

Payment Practice Barometer: USMCA 2020

B2B Trade Credit Trends

Use of B2B Trade Credit



▼ **53%**
United States
(55% in 2019)



▲ **63%**
Canada
(57% in 2019)

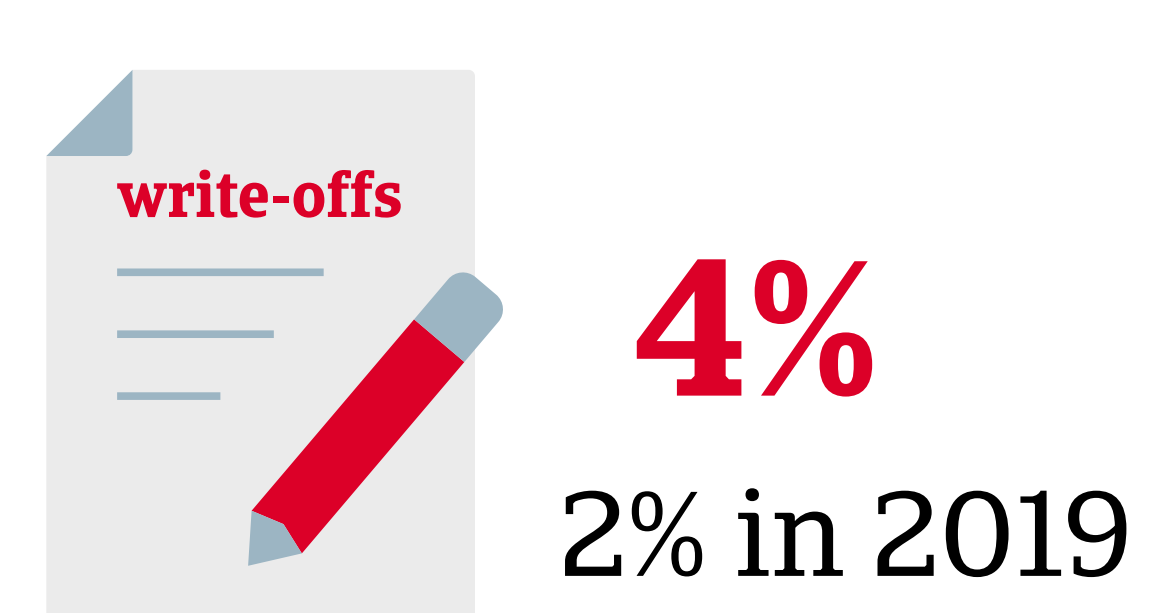
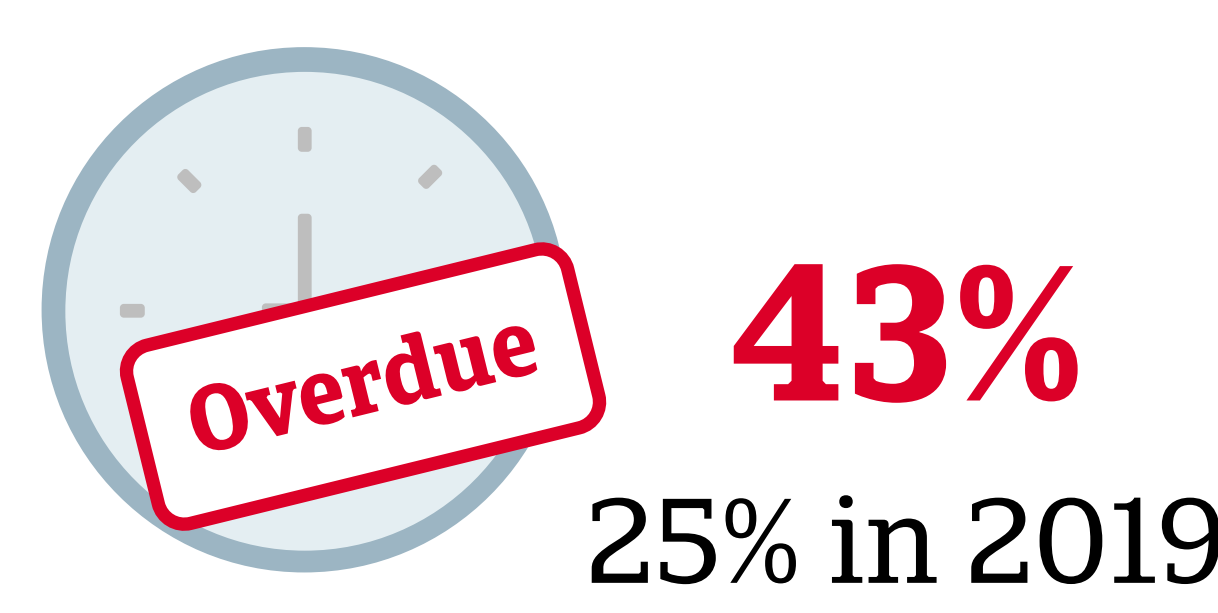


