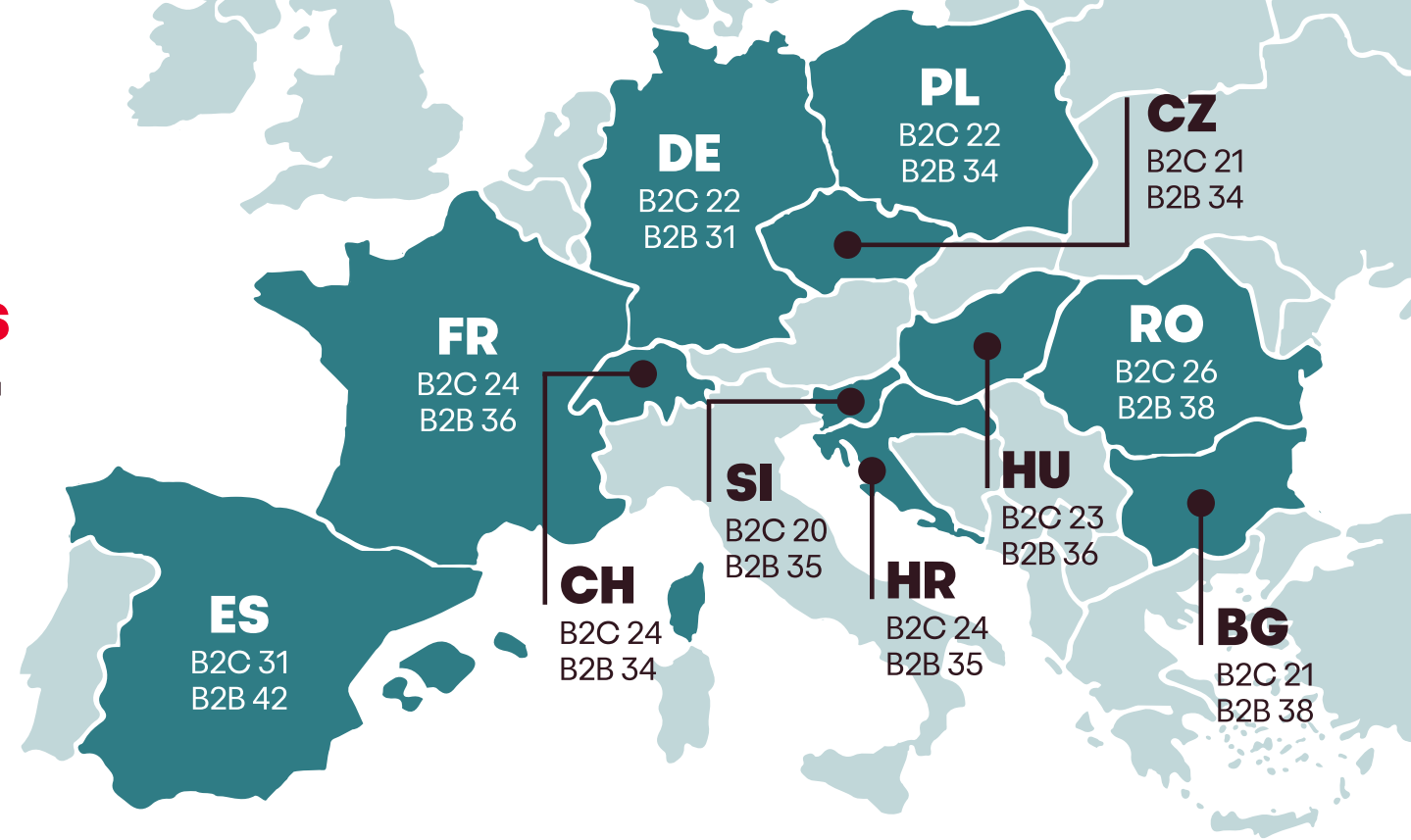
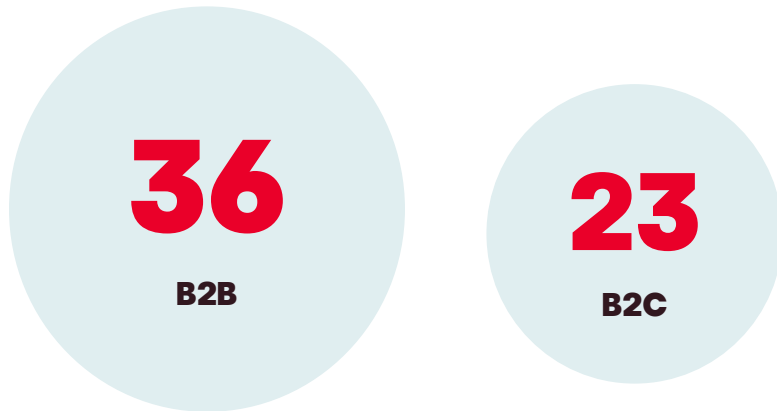


