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Managing risk, enabling trade

Atradius Payment Practices Barometer

B2B payment practices trends France 2026

In this report

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 **France**.

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

France tightens supplier credit as B2B payment risk rises

The escalation of geopolitical turmoil in the Middle East is weighing on customer liquidity across Western Europe, adding pressure to business-to-business (B2B) payment patterns. This helps explain why nearly half of French businesses have reduced selling on credit in B2B trade, limiting reliance on this commercial tool to just 22% of B2B sales, around thirty percentage points below the regional average. Where supplier credit is used, it is mainly concentrated among trade focused SMEs, for which selling on credit helps secure orders in highly competitive markets with limited pricing flexibility. Fewer businesses in France set payment terms within the 30-day window commonly used across Western Europe, while terms of up to two months from invoicing are more prevalent. Rather than signalling confidence in customer payment reliability, this shift toward more flexible terms reflects a defensive response by suppliers to deteriorating customer payment behaviour from B2B customers, driven mainly by customer liquidity stress.

Against this backdrop, late payment now affects around three in five French businesses. This share sits above the regional average, while the share of delayed invoices in France remains lower than across Western Europe overall, reflecting the more limited use of supplier credit in French B2B trade. Once overdue, invoices are paid on average just over three weeks past due, broadly in line with the regional timing. The lower reliance on trade credit in France limits the share of invoices entering extended payment periods. This pulls average Days Sales Outstanding (DSO) down and constrains the build-up of long aged receivables. Across Western Europe, by contrast, broader use of trade credit and earlier entry into overdue status push a larger share of invoices into longer ageing buckets, increasing exposure to bad debt and write offs. More than four in five French businesses limit bad debt below 1% of B2B invoices, compared with a lower share of companies across Western Europe, where losses are more widely distributed at higher levels.

Working capital pressure affects companies in both France and the region, but it takes expression differs. In France, companies show a stronger preference for preventive and structural measures, including requesting upfront payment terms and reserve building. Across Western Europe there is greater emphasis on active intervention once risk has emerged, with wider use of credit monitoring, collections and automated processes. Credit insurance remains a core tool in both markets, used by around one quarter of businesses, signaling a shared foundation in formal risk transfer.

Key insights on the next page

Key insights

France

Payment behaviour of B2B customers (12 months)

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

B2B invoices paid late	Respondents
0%	25%
1% - 30%	50%
31% - 60%	20%
61% - 100%	5%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer France – 2026

Top 4 reasons B2B customers pay invoices late

% of respondents - multiple response

Customer cash flow issues	49%
Banking delays	18%
Complex payment process	17%
Internal approval delays	14%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer France – 2026

Breakdown of past due payments

% of past due invoices by payment timing

Payment timing	Respondents
<30 days	73%
31-60 days	16%
61-90 days	6%
> 90 days	5%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer France – 2026

Reported bad debts

% of respondents - bad debts levels

Bad debts	Respondents
<1% bad debts	81%
1% - 2% bad debts	6%
2% - 5% bad debts	4%
> 5% bad debts	9%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer France – 2026

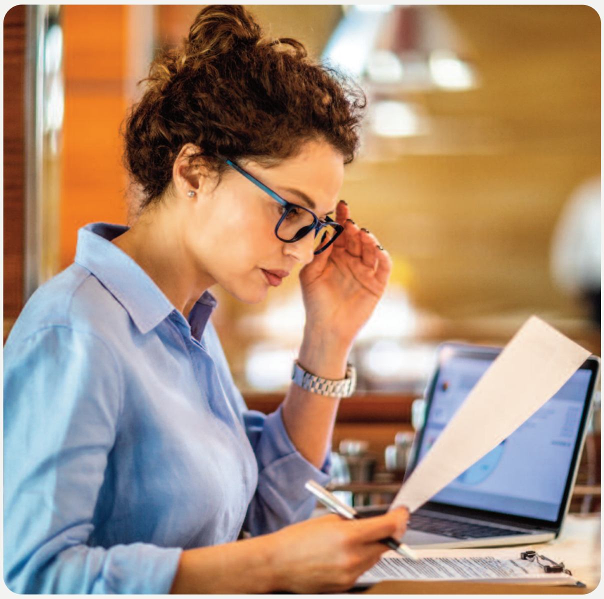
Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response

Struggle with cash flow planning	38%
Reduced liquidity headroom	33%
Delay payments to suppliers	14%
Higher financing needs	13%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer France – 2026



Looking ahead

Heightened risk concerns weigh on business outlook in France

Amid widespread uncertainty over the evolution and duration of the geopolitical turmoil in the Middle East, risks remain elevated, adding to downside pressures on the French economy. Higher inflation, a weaker trade environment, tighter financial conditions and the erosion of business sentiment create negative feedback within the domestic market. Against this backdrop, expectations around B2B customer payment behaviour remain weak in France, reinforcing the cautious stance many suppliers have adopted toward granting trade credit. More French businesses expect payment behaviour to deteriorate rather than improve in the short term, in contrast with Western Europe, where expectations are more balanced. This divergence reflects persistent liquidity stress among customers and helps explain why French suppliers remain reluctant to expand credit exposure, despite competitive pressure.