▲ **52%**
Mexico
(45% in 2019)

Average Payment Terms



Overdue Invoices & Write-offs



Suppliers Suffer

Credit Risk Mitigation Techniques



66%
Self-Insurance



54%
Credit Insurance



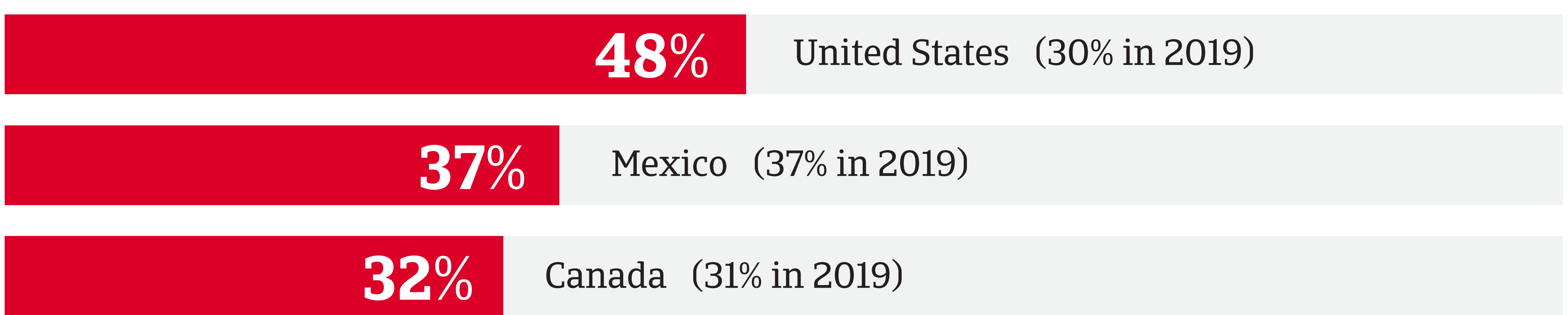
64%
Guarantees of Payment



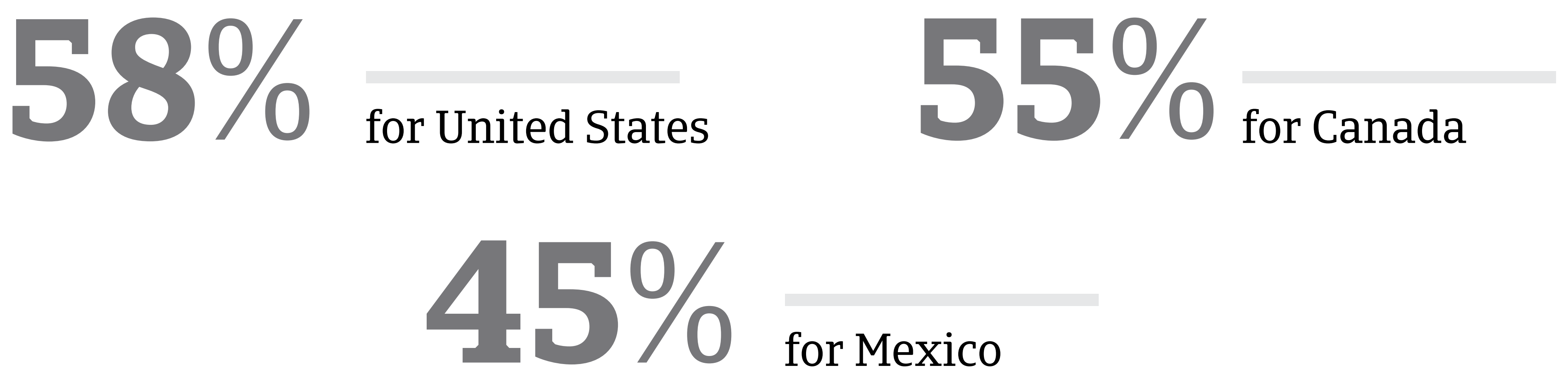
53%
Letters of Credit

Expectations for the Future

Anticipated Increase in % of B2B Invoices Paid Late