**Marwin Ramcke**  
CEO EOS Group

“Our study shows that poor payment behavior in Europe poses a serious challenge for companies. Although NPL (non-performing loan) volumes at banks are currently at a low level overall, we must not underestimate the impact of late or missed payments.”

# In 2025, the average payment term granted in Europe amounts to **23 days** for private and **36 days** for business costumers

## Payment terms granted in days



Looking at the guaranteed payment terms for 2025, **Spain stands out with the highest B2B term at 42 days**, which is notably higher than other countries. Romania and Bulgaria follow, with an average payment term of 38 days for B2B customers.

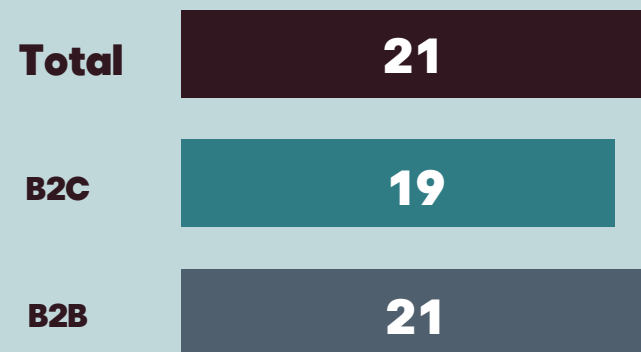
On the other end of the spectrum, **Slovenia has the shortest B2C payment term at 20 days**, while Spain also has the highest average payment term for B2C customers, at 31 days.



**Dr. Eva Griewel**  
CFO EOS Group

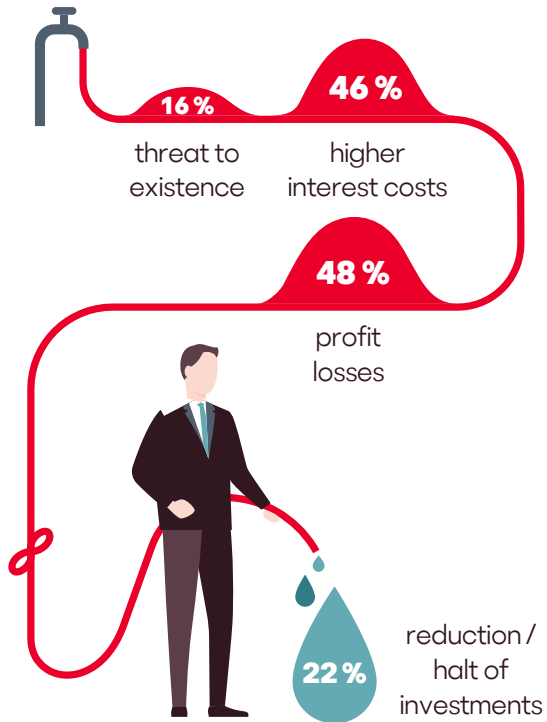
"The longer companies have to wait for their money, the more likely it is that the invoice will not be paid at all. In that respect, payment behavior is an important indicator of potential payment defaults."