Concern extends beyond payment delays to customer solvency. Close to four in ten French businesses expect insolvency levels to rise over the coming year, compared with just under three in ten across Western Europe. While a slim majority in both markets do not anticipate an increase, the higher share of pessimistic businesses in France points to deeper concern about customer financial health. Fewer French firms report uncertainty, suggesting expectations are more firmly anchored rather than provisional.

Margin expectations add another constraint. Profit outlooks remain fragile in France, contrasting with Western Europe where sentiment is more constructive. Continued cost pressure, limited pricing power and subdued demand weigh on profitability. Thin margins leave little room to absorb payment shocks, reinforcing a preference for tighter credit discipline and cash protection. Broader risk perceptions further strengthen this stance. A clouded economic outlook stands out as the dominant perceived risk to B2B payment behaviour in both France and Western Europe, but concern is notably stronger in France. This signals heightened anxiety about unpredictable customer liquidity shifts in the short term. Sector specific downturns also feature more prominently in France than across the region, suggesting stress is increasingly concentrated in exposed industries.

Taken together, weak payment outlooks, expectations of rising insolvency levels and more fragile profit margins underpin a conservative approach to trade credit in France. Credit is extended selectively and defensively, managed as exposure to be contained rather than a lever for growth. A broad loosening of trade credit conditions in France appears unlikely over the coming months, given heightened risk concerns around the short-term outlook for B2B payment behaviour.

Key insights on the next page

Key insights

France

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 | Geopolitical instability

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer France – 2026

Expected insolvency risk outlook (next 12 months)

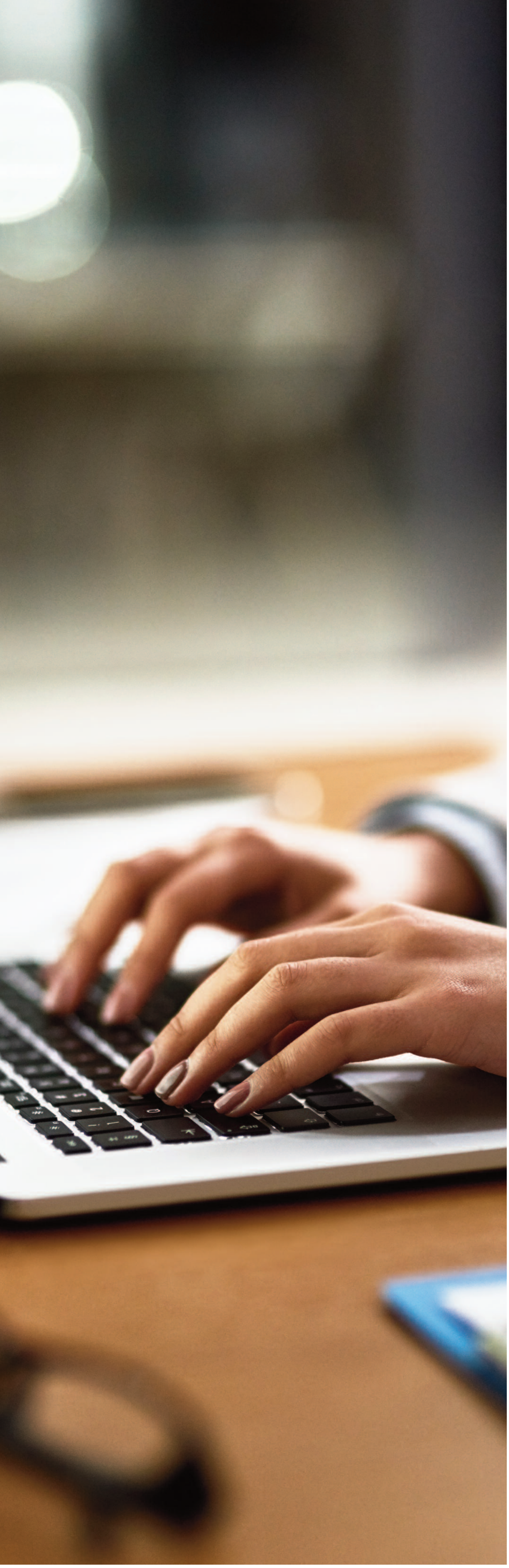
% of respondents

Stay elevated	Rise further	Not sure
52%	38%	10%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer France – 2026

Ongoing geopolitical uncertainty and pressure on customer liquidity are prompting French companies to scale back trade credit in B2B trade. Compared with Western European peers, firms are showing greater caution around payments to protect cash flow. This points to a subdued short term outlook, driven by economic uncertainty, persistent cost pressures, and an unsettled geopolitical environment.



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	40%
SME 10-49 employees	27%
SME 50-249 employees	17%
Large 250 or more employees	16%
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 France were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

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

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