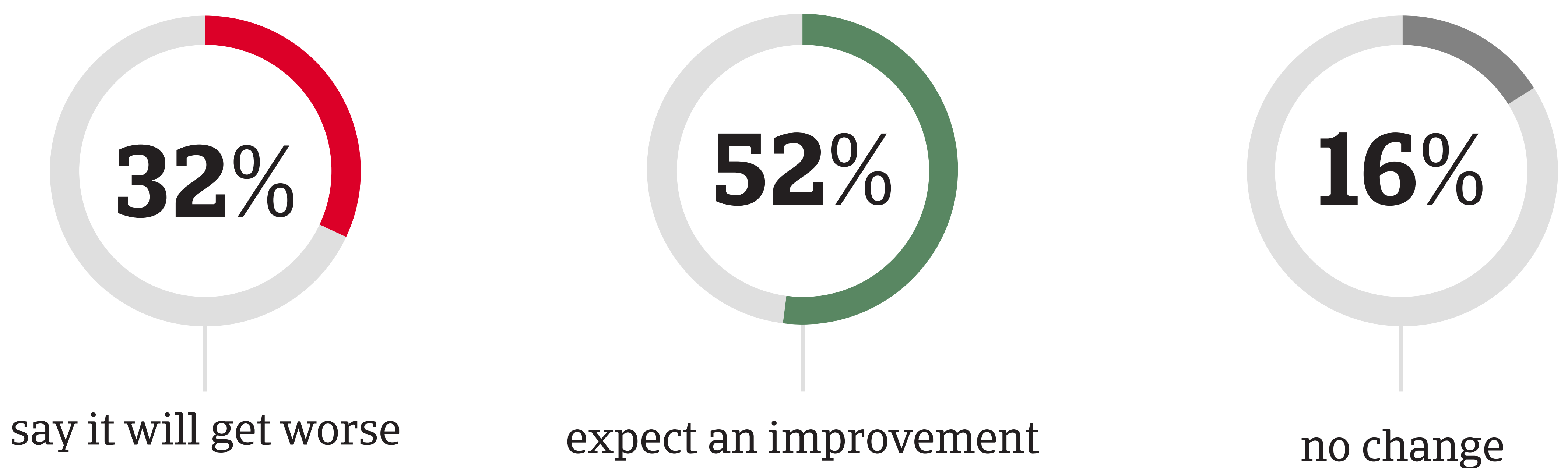


Anticipated Increase in Dependence on Bank Finance



58% of US respondents believe there will be an increase in the dependence on bank finance in the next year, which is the highest percentage of all the countries surveyed by Atradius.

B2B Payment Outlook



Contact Atradius to discover how to make sure you get paid on time for what you sell.