**On average, customers in Europe pay **21 days** after the due date.**



# One in five companies **cut or halted investments** due to late or unpaid invoices.

## Issues for European companies in the past due to poor payment behavior:

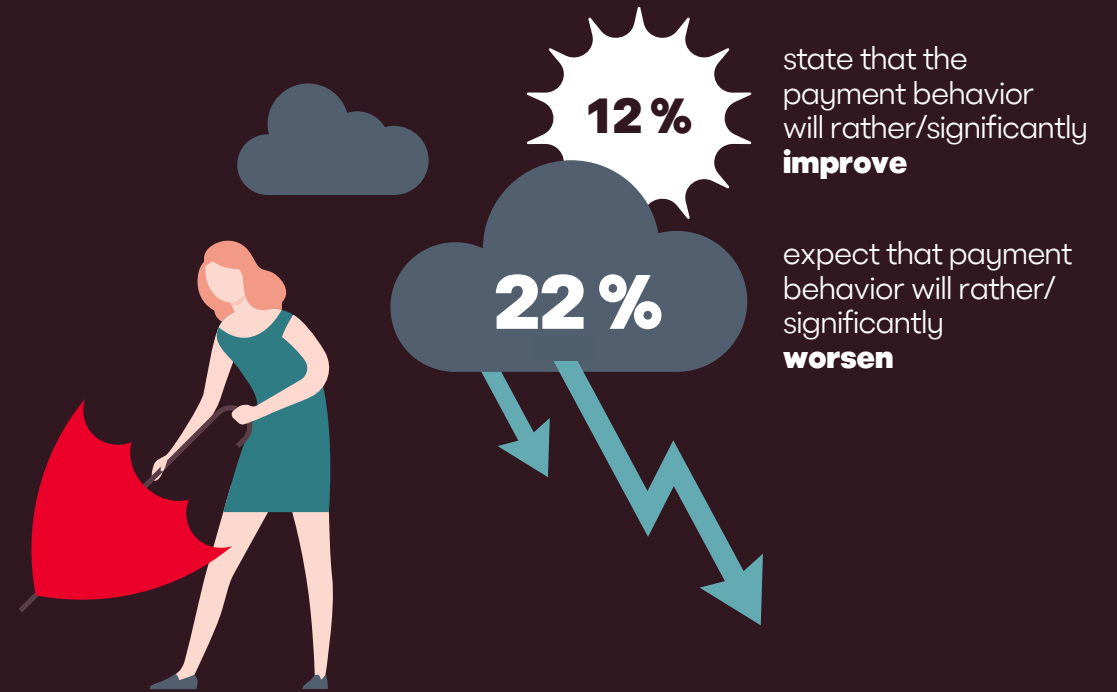


Poor payment behavior has serious consequences for companies: Almost half of all companies reported past profit losses as a result (48 percent), and 46 percent indicated that it led to higher interest expenses.

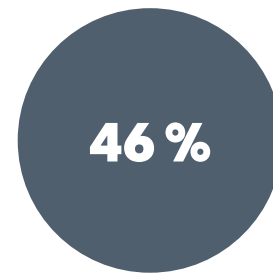
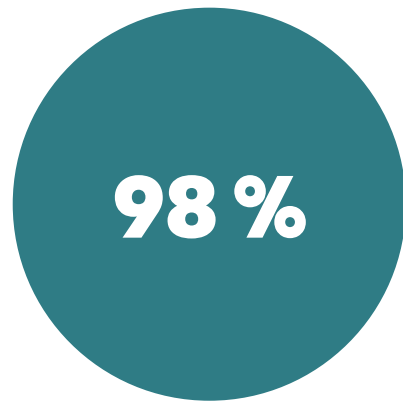
One in five companies (22 percent) experienced a reduction or halt in investments.

In France and Slovenia, as many as one in five companies even had to fear for their existence, compared to a European average of 16 percent.

# 1 in 5 companies in Europe expect a **deterioration** in payment behavior.



# Classic payment methods remain the **most frequently** offered options for both private and business customers



## Classic payment methods



## Modern payment methods

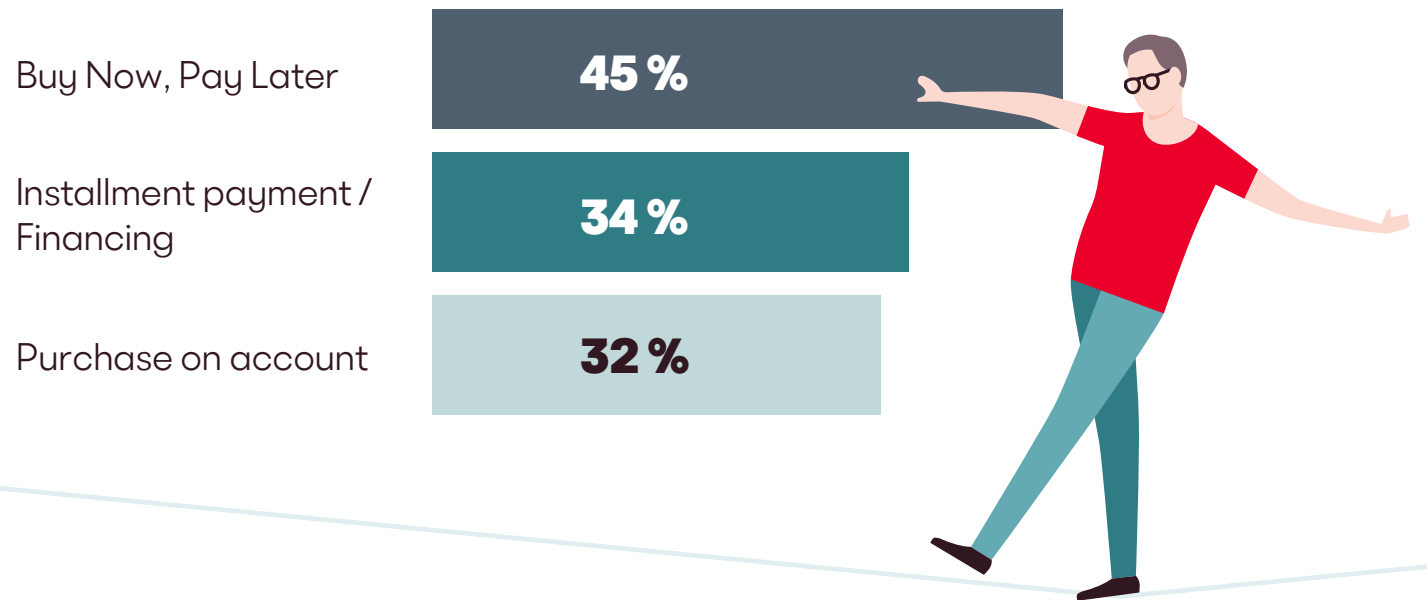


In 2025, more than half of companies do not offer modern payment options. Classic payment methods remain the most prevalent across industries for both private and business customers in Europe.

Purchase on account is the leading method across countries, followed by advance payment and credit card payments. Business customers have even less access to digital payment methods, with only 36 percent of companies offering them options like mobile payment.

# Companies perceive a **higher risk of payment delays and default** with digital Buy Now, Pay Later compared to traditional installment payments.

## Perceived risk of payment delays/defaults



**Andra Tudorache,**  
Product Delivery Lead  
@ EOSIT Services

"While offering digital payment methods may raise concerns about an increased risk of default, the opposite is true when managed correctly. A well-designed payment process that offers a variety of digital payment options can reduce risk for companies by simplifying payments."



**Georg Kovacs**

Board Member and Treasurer of Fenca\* and President of AMCC\*\*

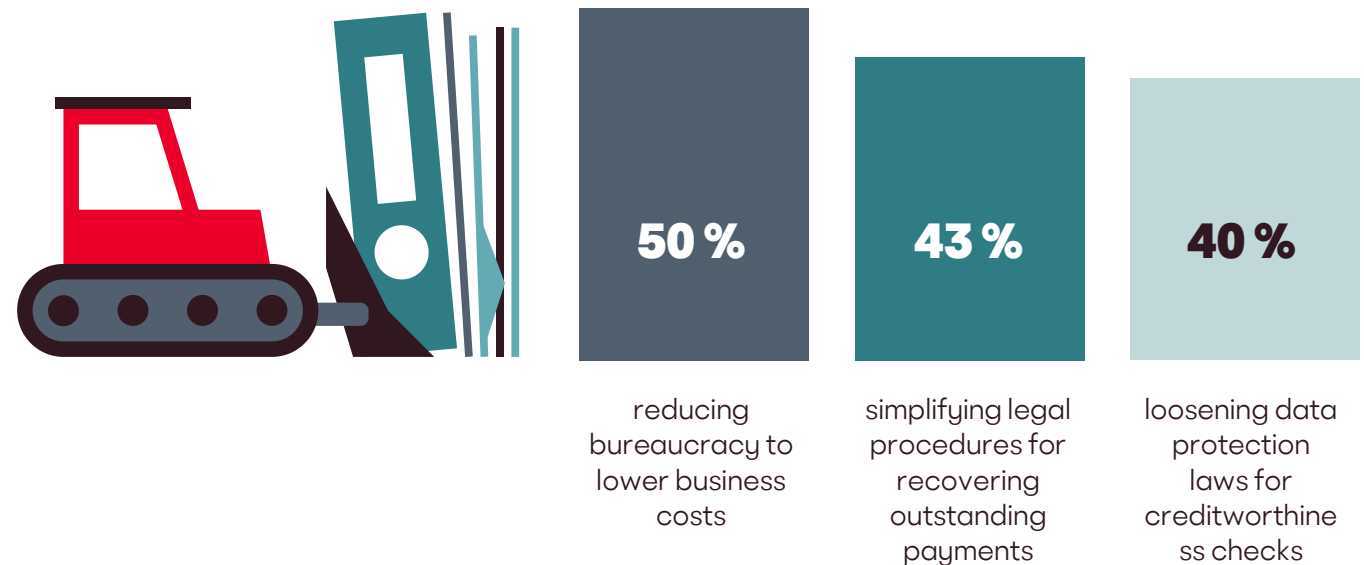
"As part of the debt collection industry, we support regulations that protect consumers and promote sustainable development. At the same time, we are concerned about how the flood of regulations at all levels of government is stifling innovation and prosperity, as well as unnecessarily restricting companies' ability to act."

\*Fenca: Federation of European National Collection Associations

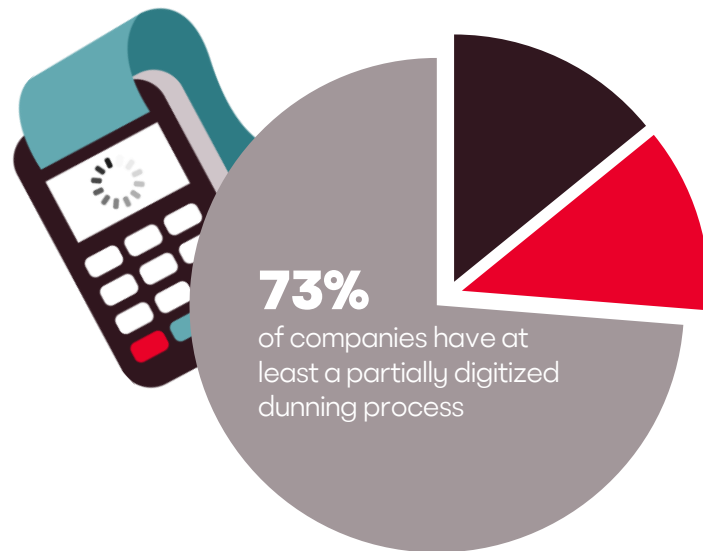
\*\*AMCC: Association of Commercial Debt Management

# In response to poor payment behavior, European companies are primarily **seeking reduced bureaucracy** from policymakers.

## Desired political measures for reducing outstanding debts



# European companies continue to **delay digitalization** – only one in eight companies has fully digitized its dunning process.



**12%**  
of European companies have a fully digitized dunning process

**14%**  
have barely or not at all digitized their dunning processes

**73%**  
of companies have at least a partially digitized dunning process

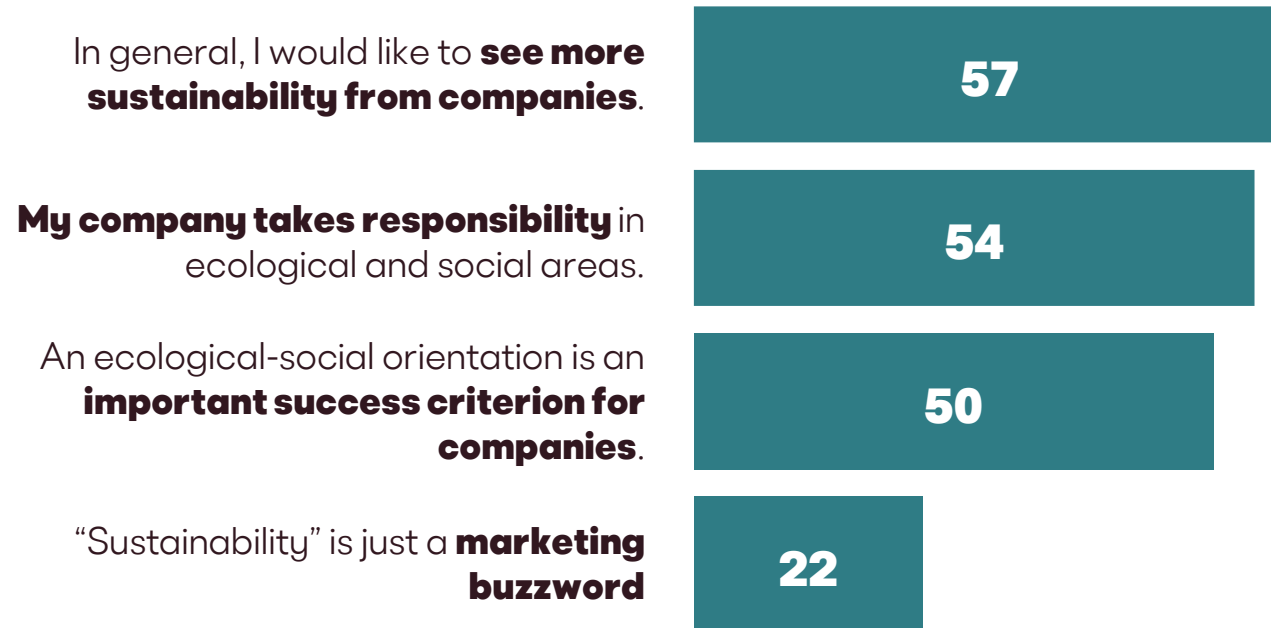
In a country comparison, Germany is at the bottom when it comes to the digitalization of dunning. Here, only 37 percent of companies have a largely digital dunning process. Spain (53 percent), Romania (51 percent), and Poland (50 percent each) are leading.



**Dr. Marcel Mayr**  
Head of Corporate Development  
OTTO Payment

„Through digitized processes, customers reliably and consistently receive transparent reminders and, if necessary, dunning notices to fulfill their payment obligations. It gets interesting when it's not just a mere reminder, but also a streamlined payment option is directly offered, for example, via a paylink or Open Banking functionalities. This way, it's not just a payment reminder, but a seamless solution for customers.“

# Sustainability still is an important success criterion for companies.



More than half of the respondents confirm that their company takes responsibility in ecological and social areas (54 percent). Germany and Switzerland are leading here with around two-thirds of companies (65 and 63 percent), while Spain is currently in last place with 43 percent.

The awarding of contracts to companies with an ESG rating is pursued by every third company. Only a good 1 in 5 (22 percent) believes that sustainability is a buzzword. And a look into the future also shows that sustainability is high on the wish lists of decision-makers in European companies: 57 percent desire more sustainability from companies, with Switzerland and Bulgaria leading the way at 69 and 66 percent

# Appendix

## About the study

The study was conducted by **Kantar** on behalf of the EOS Group in 2025.

Kantar is one of the world's leading and very reputable marketing data and analytics companies and a reliable partner for the EOS Group to conduct studies, such as the “European Payment Practices”.

<b>Field time</b>	March 27 – May 14, 2025
<b>Method</b>	CATI (telephone) and CAWI (online) Interviews
<b>Countries</b>	11 Countries (Bulgaria, Czech Republic, Germany, France, Croatia, Hungary, Poland, Romania, Slovenia, Spain, and Switzerland)
<b>Target persons</b>	Financial decision-makers in companies, specifically the contact person who makes or co-makes the decisions in the area of receivables management, credit/risk management and/or collection/dunning.
<b>Sample size</b>	200 interviews per country (CATI: 150 interviews, CAWI: 50 interviews) = <b>2,200 interviews total</b>

# About the **EOS** Group

The **EOS Group** is a leading international, technology-driven expert in receivables management with more than 6,000 employees in over 20 countries. For over 50 years we have helped companies by buying and recovering unpaid invoices and non-performing loans so they can focus on their core business. Our clients work in many different sectors, such as banking, energy utilities, real estate, mobility, insurance, telecommunications, and e-commerce.

**EOS Studies** - This is knowledge. Knowing what moves the economy and society: That is our claim for the market and consumer studies of EOS. Our studies, which we produce together with renowned market research institutes, offer exciting facts about customer payment behavior, payment methods, digitalization and the benefits of data.

The survey „European Payment Practices“ was conducted this year for the 14th time.

**[Find out more about studies from EOS.](#)**

# Contact information



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